

Calendaring entry

Booking an appointment for a home loan

Role: Product designer

Time: 2 weeks

Book an appointment

Talk to a home lending specialist.

What you can book an appointment for

- New home loan
- Refinance to CommBank
- Top Ups (existing customers)
- Next home loan (existing customers)
- Fixed rate options (existing customers)

You can book an appointment

- In branch
- Over the phone (existing customers)
- At a convenient location (existing customers)

About your privacy

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Design brief

Problem

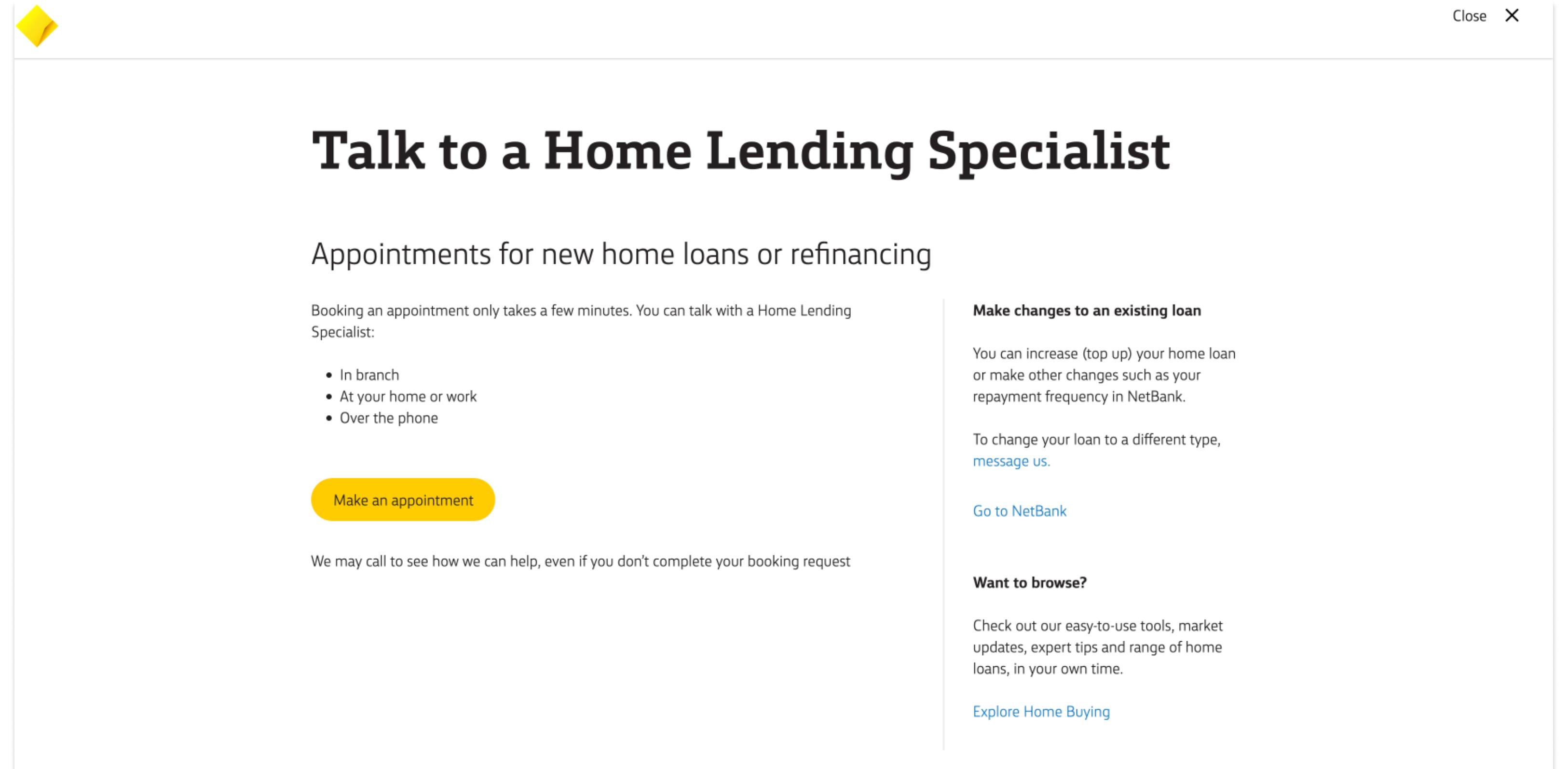
We get hundreds of complaints from customers who are frustrated they can't make an appointment for in-life needs such as re-fixing their home loan.

This change is about giving existing customers the self-service options before they try to book an appointment for which there are not options available.

Approach

Treat the experience as a customer coming to talk in branch (conversational UI).

Improve clarity of self service options and ensure clear copy.



