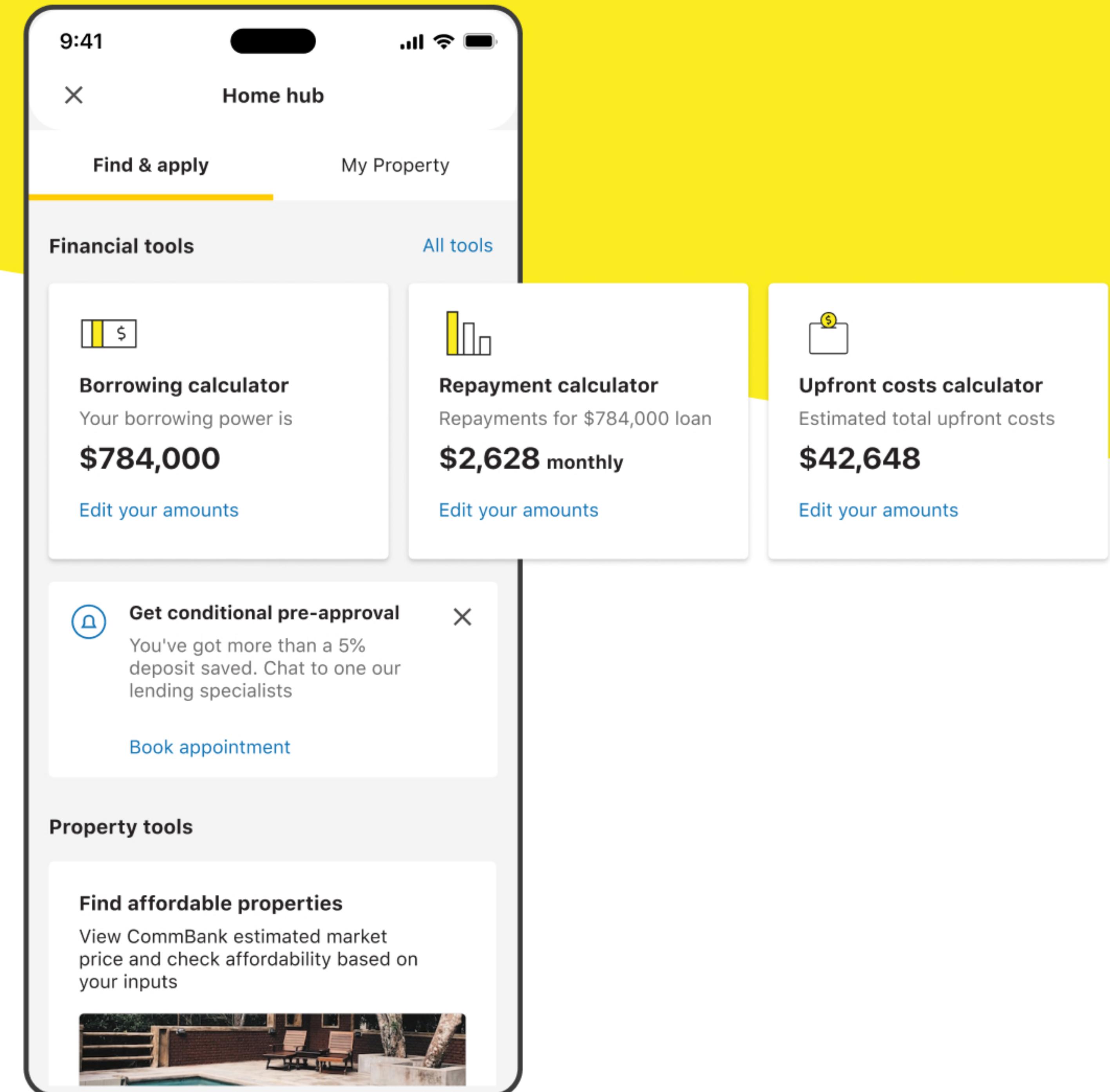


Home Hub

CommBank's Home buying companion

Role: Specialist Experience Designer

2023



Discovery

Design brief

Background

Home Hub is a home buying companion as part of the CommBank app. Users can apply for a home loan, track their home loan application and manage their home loan. We inherited the home hub 'saver state' and had an opportunity to improve the current mvp experience.

Home saver state

The saver state supports customers through all the steps involved in purchasing a property: saving for a home deposit, understanding their borrowing power, finding the right property, learning about the process, and chatting to a lending specialist.

Discovery

Design brief

Customer Opportunities

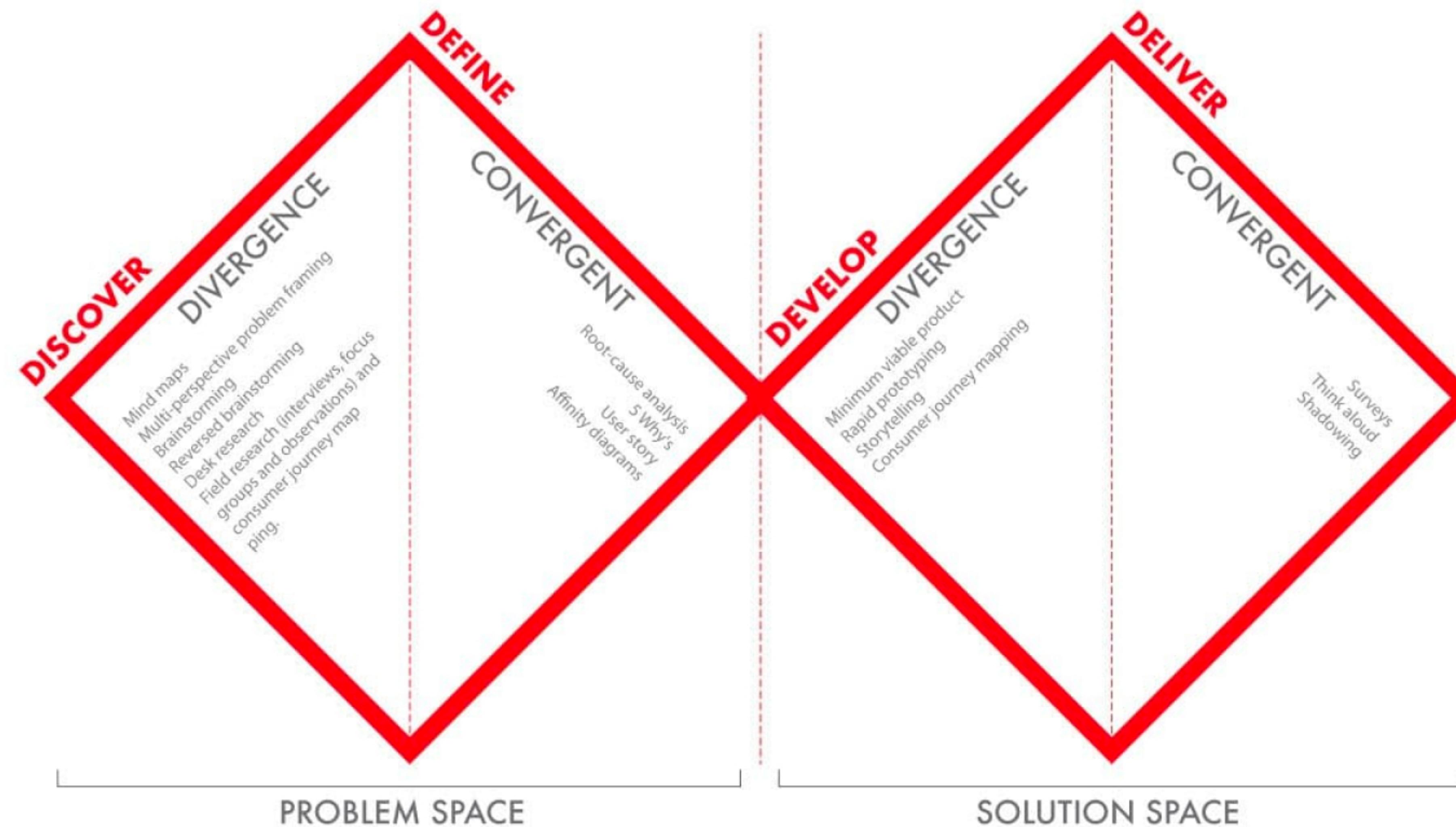
Allow home savers to become confident in the home buying process. They can educate themselves, understand their financials, find the right property and get ready to speak to a specialist to acquire a home loan, all in one place.

Business Opportunities

Provide a truly differentiated, market leading app experience that increases the conversion of 'home savers' to 'home seekers' by getting the right customer to book an appointment with a lender.

Discovery

Design approach



Discovery

Current state

Home Savers



Seekers & Purchasers



Post-settlement

9:41 X Home hub

My hub My checklist

Contact your home lending specialist

No upcoming appointments

Apply for a home loan or refinance online today

Tools

CommBank property estimates

House hunt with confidence using our personalised market estimates

Search properties

Saving for a deposit?

Start saving with weekly targets. We'll help you get back on track if you fall behind

Calculators

Borrowing calculator Repayments calculator

9:41 X Home hub

My hub My checklist

Contact your home lending specialist

No upcoming appointments

Apply for a home loan or refinance online today

Apply online today

Choose your journey to get started

Get conditional pre-approval

Found property - apply for home loan

Refinance current loan

Cancel

9:41 X Home hub

Ali Bartman Your lender specialist

Ali Bartman Your lender specialist

Meeting on Jan 22, 2023

Application status

You're pre-approved Let us know when you've found a property!

Amount \$445,749

Expires on Apr 30, 2023

View letter

Conditionally eligible

You're formally approved You're ready to receive your funds on settlement day!

Amount approved 500,600

Loan Term 30 years

Your letter is being generated

Cancel appointment

Conditionally approved

Formal approval

Funded

Your next step

Decide on a fixed or variable loan Which is right for you?

Read & accept privacy notice

We need your consent to share your info with third parties

Read & accept

Shortlisted properties View all

123 Smith St. Marrickville 2 2 1 CommBank estimate \$804,000

7 Wendle Rd. Marrickville 2 2 2 CommBank estimate \$887,400

Save \$1,000 off conveyancing costs with Home-In

Still want to look for properties?

9:41 X Home hub

Congratulations! You're a home owner!

Loan amount \$500,600

Loan term 30 years

Manage my loan

Manage your repayments

Change the amount, frequency and date

Choose your repayment account

Change the account

Pay less interest on your variable rate home loan

Link offset accounts

Property for purchase

40 SATTLERS RD, MARRICKVILLE NSW 2050

Tools

CommBank property estimates

House hunt with confidence using our personalised market estimates

Search for properties

Discovery

Co-Design workshop

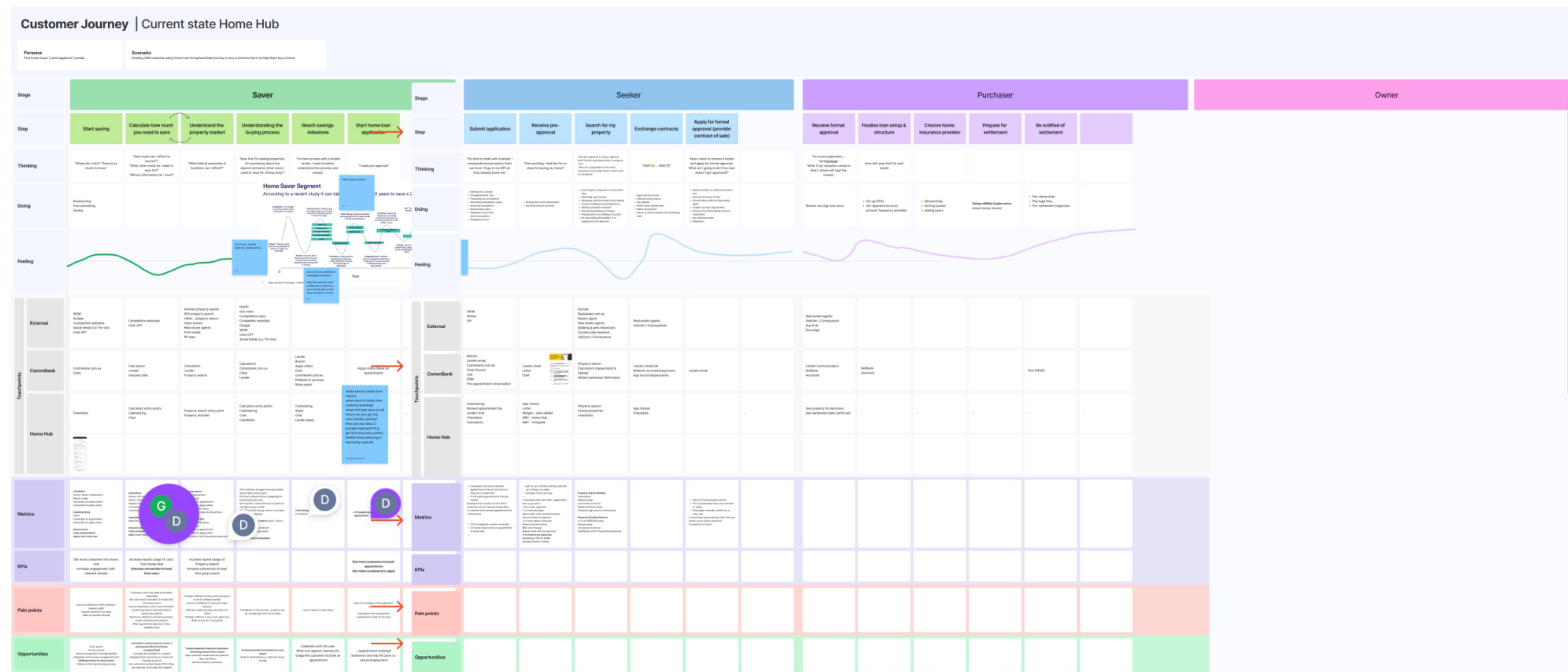
Running a stakeholder workshop to uncover opportunities



