# Mortgage Interview Nr.2.

# Improving Transparency and Customers’ happiness

**Situation storyline**

1. You are Mr/Ms XYZ and would like to buy your dream house in Switzerland and looking for the mortgage information. What would be your next step?

I would begin by talking to my colleagues about it, at least those who already have a mortgage. Then, searching on the internet

2. Here we present 6 prototypes for you to access the information.

Interviewer shows 1 page with 6 pictures of the prototypes. Which 3 would be the most interesting way for you to get the information you need?

1. Website, 2. Chatbot, 3. Skype

After choosing the channels, interviewer shows the prototypes in detail.

Ask their opinion and rank the channels.

Website is basically the starting point of every of your stuff right? So I would navigate through it to gather information and assess if the sources seem to be reliable. Maybe I'll play a bit with the chatbot. Skype would really only come up if I have a concrete question or opportunity on the market

Website, Chatbot, Skype (unchanged). The PDF is part of the website I assume, on the youtube I expected explanations on the system through graphical illustrations

3. After interviewer shows the prototypes, shows the information topics related to the mortgage transparency.

* Basic conditions – salary, down payment, permits, etc.
* Interest rates comparison
* Evaluation of the property
* Documentation for the application
* Mortgage application process flow
* Contract information – penalties, clauses

Ask: What would be the most important information for you?

First basic conditions and also the risks. An assessment maybe if I'm more the "buy" or "rent" guy

4. If you get the information via the channel you preferred the most (point 2.), would you feel more knowledgeable? If not, why?

If the sources are reliable yes sure. Information has to be clear in a easy language.