The wireframe shows a design brief page with a yellow header icon and a close button. The main content area includes a title, a section for appointments, a 'Make changes' section, and a 'Want to browse?' section.

Talk to a Home Lending Specialist

Appointments for new home loans or refinancing

Booking an appointment only takes a few minutes. You can talk with a Home Lending Specialist:

- In branch
- At your home or work
- Over the phone

[Make an appointment](#)

We may call to see how we can help, even if you don't complete your booking request

Make changes to an existing loan

You can increase (top up) your home loan or make other changes such as your repayment frequency in NetBank.

To change your loan to a different type, [message us](#).

[Go to NetBank](#)

Want to browse?

Check out our easy-to-use tools, market updates, expert tips and range of home loans, in your own time.

[Explore Home Buying](#)

Ideation

Hierarchy & layout

Ensuring that both self and booking an appointment are clear options

Copy

Accessible, confident and clear language

The image displays a sequence of six wireframe prototypes illustrating the design process for a banking application's appointment booking feature. The first two prototypes show a main landing page with two primary options: 'Book an appointment' and 'Manage my existing home loan'. The third prototype, titled 'New designs', provides a more detailed look at the 'Book an appointment' section, including sub-options for 'Change loan terms' and 'Repayment options', along with a 'Questions about your existing Home loan?' section. The final three prototypes show the 'Find which option supports you best' page with additional context and buttons like 'Book an appointment', 'Self serve my existing home loan', and 'Business owner or self employed?'.

Booking appointment flow

The image illustrates a user flow for booking an appointment. It begins with a landing page for refinancing, featuring a 'Book appointment' button highlighted by a yellow arrow. The user then moves to a page titled 'Talk to a Home Lending Specialist', where another 'Book appointment' button is highlighted by a yellow arrow. Next, the user is prompted to 'Log on for a better experience', with a third 'Book appointment' button highlighted by a yellow arrow. Finally, the user reaches a page asking 'What would you like to talk about?', where a fourth 'Book appointment' button is highlighted by a yellow arrow.