Discovery Journey Map

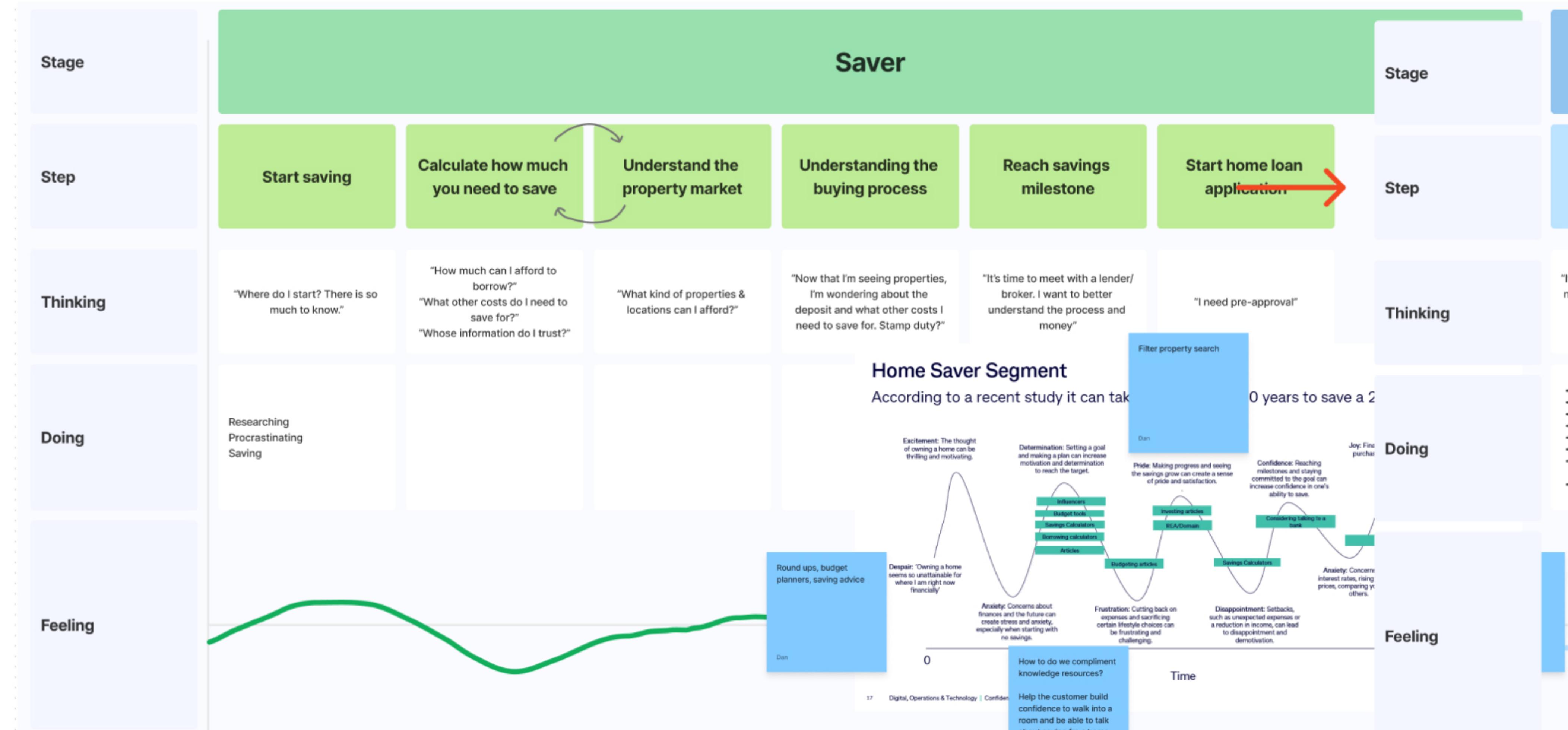
Mapping out the first home buyer experience

Working together as a team to build out the experience



Discovery Journey Map

Saving for a home



Discovery Journey Map



Discovery Journey Map



Discovery

Take away

Summary

We understand that buying a property is difficult (the process, choosing the right property & costs involved). We will educate users via calculators, checklists, curate properties based on their intentions, make the costs easy to understand, and notify customers when they are ready to see a lender. This will allow the customer to apply for pre-approval with confidence.

How might we?

- Make the buying process easy to understand?
- Help the customer find the right property?
- Help the customer understand the costs involved?

Home buying calculators

Pain points

- Customers enter the same information repeatedly
- Not clear which calculator is needed and what each are for
- Lack of awareness of the costs involved in purchasing, lack of understanding of stamp duty options
- Don't know the difference between purchase power and borrowing amount
- After appointment rejection, I have nowhere to go

Opportunities

- Calculation results stored to create a summary/profile (incentivise completing?)
- Leverage the checklist in a module
- Integrate bank channel to our home hub (savings account)
- Link customers to Own Home (X15) if they get rejected / dont have 20% deposit
- Feedback widget on calcs for authenticated customers

Property search

Pain points

- Find it difficult to know what a property is worth (inflated market)
- Lack of confidence in finding the right property
- Difficulty understanding what they can afford
- Find it difficult to buy at the right time
- What to look for in a property

Opportunities

- Curate properties based on customers borrowing amount (from calculators)
- Help customers understand the suburbs they can afford
- Surface property valuations

Discovery

Early concepts

Concept A: Personalised onboarding experience



Discovery

Early concepts

Concept A iteration 2: Light onboarding experience

The image displays six wireframe screens illustrating the onboarding process for Concept A iteration 2. The screens are arranged horizontally, showing a progression from a general welcome screen to a detailed property search screen, and finally to a summary and tools section.

- Welcome to Home Hub!**: A general introduction to the Home buying hub. It includes a large placeholder for an image, a list of three bullet points, and a "Set up Home Hub" button.
- Where are you in the home buying process?**: A question screen with five options: "I'm saving for a deposit", "I am ready to purchase my first home", "I want to refinance", "I want to invest in property", and "I am selling my existing property".
- Do you have an existing property?**: A question screen with two options: "Add an existing property" and "I don't have an existing property".
- Your property**: A property search screen. It shows the address "11 Pip Street Marrickville" with a checkmark, a note about additional properties, and a "Next" button at the bottom.
- Congratulations! Your home hub has been set up.**: A confirmation message. It includes a note about borrowing power and a "Start home hub" button.
- My hub | My checklist**: A dashboard section. It features a "Your snapshot" card for "Robert Smith" with details like current deposit, borrowing power, interested areas, and a note about the first home. It also includes sections for "Tools" (with buttons for "Re-calculate" and "Calculate") and "Properties within your price range" (with a placeholder for a search bar).

Discovery

Early concepts

Concept B: Calculators and property search

CommBank has 3 first home buying calculators, Borrowing power, repayment and upfront costs. We could link the calculators to property search. If a customer used the borrowing calculator we could surface properties in that price range and allow a 'window shopping experience' on home hub.

Concepts started with low fidelity explorations on feasibility, viability and desirability. Presenting back to stakeholders and other designers for feedback.

Measuring the success; key results

Calculators

- Calculator usage from home hub
- Tag 'calculate' CTA
- Repeat usage

Property search

- Click through of short listed properties
- Time spent in property search/repeat usage

Your key calculations

Borrowing Repayments Stamp duty

Your borrowing power is
\$800,000
Last updated: 13/10/22

[Go to calculator](#)

Savings amount of: \$200,000

From these calculations above + your **20%** deposit you can purchase a property roughly up to

\$950,000

Last updated: 13/10/22

Properties based on your calculated inputs

2/21 Little Riley Street, Surry Hills
 2 1 1 | Unit
CommBank Estimate
\$1,622,000

2/21 Little Riley Street, Surry Hills
 2 1 1 | Unit
CommBank Estimate
\$1,622,000

2/21 Little Riley Street, Surry Hills
 2 1 1 | Unit
CommBank Estimate
\$1,622,000

Continue your property search?

Your lending specialist

Your key calculations

Borrowing Repayments Stamp duty

Your borrowing power is
\$800,000
Last updated: 13/10/22

[Go to calculator](#)

Savings amount

Deposit percentage

From these calculations above you can purchase a property roughly up to

\$950,000

Last updated: 13/10/22

Properties based on your calculated inputs

2/21 Little Riley Street, Surry Hills
 2 1 1 | Unit
CommBank Estimate
\$1,622,000

2/21 Little Riley Street, Surry Hills
 2 1 1 | Unit
CommBank Estimate
\$1,622,000

2/21 Little Riley Street, Surry Hills
 2 1 1 | Unit
CommBank Estimate
\$1,622,000

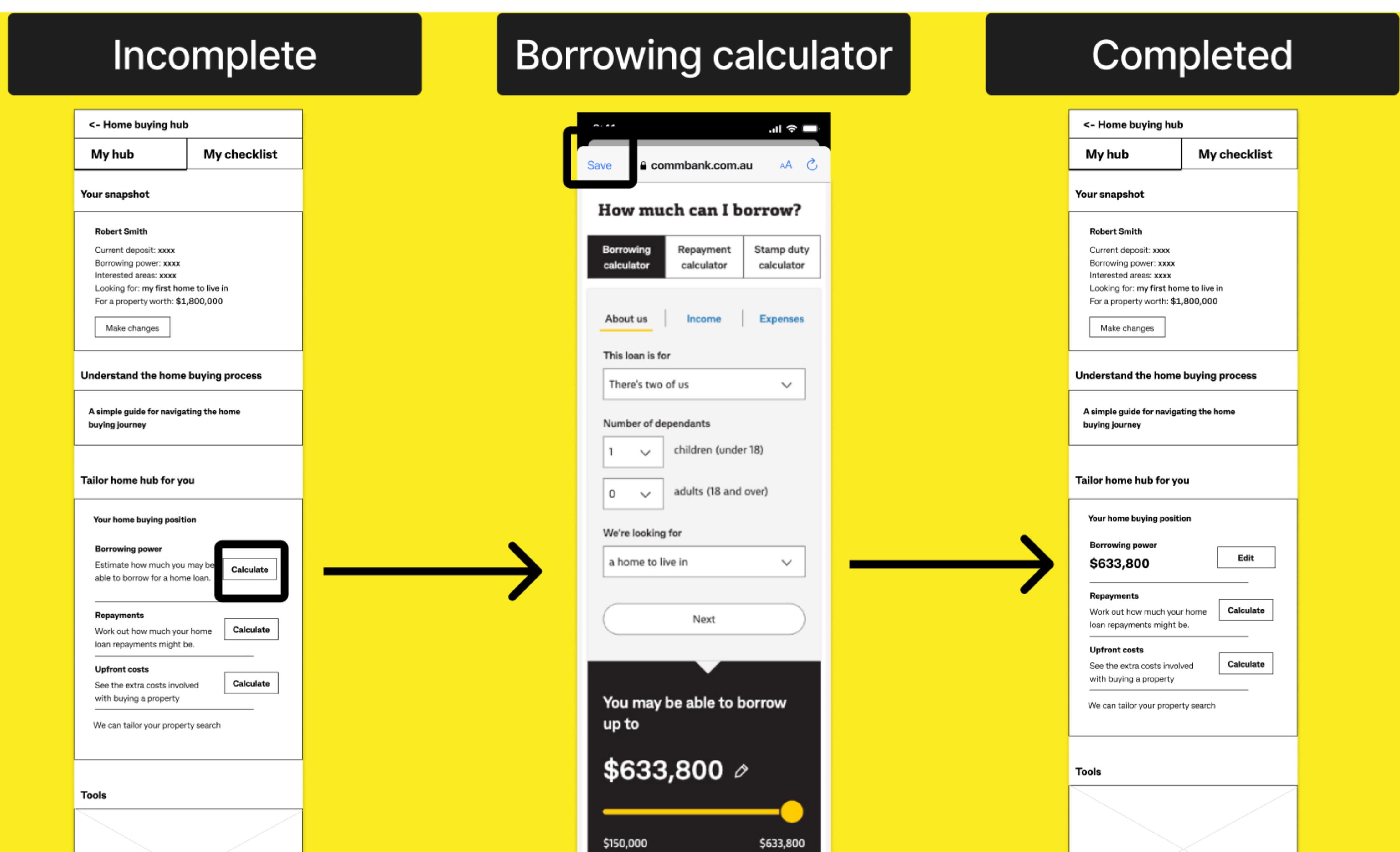
2/21 Little Riley Street, Surry Hills
 2 1 1 | Unit
CommBank Estimate
\$1,622,000

Continue your property search?

Discovery

Calculator + property search exploration

Capturing calculations
Wireframe to map out
the saving a calculation
experience.

