**Sprint 3. Interview results – Finding the right channel**

Written by Agnes Pakozdi, 05.12.2019

The goal of the 3rd sprint interviews were to discover what channel would be the most preferred by clients for the collected information that was requested by them. All together six interviews were conducted to reveal the potential customers’ need.

The first question addressed what a potential mortgage client would do as a first step to get information about the mortgages. Three interviewees would use Google search and write mortgage in the browser. One of them would also go directly to Moneypark’s website besides doing Google search. One interviewee would talk with their colleagues and then do some own researching on the internet. Only two interviewees would look directly to the bank’s website.

As the next question, six prototypes were shown for the interviewees, who were asked to rank their preferred channels for the mortgage information. Five out of the six interviewees ranked website to the first place, and one to the second place. Meet in person got also one vote as a most preferred channel. For the second place three people ranked pdf file, and two ranked chatbots. The third place was shared between Skype, Meetup, YouTube and point of sale meet-up.

Interviewees were asked to argue for their preferred channels. Websites were chosen, because they are just the “best” and defined as “starting points”. They were mentioned as easy to navigate and easy to get the information they need. An interviewee would navigate through the site to get the information and “assess if the sources seem to be reliable”. One of the interviewees assumed that the pdf is part of the website. One participant mentioned a positive aspect that it is possible to get an overview about the important topics and assumed to get the same information from the pdf. Two interviewees would turn directly to skype call channel, when they have concrete questions or opportunity on the market. One of them would go directly to his/her bank, insurance or broker with specific expectation. Chatbot was also mentioned as an interesting channel, and two of them would play around with the chatbot, however one of them mentioned as a negative aspect that the information cannot be saved for later.

After interviewees had a look at the prototypes and chosen their preferred channel, they were asked about the specific information they would look for. Six special topics were collected and asked if they would look at them.

These topics are:

* 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

One of the interviewees expected information about risks and assumed to get a checklist. Every interviewee would select basic conditions information to get more details. Interest rates comparison and the property evaluation was mentioned by two people, the documentation and risks were also mentioned by two interviewees. One interviewee would have a look all of the above-mentioned points in details.

As the last questions, interviewees were asked, if they would feel more knowledgeable if they get that information. All six interviewees answered with yes to this question. Some of them mentioned that they would also check other different websites and compare the information they find on other sites. One would not check other websites, if it were fully independent of service providers and would be supported by the government. He would than fully trust the information on the website. One of the interviewees also mentioned the importance of the website’s reliability. As a requirement, one of the interviewees mentioned that the information need to be clear and in an easy language. One would further talk to a human being before going directly to sign the contract.