Guerrilla testing

Recruitment

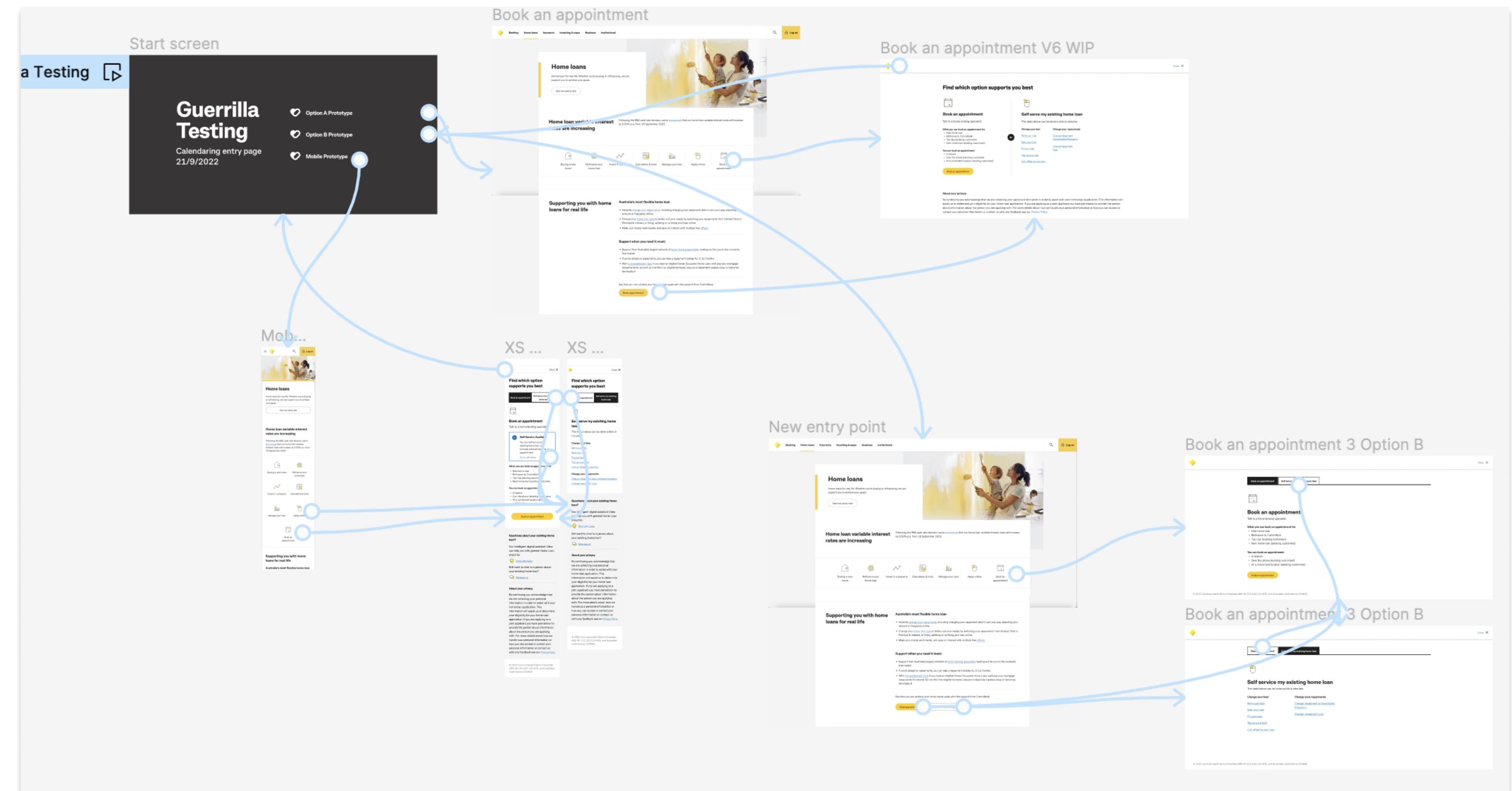
Voulunteer dog Yammer group

- October 22nd, 9am - 5pm
- 10-15mins guerrilla test
- 10 Participants online
- 10 participants in person

Guerrilla testing

Three prototypes

- Test A: One CTA on Home loan page → Both options on one page
- Test B: Two CTA's on Home loan page → Individual option
- Mobile: One CTA on Home loan page → Individual option



Guerrilla testing

Summary

Features	Overall feedback	What worked well	What needs improvement															
Domain/Crew: Acquire & Decide/ Digi Leads Product: Calendaring Feature: 'Book an Appointment' landing page	Platform <table border="1"> <tr> <td colspan="2">Total # participants: 20</td> </tr> <tr> <td>Mobile</td> <td>Desktop:</td> </tr> <tr> <td>7</td> <td>13</td> </tr> </table> Home loan status <table border="1"> <tr> <td colspan="3">Total # participants: 20</td> </tr> <tr> <td>Existing home loan customers</td> <td>Considering a home loan</td> <td>No home loan/not considering</td> </tr> <tr> <td>13</td> <td>4</td> <td>3</td> </tr> </table> <hr/> <p>For those with a home loan, customers consider multiple options to top up their home loan.</p> <p>Majority of users felt comfortable self-serving and would try booking an appointment with a lender only if they found it hard to navigate after a certain point online. A minority of users did not feel confident in themselves making changes to their existing loan, and therefore would rather have someone else do that for them.</p> <p>Users without a home loan would book an appointment with a lender once they were confident in their decision to go with Commbank.</p>	Total # participants: 20		Mobile	Desktop:	7	13	Total # participants: 20			Existing home loan customers	Considering a home loan	No home loan/not considering	13	4	3	<p>The options were well-understood and was clear that customers could make any of those home loan changes online.</p> <p>Option A was the most preferred option overall, however, the entry point of option B was much clearer to customers.</p> <p>Mobile layout was clear. Users liked having the self serve information text to show them there is another option available.</p>	<p>The entry point Customers felt that certain terminology we use could be simpler and more relatable. For instance:</p> <ul style="list-style-type: none"> ▪ Top up your loan ▪ 'Refix your loan' vs 'fix your loan' <p>In the mobile prototype, the 'Ceba' and 'message us' options were not too clear. They were overshadowed by the 'Book an appointment' button above.</p> <p>It's not very clear on the 'Book an appointment' page that existing customers can self-serve to 'Top up' or for their 'Next home loan' because the same options are listed under the 'Book an appointment' section.</p>
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13	4	3																

A & B Result

Overall the Layout of option A was easy to understand. Very few users felt the layout was cluttered, the rest thought it was useful and clear.

Users like having two entry points of option B as they felt like it was tailored to their needs. However once on the screen some users liked the spacing better and others thought it was too empty and unclear that you could switch tabs. Suggestions included adding an information blurb like the mobile design for booking an appointment and self service.

Solution

Desktop

Book an appointment page is divided in two with equal weight

- Describes what appointments you can book for
- What type of appointments
- Change your loan for existing customers on the left side has quick links to popular actions for serving existing home loans

The desktop version of the 'Book an appointment' page features a split-screen layout. On the left, there's a section titled 'Book an appointment' with a calendar icon and a 'Book an appointment' button. On the right, there's a section titled 'Change your existing loan online' with a computer mouse icon and a 'Change your existing loan online' button. A central 'or' button separates the two sections.

Book an appointment

Talk to a home lending specialist.