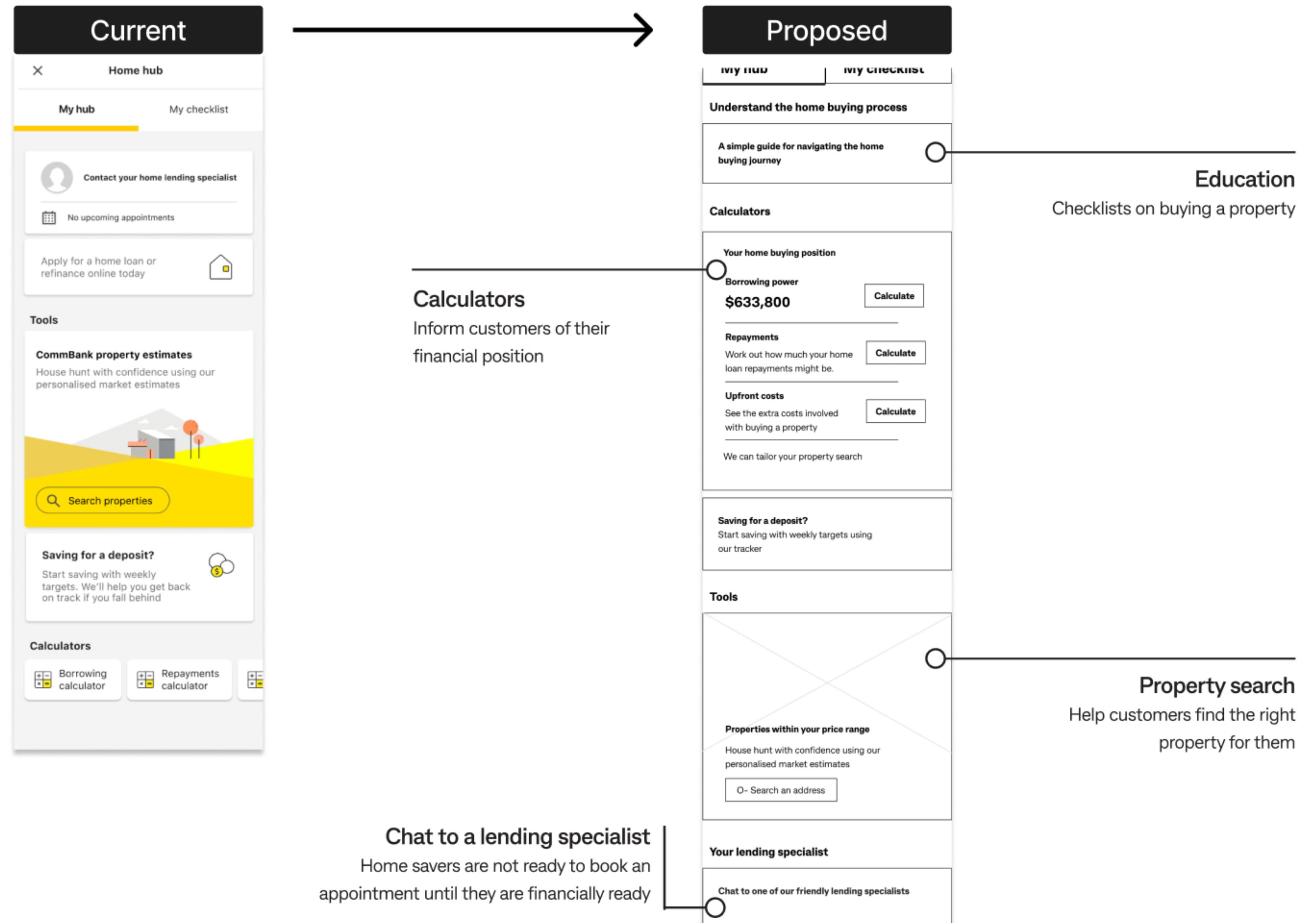


Discovery

Calculator + property search exploration

Refined the information hierarchy

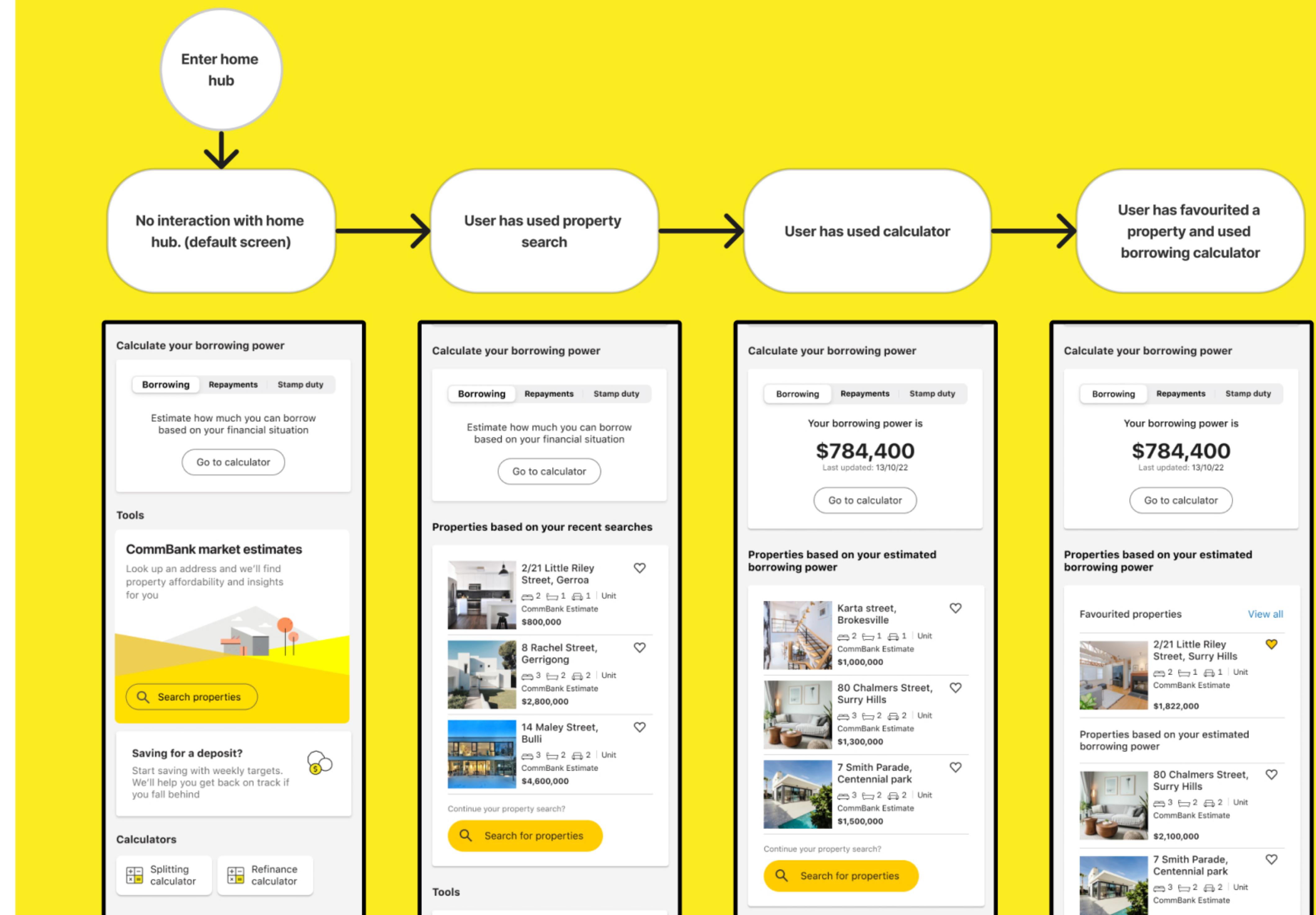
1. Education
2. Financial position
3. Finding property
4. Speaking to a lender



Discovery Calculator + property search exploration

Demonstrating the different states

Home hub page changes
when the user interacts
with property search or
the calculators.



Develop

Focusing in on our calculators

Value proposition of the calculators

- Understand borrowing power
- Demonstrates how much you need to be able to apply for a loan (such as deposit, other upfront costs or if you need lenders mortgage insurance (LMI))
- Understand how much of their salary is remaining after loan repayment to see if they can sustain their life style
- Displays our interest rates

How might we help the customer use our separated calculator tools on the CommBank website, and allow them to **save results** back to a place in the home hub to **understand, edit and optimise their financial position prior to application?**

Develop

Focusing in on our calculators

Challenges and constraints

- Constantly changing interest rates: the saved calculators in home hub do not automatically update based on a new interest rate change (technical)
- The user has to fill out borrowing calculator inputs again in application process when applying for a home loan (Broader opportunity to streamline that)
- Calculator inputs do not flow to another calculator
- Borrowing power gives the user repayment calculations. Could be confusion between the borrowing and repayment calculator.

Develop

Calculator ideation

Criteria of success

- Saves the users results in Home hub
- Gives guidance/education on importance of calculators
- An **optional experience** (no blockers)
- Give users access to apply online or chat with lender if they have the right deposit amount
- If users are not ready to apply, encourage them to continue saving
- Understand where to find the calculators
- Engaging & transparent

Iteration 1

Four separate calculator pages:

- Borrowing power:** Before getting the loan make sure you can afford it.
- Repayment calculator:** Estimate your monthly repayments based on the amount you want to borrow.
- Stamp duty calculator:** Calculate your stamp duty based on the value of your property.
- Upfront costs calculator:** Calculate your upfront costs based on the property value.

Pros

- User can interacting with calc based on their needs
- Calculator summary provide more info for the user
- Small tile space/compact

Borrowing calculator and repayment calculator can interact with each other

Cons

- Due to the fact that borrowing power and repayment calcs are not synchronized, interacting with one won't affect the other, and seeing the results of all of them on one page will lead to inaccuracies.
- Borrowing power and repayment calculators might present different loan terms, interest rates, and repayments, so showing all of these information could be redundant. It may confuse the user.
- No education on how this calcs works
- No transparency of the last update calculation
- Not engaging

Iteration 2

Three separate calculator pages:

- Borrowing power:** Before getting the loan make sure you can afford it.
- Repayment calculator:** Estimate your monthly repayments based on the amount you want to borrow.
- Stamp duty calculator:** Calculate your stamp duty based on the value of your property.

Pros

- On a separate page, we display the results of each calculator so that users can compare the differences between them. Understand the better use of each calculator
- This saves space compared to having all the results on one page from three calculators

What each calculator is
Why I should use this calculator

Iteration 3

Three separate calculator pages:

- Borrowing power:** Before getting the loan make sure you can afford it.
- Repayment calculator:** Estimate your monthly repayments based on the amount you want to borrow.
- Stamp duty calculator:** Calculate your stamp duty based on the value of your property.

Pros

- Start your home buying journey

Your borrowing power is
\$935,200

Repayments: \$4,209 per mth

Term: 30 years

Upfront costs: \$120,000

Your upfront costs would be \$120,758

Stamp duty: \$150,000

Your stamp duty would be \$152,758

Estimated total upfront costs: \$242,758

Estimated total upfront costs: \$242,648

Develop Calculator tab variant

Assessment

- Fits most of the criteria of success
- Not scalable for different states of home hub
- Nudge concept still needed work around hierarchy and CTA positioning

Nudge concept

Borrowing Repayments Stamp duty

Estimated total upfront costs

\$42,648
Last updated: 13/10/22

Savings remaining: \$77,352
Property value: \$1,000,000

Go to calculator

[View more calculation details](#)

Based on this, you have enough savings for a 35% deposit.

[See calculation details](#)

Apply for loan

Incomplete

Borrowing Repayments Stamp duty

Estimate how much you can borrow based on your financial situation

Go to calculator

We'll store your calculations here for easy reference

Borrowing Repayments Stamp duty

Estimate your repayments based on your loan settings

Go to calculator

We'll store your calculations here for easy reference

Borrowing Repayments Stamp duty

Estimate how much stamp duty and upfront costs will be for a property

Go to calculator

We'll store your calculations here for easy reference

Completed

Borrowing Repayments Stamp duty

Your borrowing power is

\$800,000

Income: \$85,000
Expenses: \$5,000

Go to calculator

Last updated: 13/10/22

Borrowing Repayments Stamp duty

Your repayment for loan \$800,000

\$2,700 Monthly

Go to calculator

Last updated: 13/10/22

Borrowing Repayments Stamp duty

Estimated total upfront costs

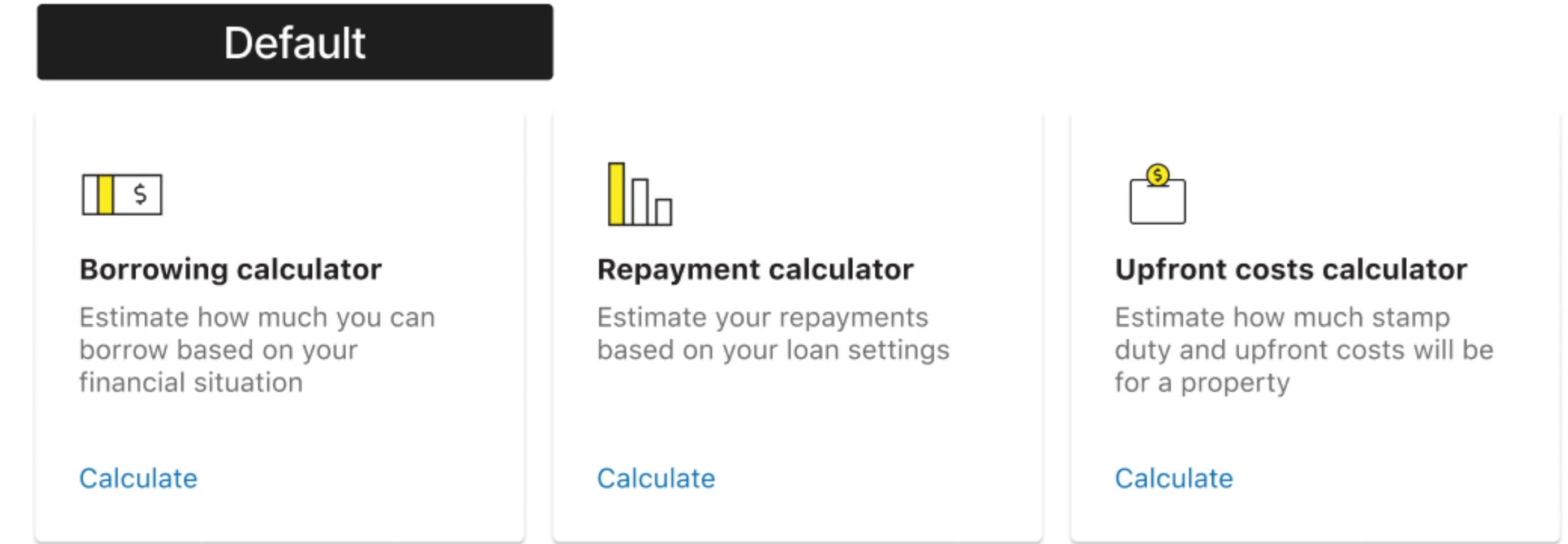
\$42,648

Savings remaining: \$77,352
Property value: \$1,000,000

Develop Calculator carousel variant

Assessment

- Meets the criteria of success
- Scalable for different states and if we create more calculators
- Component framework, a smaller tile for different Home hub states
- Nudge comes in below



