# 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 put into Google search that Mortgage Switzerland

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. Pdf, 3. Youtube

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

Ask their opinion and rank the channels.

YouTube looks useless, I would not change the rank.

Website is easy to navigate and I can easily get the information that I need.

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?

I would see all of this information above and I would go through all of them step by step.

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

Yes!

The content of the pdf would be added to the website with links for the different chapters. That would be good. Although I would still visit other sites, couple of more sites. Unless it is seen from the website that it is really independent of service providers and supported by the government. I would than fully trust the information on the website.