The Nudge

- Getting the user to the next step of applying for a home loan
- Appears if the user has completed the stamp duty calculator and has at least a 5% deposit

Develop

Calculator carousel variant across the different states

Home Savers

The screenshot shows the 'Home hub' interface for 'Home Savers'. At the top, there's a navigation bar with the time '9:41' and signal strength icons. Below it, two tabs are visible: 'Find & Apply' (which is highlighted with a yellow underline) and 'My property'. A section titled 'How to purchase a property' contains a 'View your checklist' card with a 'View' icon. In the 'Calculators' section, there are two cards: 'Borrowing calculator' (with a '\$' icon) and 'Repaym' (with a bar chart icon). Both cards have 'Calculate' buttons. The 'Tools' section includes a 'Find affordable properties' card with a photo of a house and a pool, and a 'CommBank's estimated market price' of '\$880,000'.

Seekers & Purchasers

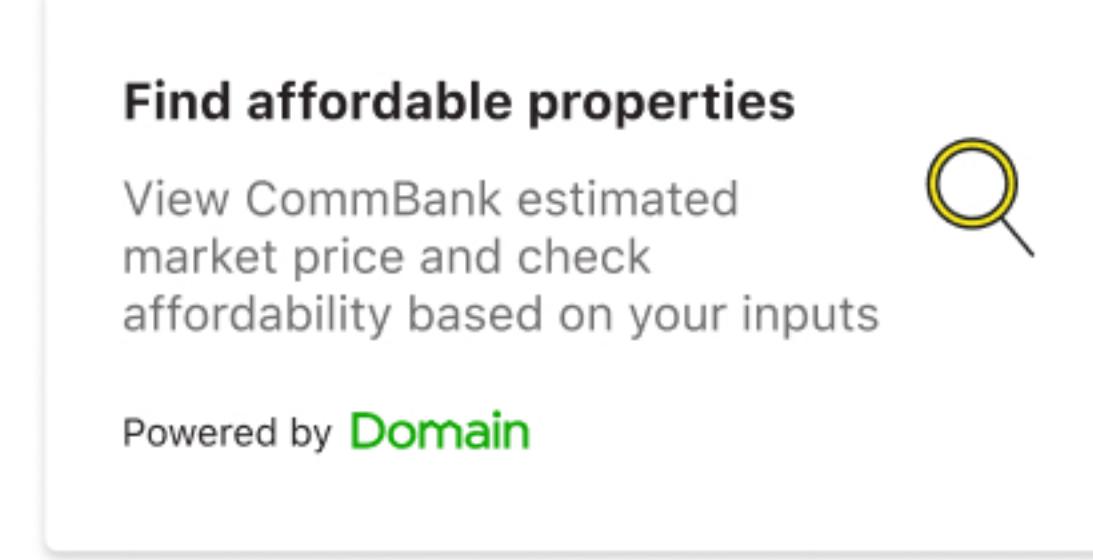
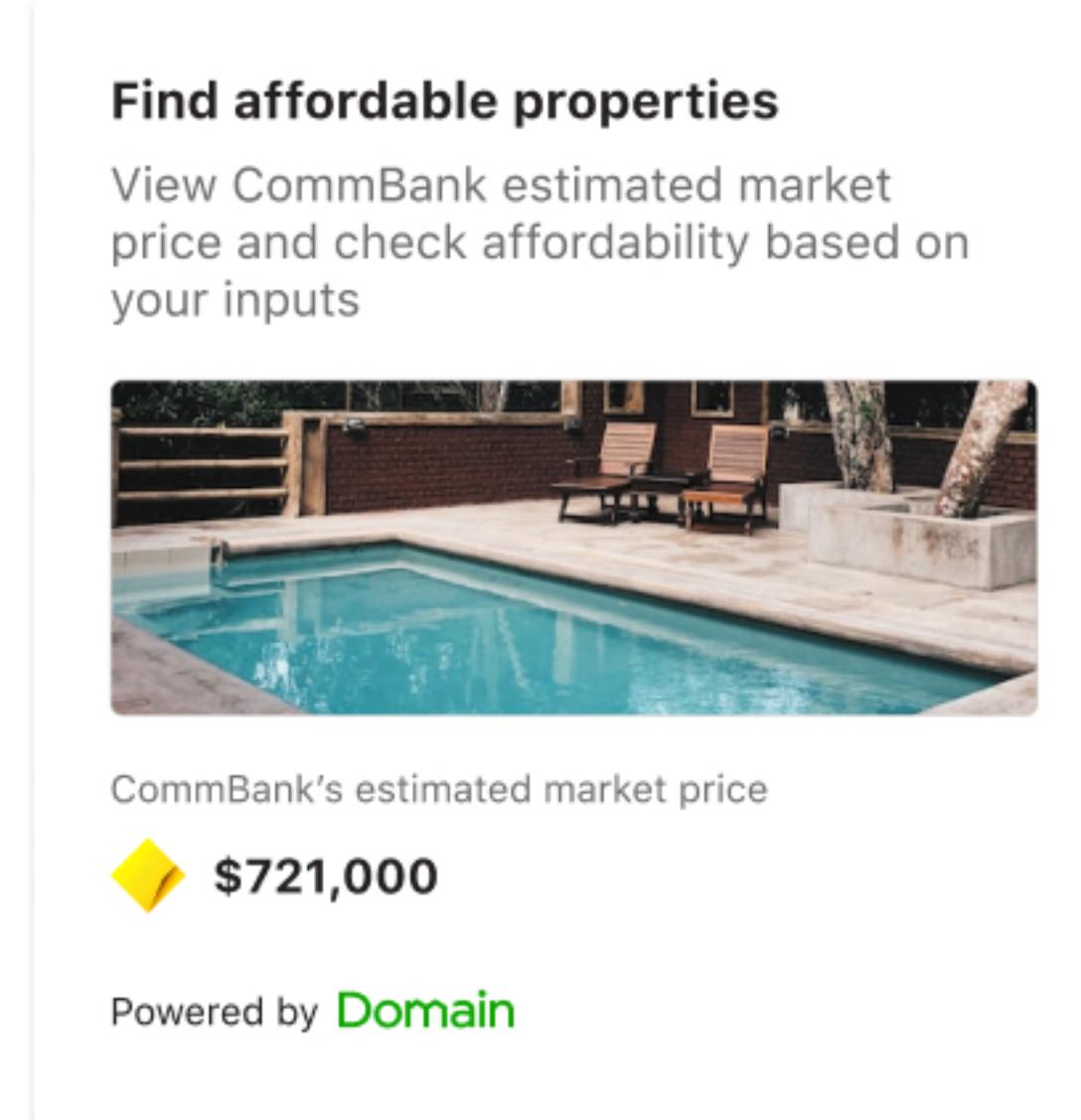
The screenshot shows the 'Home hub' interface for 'Seekers & Purchasers'. The layout is similar to the 'Home Savers' version, with 'Find & Apply' being the active tab. The 'Search & apply' tab is also visible. The 'Your application' section displays a message about conditional pre-approval for '\$xxxxx' (with an 'Expires xx Feb 2023' note and a 'View letter' link). It includes a 'Next up' section with 'Loan details' (selected), a 'Read & sign loan documents' button, and a 'Go to task' button. The 'Financial tools' section features a 'Repayment calculator' card with a 'Calculate' button. The 'Property for purchase' section shows a photo of a house.

The screenshot shows the 'Home hub' interface for 'Seekers & Purchasers' with the 'Search & apply' tab selected. The overall structure is identical to the other variants, featuring sections for 'Your application' (showing formal pre-approval for '\$xxxxx'), 'Financial tools' (including a 'Repayment calculator' and 'Upfront costs' card), and 'Property for purchase' (showing a house photo).

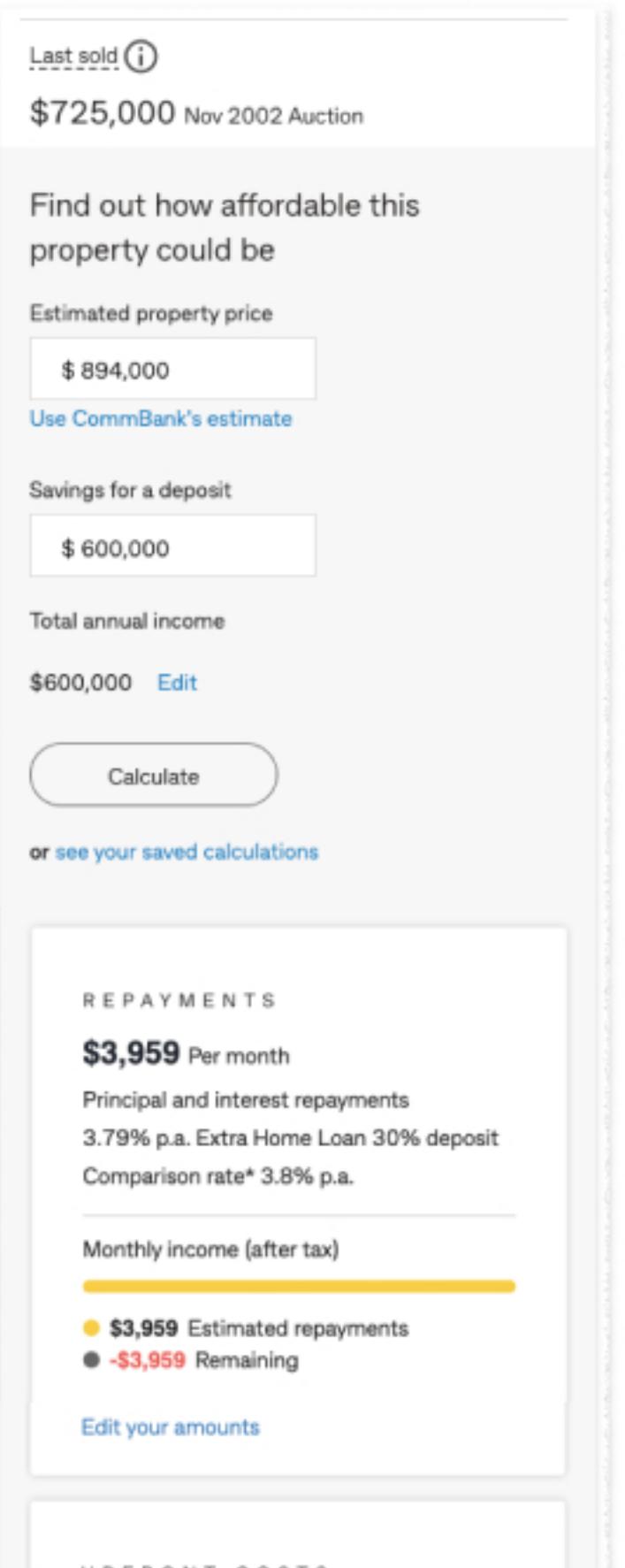
Develop Property search entry point

Using a component framework across different states

Uplift to help demonstrate the value proposition of CBA's property search: CommBank market estimate & affordability checking



Three mobile phone screens showing the property details page for 3 Richards Avenue, Surry Hills NSW 2010. The screens include a yellow 'Affordability' tab, CommBank's estimated market price (\$1,198,000), and a calculator section with fields for total annual income (\$600,000) and savings for a deposit (\$600,000). The calculator shows estimated repayments of \$3,959 per month and remaining balance of -\$3,959. A yellow arrow points from the bottom of the middle screen up towards the top navigation bar.



Develop

Usability testing

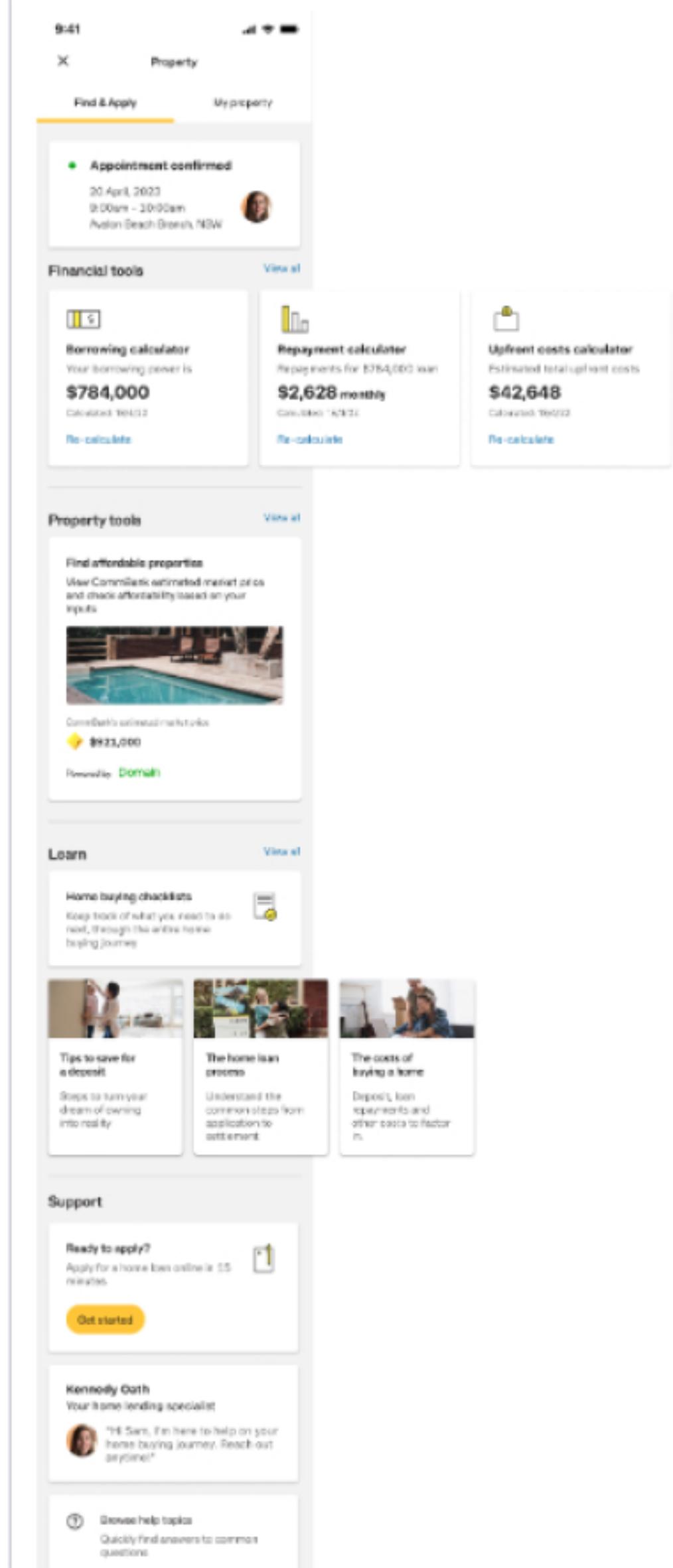
Testing the saver state

- Location: Remote via Microsoft Teams
- Approach: 1:1 Usability Testing Sessions

Participant profile (6):

- Mix of CommBank and OFI customers
- Home buying customers - Saver and Seeker stage
- Mix of First Home Buyer and Subsequent Home Buyers

What's going on now? Has anything changed?	DISCOVERABILITY User will notice the booked appointment tile
Talk me through the information on the "Appointment confirmed" tile	
[Prompt if needed] What does the address mean?	COMPREHENSION User understands that Avalon Beach Branch is the location of their meeting.
[Prompt if needed] Why is there a picture of someone?	COMPREHENSION User understands the picture is of the Lender they will be meeting
How might you find out more information about who this person is?	TASK SUCCESS User understands they can tap the appointment tile
PASS	User taps appointment tile

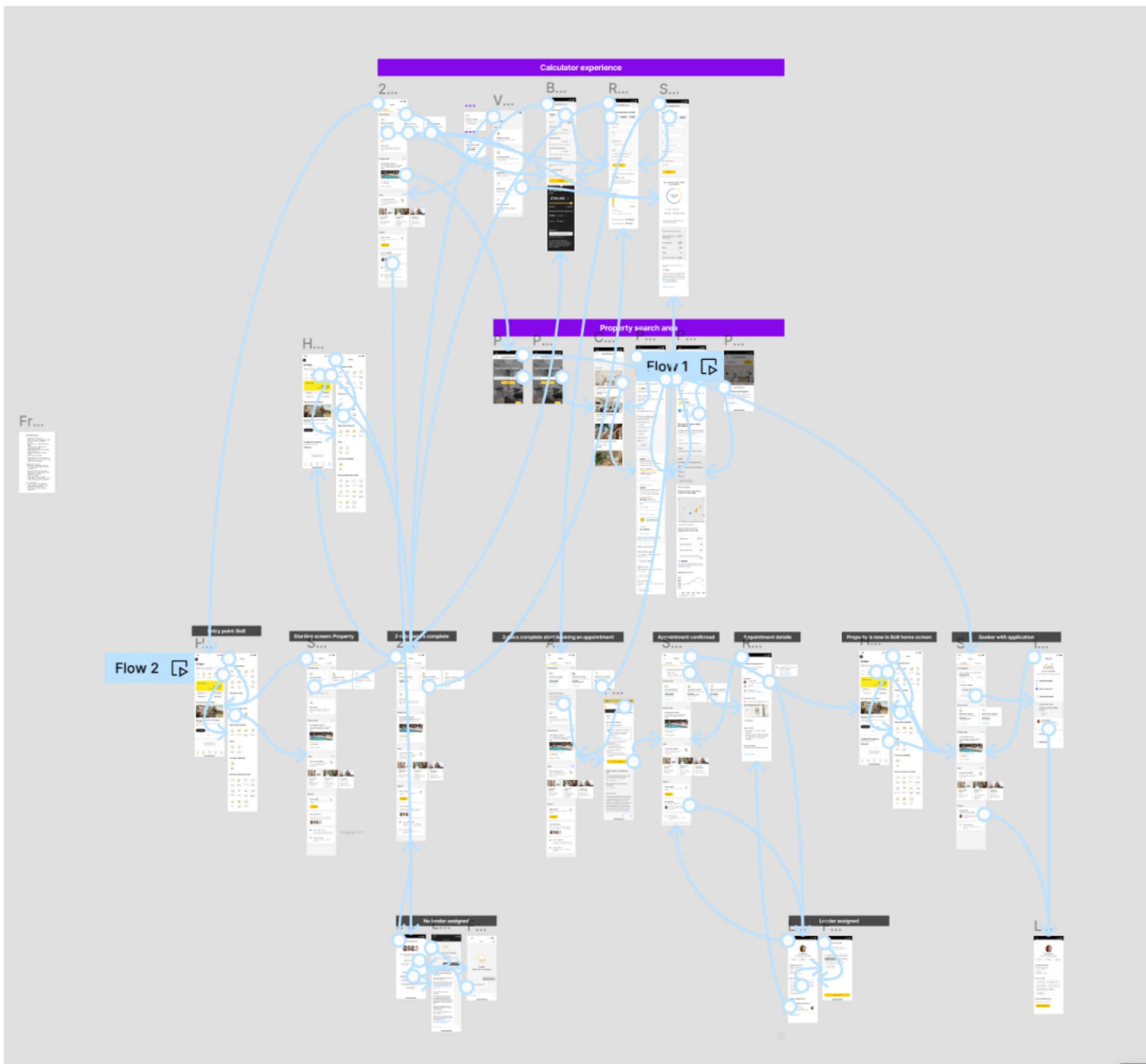


Develop

Usability testing

What worked well

- The flow and layout of the saver state
- Participants liked the ordering of the components some wondered if we could visually show them more of a journey
- Participants appreciated the calculators to understand their financial standing. In particular, Upfront cost calculator was appreciated by participants who were familiar with the home buying process
- Participants found the Property Search tool to be comprehensive and informative

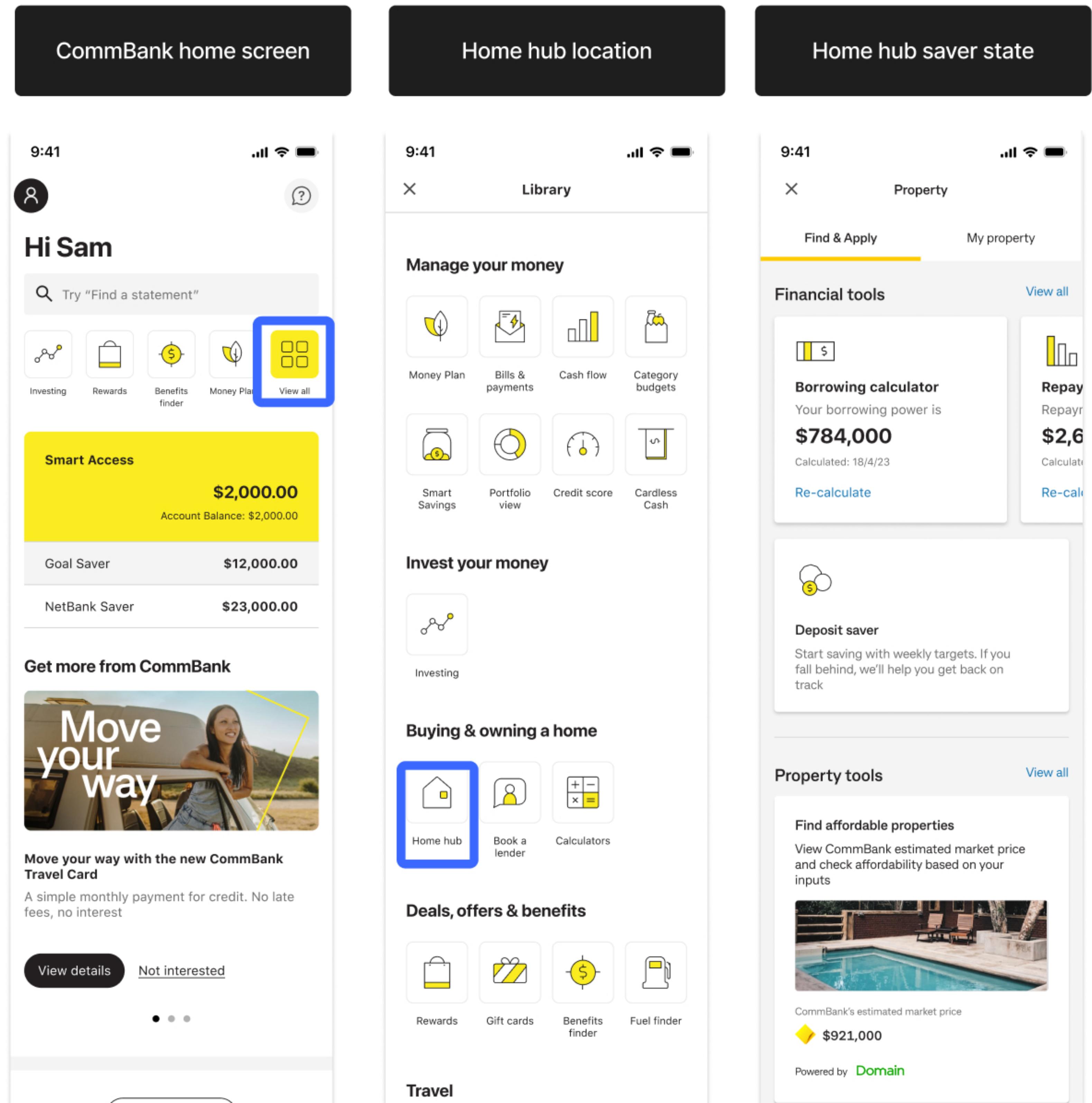


Develop Usability testing

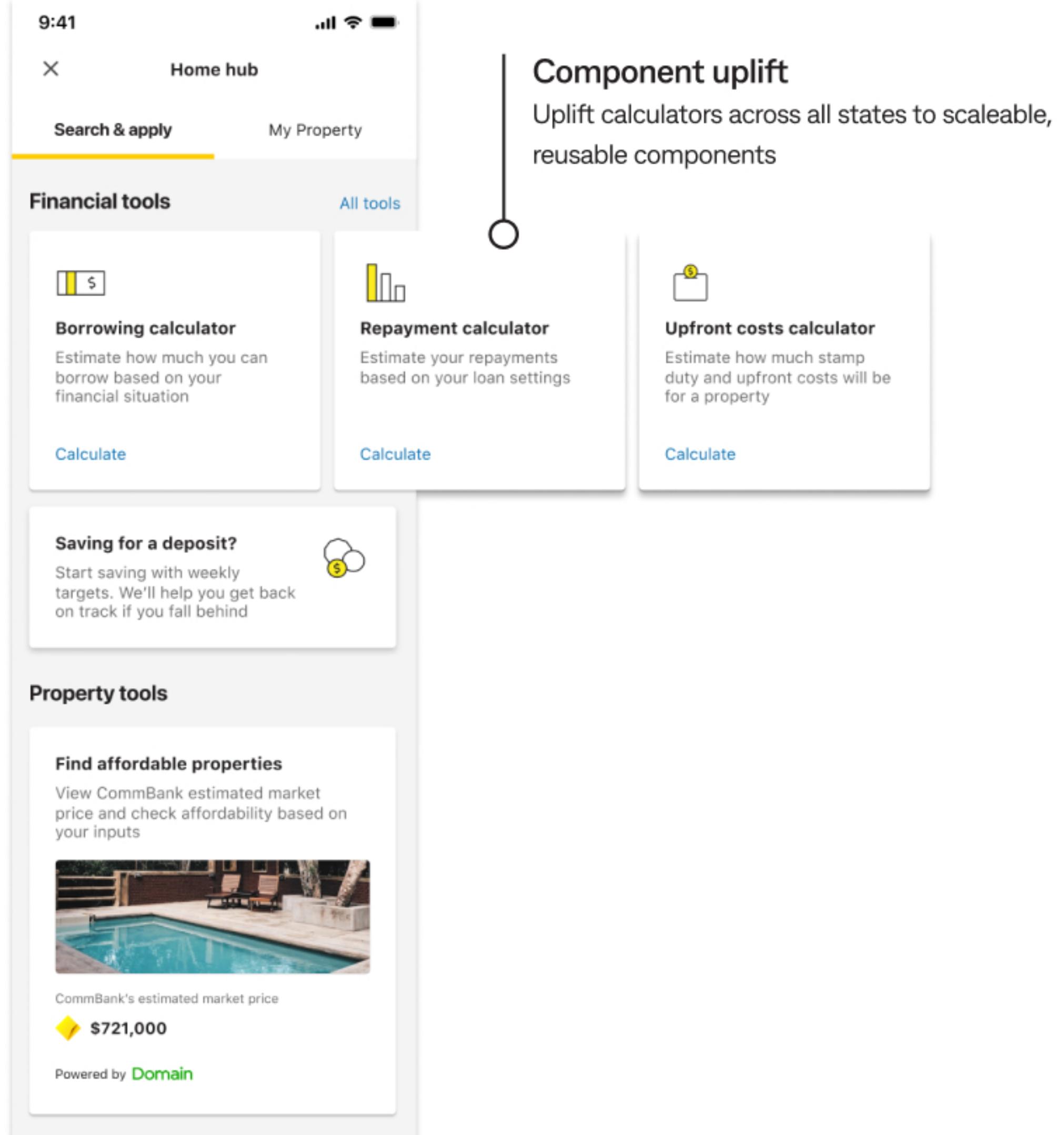
What needs improvement

Findability: despite the value Home hub offered, participants noted it was discreet/hidden away and they would need assistance to find it. There is an opportunity to clearly communicate its value proposition upfront and/or review the app name 'Home hub' to better reflect what is in the hub to entice users to go and explore its offerings.

Despite participants finding the Property Search tool comprehensive and useful, they noted its similarity with other property search tools, such as REA and Domain, and did not clearly articulate the value proposition of CBA property search.

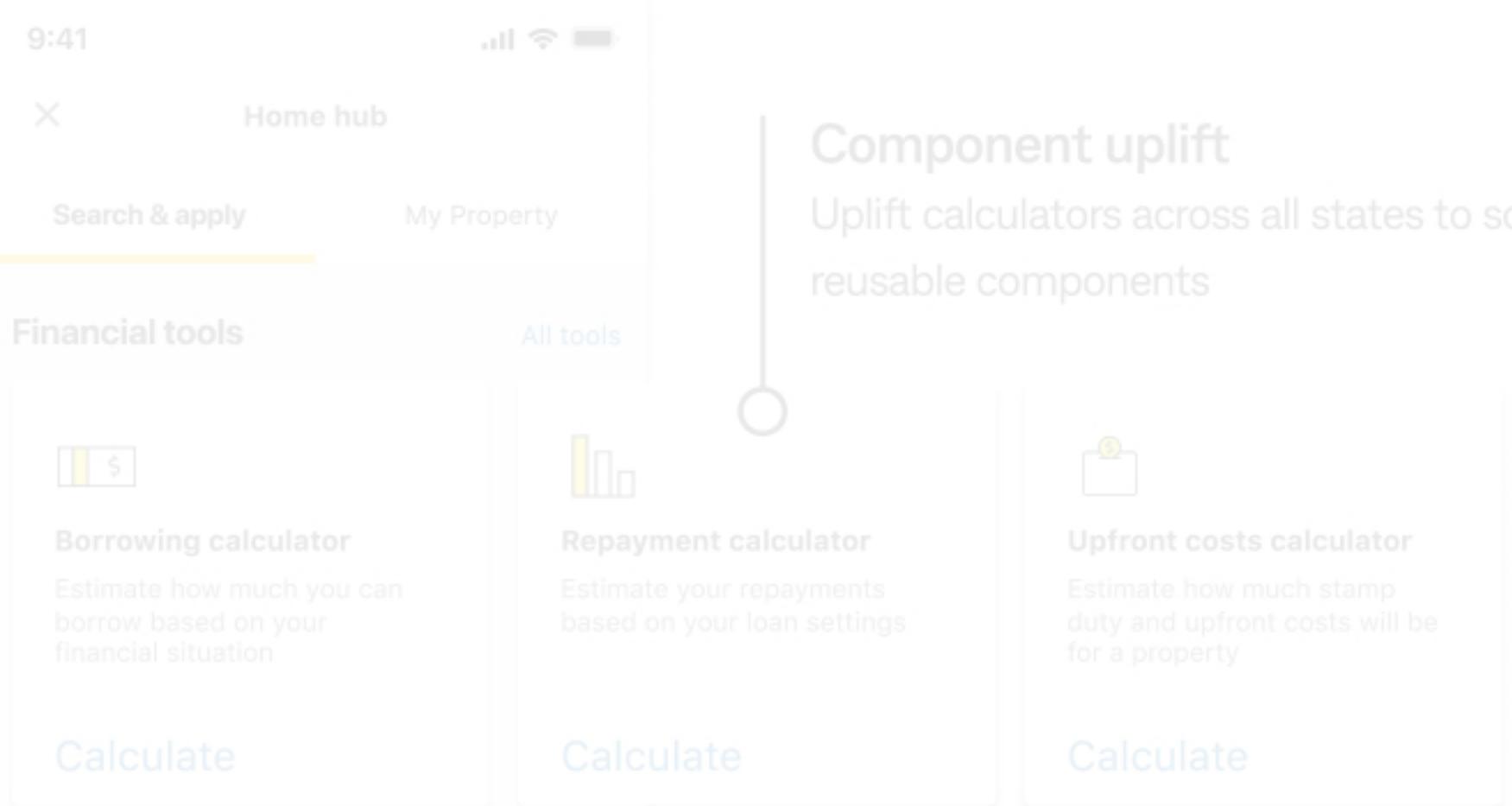


Deliver Final build

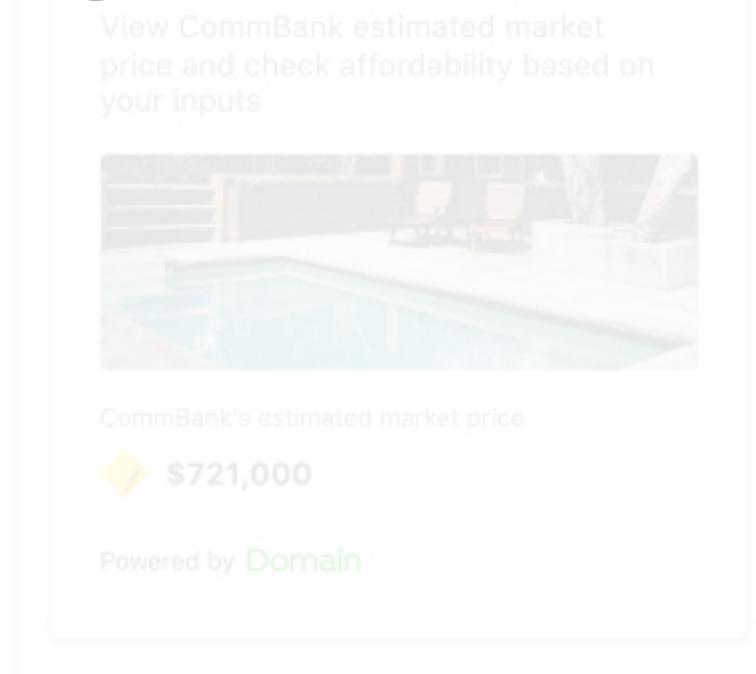


- Re order of home saver hierarchy
- Indication of financial position (Borrowing, repayments, Upfront costs)
- We brought the calculators up and created a component framework to ensure the calculators can fit in our different states
- Users can now save their calculations to understand, edit and optimise their financial position prior to application.

Deliver Final build

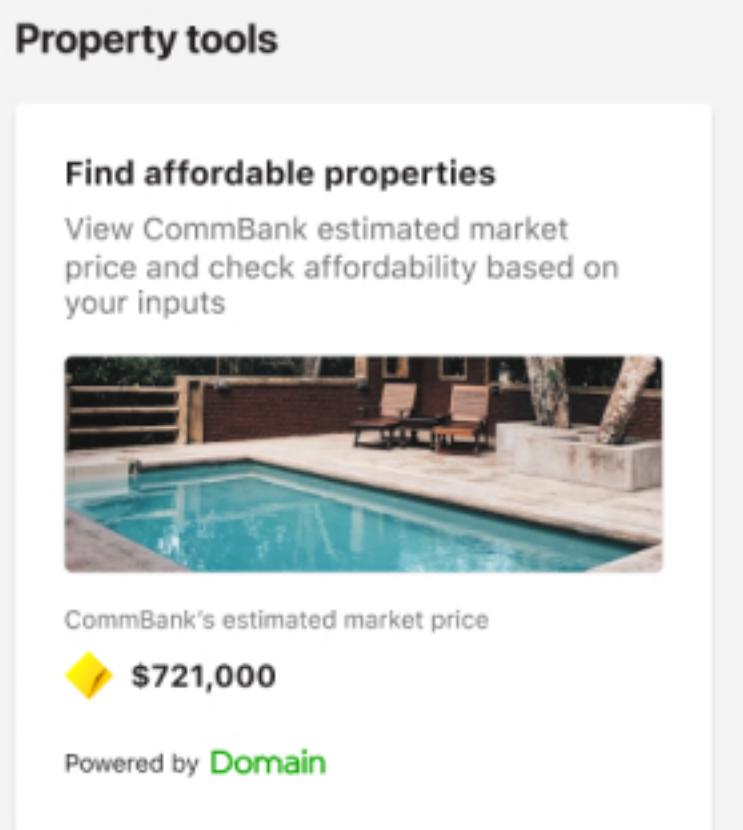
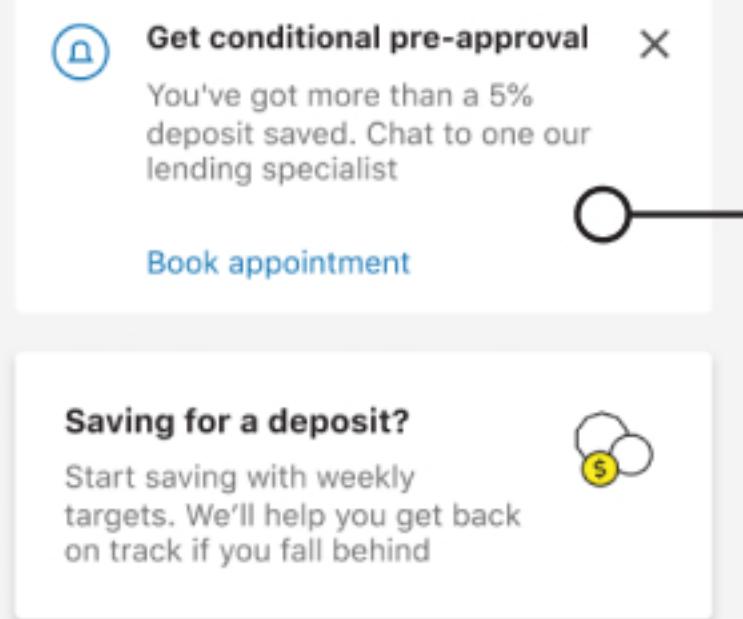
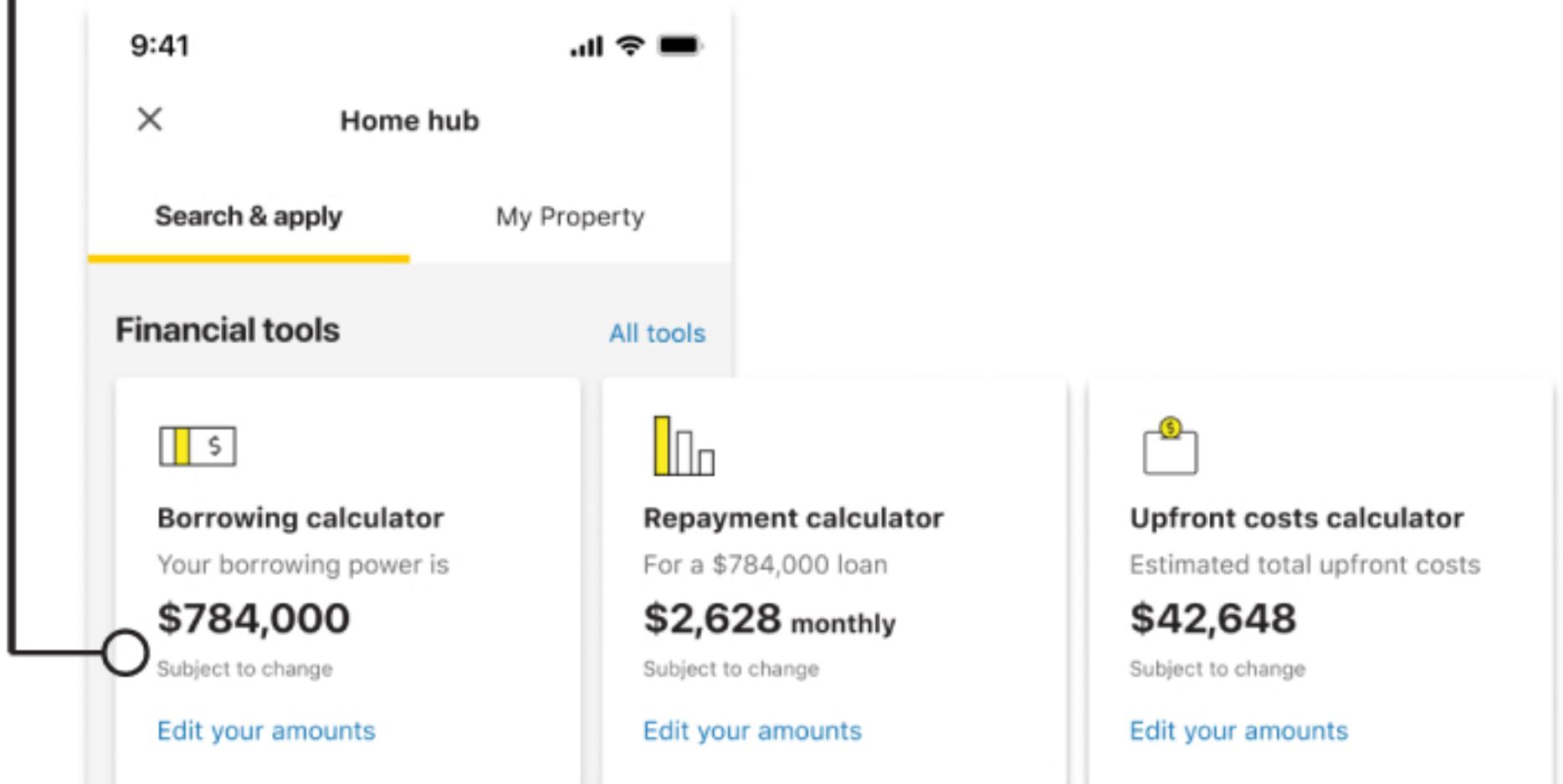


- We further implemented a nudge to help the user progress once they fill in the stamp duty calculator if they have more than a 5% deposit



Saved calculations

Pull in & display completed calculations from Commbank.com for easy access



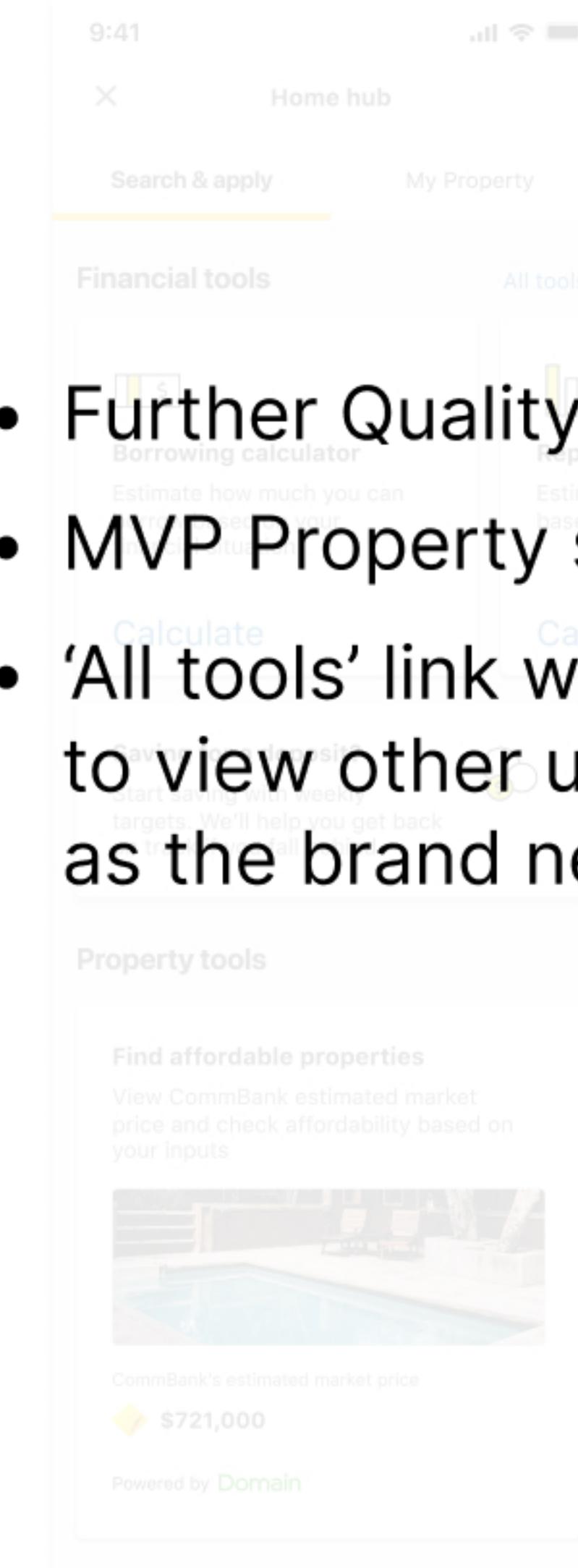
Learn

Nudges

Progressive data capture indicating customers readiness to apply & nudging customer towards their next step

Deliver

Final build



- **Further Quality of life changes**
- **MVP Property search**
- **'All tools' link will allow the customer to view other useful calculators such as the brand new refinance calculator**

Component uplift
Uplift calculators across all states to scaleable, reusable components

Borrowing calculator
Estimate how much you can borrow based on your inputs

Repayment calculator
Estimate your repayments based on your inputs

Upfront costs calculator
Estimate how much stamp duty and upfront costs will be for a property

Calculate
Save towards a deposit
targets. We'll help you get back on track if you fall behind

Property tools

Find affordable properties
View CommBank estimated market price and check affordability based on your inputs



CommBank's estimated market price

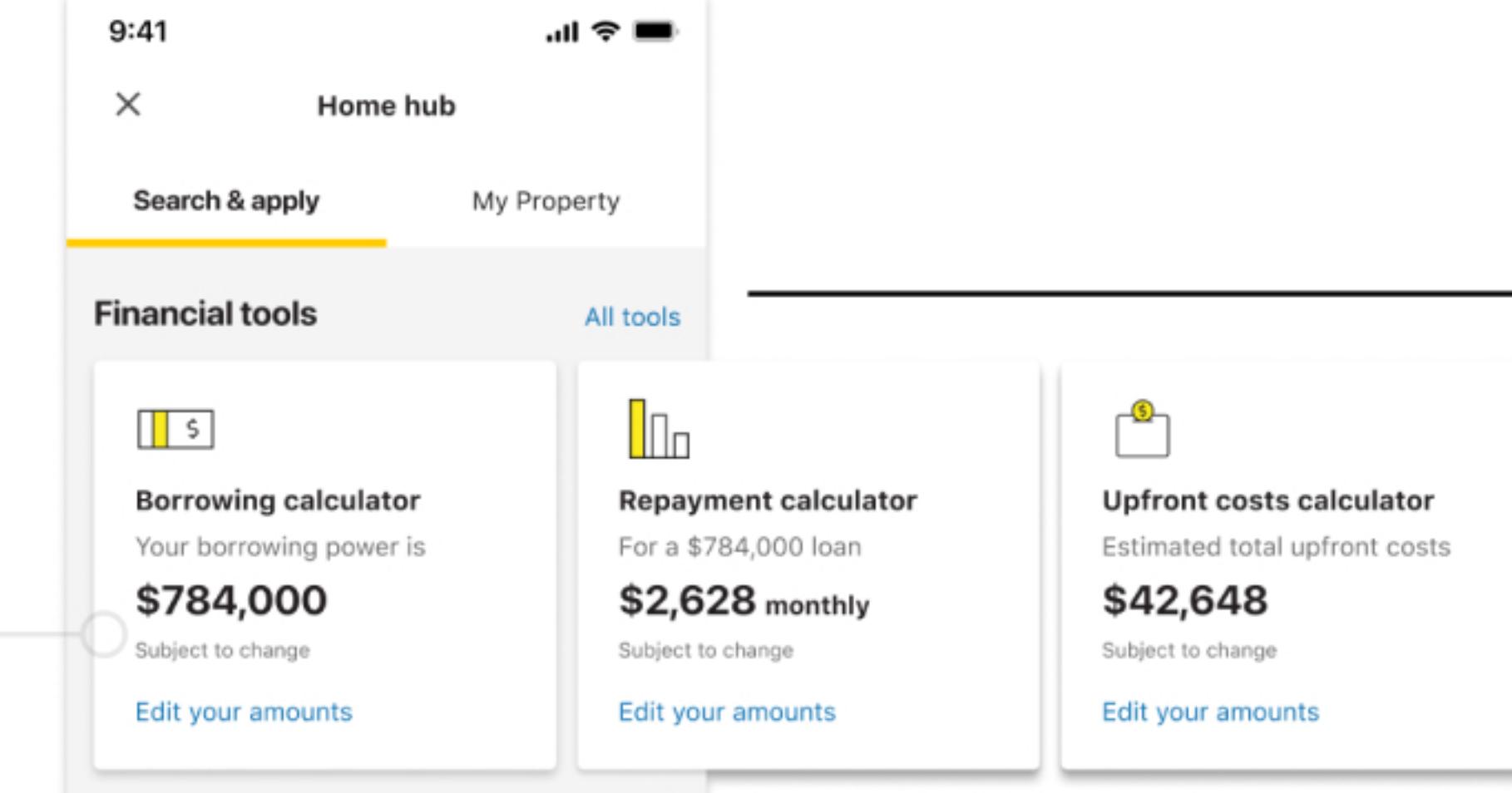
\$721,000

Powered by Domain

Property search

First step towards a more property-centric experience, through uplifted property search entry point and MVP integration with Home In

Saved calculations
Pull in & display completed calculations from Commbank.com for easy access



Nudges
Progressive data capture indicating customers readiness to apply & nudging customer towards their next step

Property tools

Find affordable properties
View CommBank estimated market price and check affordability based on your inputs



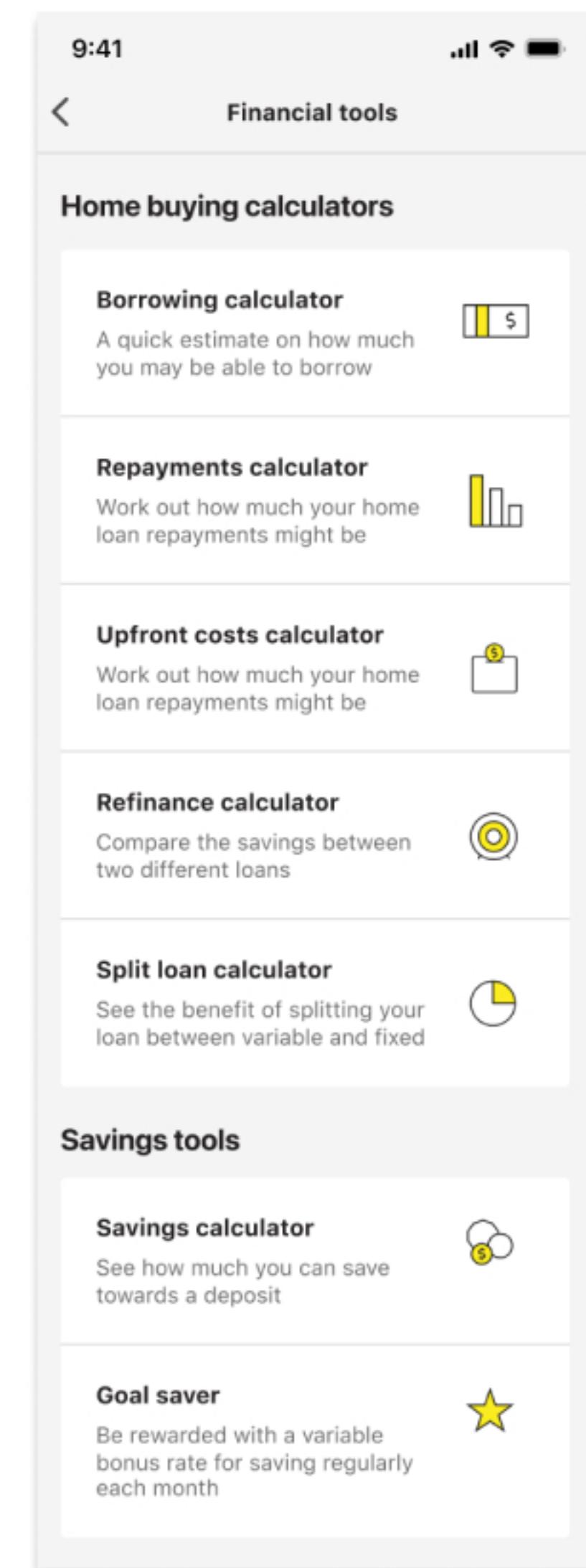
CommBank's estimated market price

\$721,000

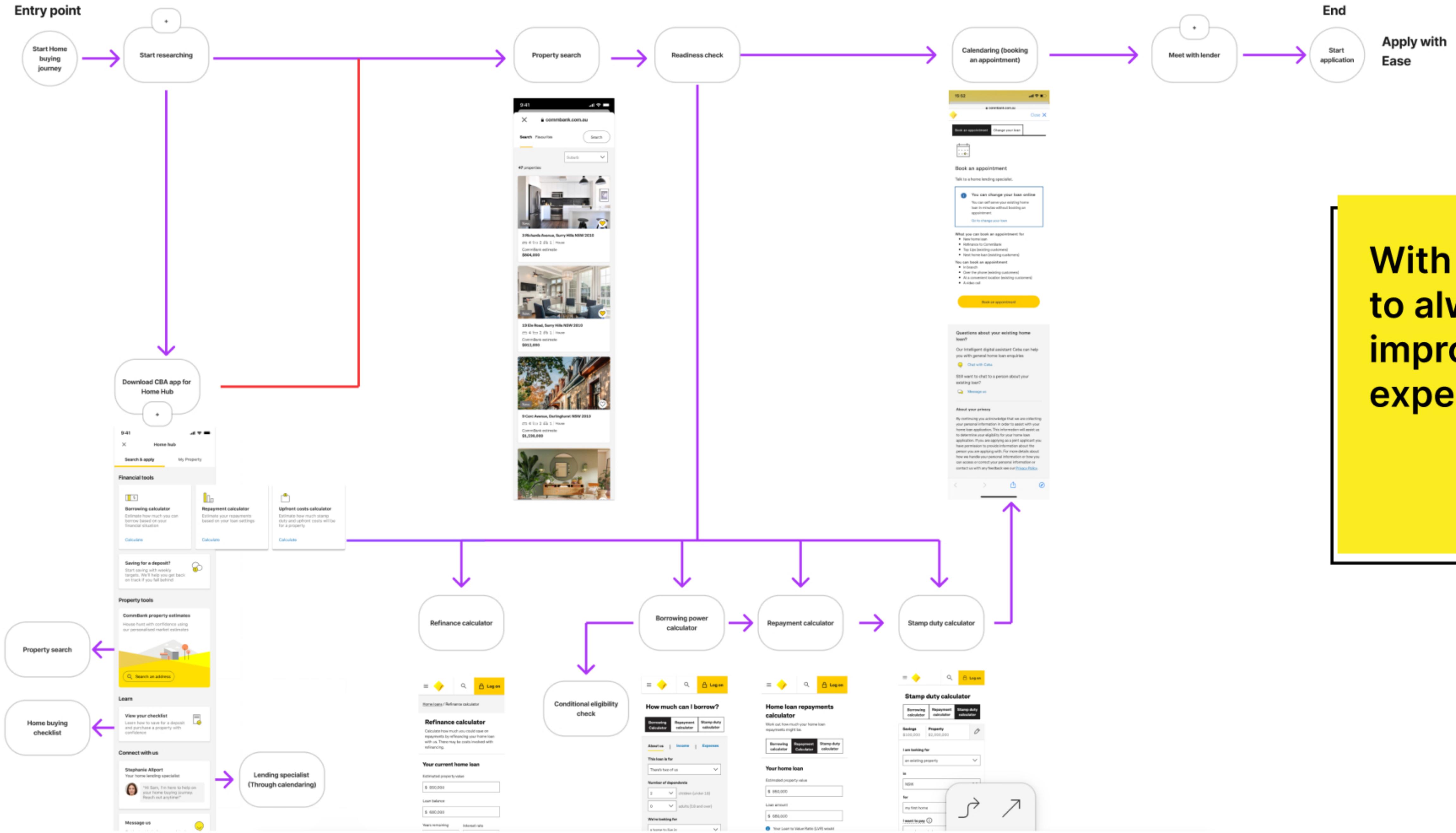
Powered by Domain

Learn

Surfacing other calculators
A secondary page for the other calculators, promoting our suite of calculators



Deliver Everything a home saver needs all in one place



With opportunity
to always
improve the
experience

Deliver Metrics

After the CommBank app refresh in June 2023

Home hub: 2.1% of App5 customers have visited vs .5% in App4. Increase of 4.8x in discoverability

Home hub saver state changes in June 2023

1.1% of App5 customers tried our borrowing calculator compared to 0.08% on App4 leading to an increase of 12.1x in discoverability

- This generated more leads for customers to book appointments for home loans

Other metrics

Nudge and calculators are tagged, however the database to capture the metrics is still in progress.

Deliver Opportunities

Educational Content

Self-guided exploration & progressive profile capture

Enable customers to explore content and interact via onboarding and customisation tools. Progressively capture information and build out clear customer profile and home buying goals.

Dynamic content recommendations

AI driven recommendations based on what we know about customers, constantly evolving and improving recommendations as they interact across our assets.

Gamified learning pathways

Gamified learning modules for different customer types, supporting and guiding customers more closely throughout various home buying scenarios and journeys.

The image displays three mobile phone screens illustrating a digital platform designed to support first-time home buyers through educational content, dynamic recommendations, and gamified learning pathways.

- Screen 1: Guides**

A user profile indicates "I am **first home buyer** looking for an **investment** in the next **6 months**". Below this, a section titled "Interests" lists categories like Pre-approval, Inspections, Investing, Conveyancing, Owning, Renovating, Saving, Interest only, LMI, LVR, and Government grants. A "See all interests" link is present. Below this is a "Pre-approval" section featuring two images: a couple looking at a house and a woman holding a dog. Sub-sections include "Should you get conditional pre-approval?" and "What you'll applying".
- Screen 2: Articles**

The title "First time home buyers" is displayed. Below it, a section titled "RECOMMENDED FOR YOU" shows a photo of a woman and a child in a living room. A list of articles includes "Ways to save for a home deposit" and "Understanding the process". Each article has a thumbnail image and a brief description.
- Screen 3: Progress**

This screen shows a progress bar for four tasks:
 - "Setting a deposit goal" (Completed)
 - "Saving for a deposit" (80% complete)
 - "Calculating borrowing capacity & purchasing potential" (50% complete)
 - "Understanding the home buying process" (Not started)Each task is accompanied by a small icon and a progress bar.

Deliver

Strategic Opportunities

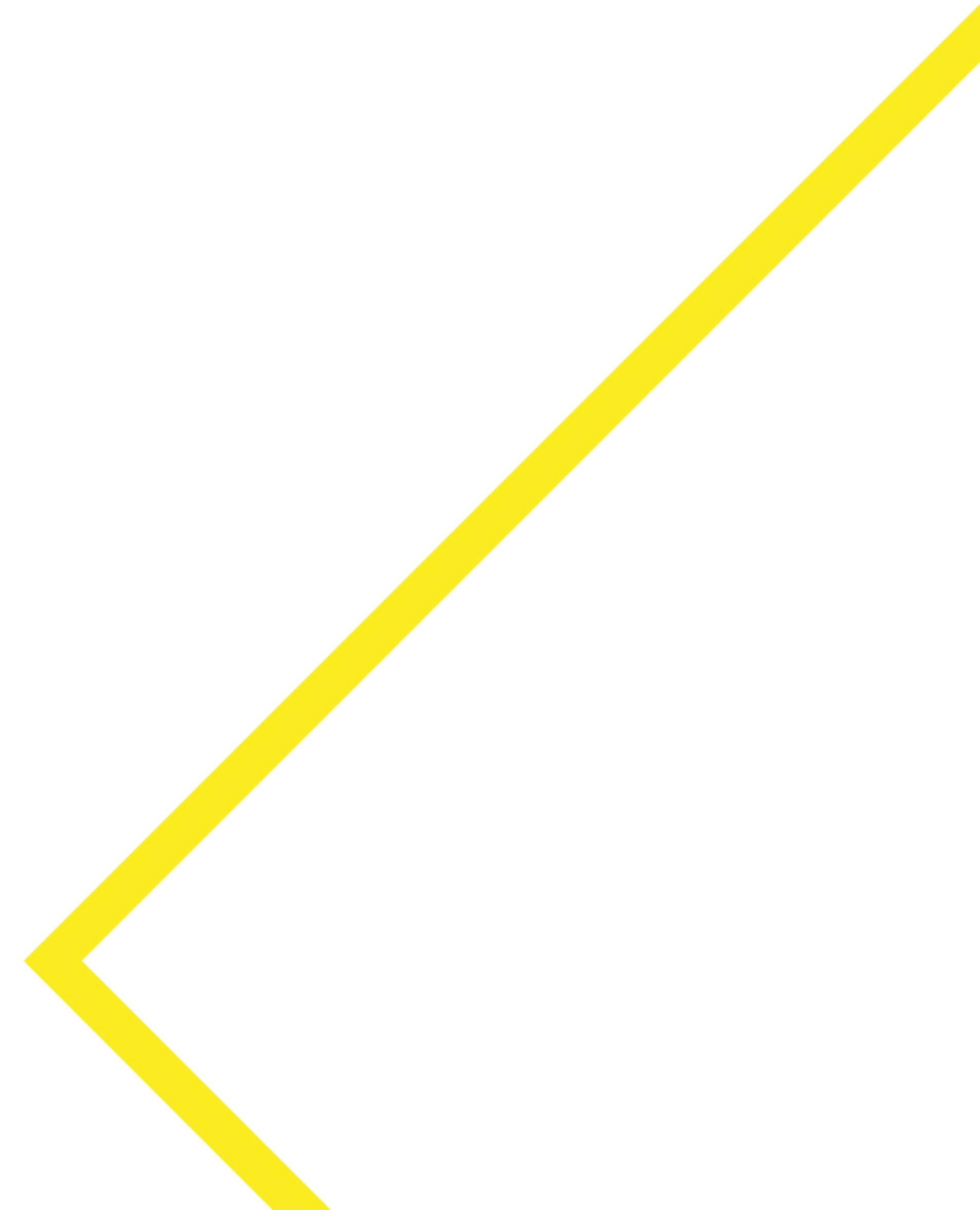
Where Home hub could go

Stylise the UI inline with latest CommBank App changes

In line with the App5 launch, the UI patterns changed, there is an opportunity to make the styling more consistent with the rest of the app. Consistency is a bridge for innovation, great usability but also great functionality and learnability. Users can navigate the app without having to learn a new mental model, and question if they're doing something wrong. It further builds trust that this is CommBank's brand and not a mistake or error, thus improving the experience overall.

A mobile first home loan application process

A strategic goal CommBank could work towards is an innovative home loan mobile first experience. Refine home hub's application and digital verification process and this could be your all in one home and investment property app. This would save time and money for the business whilst creating an engaging innovative and useful experience for CommBank customers.



Appendix

Instagram ad for home hub

<https://www.instagram.com/reel/CyUmLlPj0z/?igshid=NTc4MTIwNjQ2YQ%3D%3D>

Early 2023 prototype

<https://www.figma.com/proto/TwCKnYC7e4Gjh8IRBA2RWD/Home-Saver---UT?page-id=1%3A2&type=design&node-id=21-75212&viewport=858%2C1431%2C0.06&t=2ZMlucfEL6gHiLsS-1&scaling=min-zoom&starting-point-node-id=21%3A75212&showproto-sidebar=1&mode=design>

Appendix

Property search entry mock ups

Properties based on your inputs
See Commbank insights and market estimates for properties

[Filter \(3\)](#) 3/60 [View more](#)

**29 Leila St.
Marrickville**
 2 2 1
CommBank estimate
\$804,000



**16 Darren Drive.
Marrickville**
 2 2 2
CommBank estimate
\$893,100



**7 Nathan Rd.
Marrickville**
 2 2 2
CommBank estimate
\$887,400



Favourited properties ▾

[View more properties](#)

[Search properties](#)

Property shortlist [View all](#)

22 Victoria Rd
Gladsville NSW 2121
CBA estimate
\$604,000

18 Yuruga Rd
Dural NSW 2158
CBA estimate
\$604,800

Estimates & affordability insights
powered by [Domain](#)

[Search an address](#)

Refinance calculator tiles

Refinance calculator
Estimate how much you can save by refinancing

[Calculate](#)

Refinance calculator
For a \$784,000 loan
\$2,628 monthly
Calculated 23/4/23

[Edit your amounts](#)

Refinance calculator
Estimate how much you can save by refinancing

[Calculate](#)

Refinance calculator
For a \$784,000 loan
\$2,628 monthly
Calculated 23/4/23

[Edit your amounts](#)

Dark mode examples

Borrowing calculator
Your borrowing power is
\$800,000
Calculated: 13/10/22

[Re-calculate](#)

Repayment calculator
Repayments for \$800,000 loan
\$2,700 monthly
Calculated: 13/10/22

[Re-calculate](#)

Upfront costs calculator
Estimated total upfront costs
\$42,648
Calculated: 13/10/22

[Re-calculate](#)