What you can book an appointment for

- New home loan
- Refinance to CommBank
- Top Ups (existing customers)
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You can book an appointment

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Change your existing loan online

The tasks below can be done in netbank in minutes.

Change your loan

- Switch from variable rate to fixed rate
- Refix loan (if your fixed rate is expiring soon)

Change your repayments

- Change repayment amount/date/frequency
- Switch repayment from Interest Only

Split your loan

Increase/top up your loan

Link offset to your loan

Book an appointment

Mobile & Tablet

Book an appointment page features two tabs.

- A information box informs the user they can self serve their existing home loan
- Further options to message a lender or chat to Ceba

The mobile and tablet version of the 'Book an appointment' page is presented as a tabbed interface. The left tab is labeled 'Book an appointment' and the right tab is labeled 'Change your existing loan online'. Both tabs show a small preview of their respective content.

Book an appointment

Talk to a home lending specialist

Change your existing loan online

The tasks below can be done online in minutes

Book an appointment

Change your loan

Change your repayments

Split your loan

Increase/top up your loan

Link offset to your loan

Questions about your existing Home loan?

Our Intelligent digital assistant Ceba can help you with general Home Loan enquiries

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The mobile and tablet version of the 'Change your existing loan online' page shows a list of tasks that can be completed online in minutes. It includes tabs for 'Book an appointment' and 'Change your loan'.

Book an appointment

Change your loan

Change your repayments

Split your loan

Increase/top up your loan

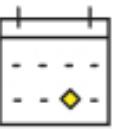
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[Book an appointment](#) [Change your loan](#)


Book an appointment

Talk to a home lending specialist

 You can change your loan online

You can self serve your existing home loan in minutes without booking an appointment.

[Go to change your loan](#)

Page views to OMs

	UV	OMs	Conversion	Uplift
Default	1559	887	56.9%	
Challenger 1	1549	926	59.78%	5.07%

Start to submit

	Starts	Submit	Conversion	Uplift
Default	887	405	45.66%	
Challenger 1	926	425	45.9%	0.52%

Page views to submit

	UV	Submit	Conversion	Uplift
Default	1559	405	25.98%	
Challenger 1	1549	425	27.44%	5.62%

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[Book an appointment](#)

Questions about your existing Home loan?

Our Intelligent digital assistant Ceba can help you with general Home Loan enquiries

 Chat with Ceba

Still want to chat to a person about your existing home loan?

 Message us

Metrics & result

Launched with an A/B test on IOS for a week which extended to every instance thereafter

- Customer flow which **reduced customer drop off** and increased the overall page visit to opportunity creation (**lead and submit by over 5%**).
- This in turn resulted in an **extra 284 opportunities and 153 appointment booked for the month**.
- By identifying the problem that customers who have an existing home loan did not interact with the tile to self serve their home loan and instead have a poor experience trying to book the wrong appointment for them.
- As we did not have time or funding for usability testing, my proposal to implement cost effective guerrilla testing various Commbank employees allowed us to gain insight into customers' experience with the new front page flow.

Other further changes in calendaring were quality of life for customers:

- A progress bar to inform them how much longer they have in their booking an appointment journey.
- A way for customers to help save if they have less than a 5% deposit by linking home hub to calendaring.
- A video call option for branch appointments.

All these efforts in calendaring have driven 2,189 incremental home loans, over \$1bn in funding and 4.6bps of market share, in the 22-23 FY.

Future

A/B test on a conventional hierarchy

Would like to test this version to see if users convert more or stay the same.

The interface shows two versions of a loan application page side-by-side. Both versions include a yellow diamond icon in the top left corner and a close button in the top right corner.

Left Version (Conventional Hierarchy):

- Section Header:** Book an appointment
- Description:** Talk to a home lending specialist, in branch, over the phone or at a convenient location.
- Section Header:** What you can book an appointment for
- New home loan
 - Refinance to CommBank
 - Top Ups (existing customers)
 - Next home loan (existing customers)
 - Fixed rate options (existing customers)
- Call-to-action:** Book an appointment

Right Version (Proposed Hierarchy):

- Section Header:** Book an appointment
- Description:** Talk to a home lending specialist, in branch, over the phone or at a convenient location.
- Section Header:** What you can book an appointment for
- New home loan
 - Refinance to CommBank
 - Top Ups (existing customers)
 - Next home loan (existing customers)
 - Fixed rate options (existing customers)
- Section Header:** Change your loan in netbank within minutes.
- Fix your rate
 - Increase/top up your loan
 - Link offset to your loan
- Text:** Make more changes to your loan and repayments here
- Call-to-action:** Book an appointment

Bottom Content:

- Section Header:** About your privacy
- By continuing you acknowledge that we are collecting your personal information in order to assist with your home loan application. This information will assist us to determine your eligibility for your home loan application. If you are applying as a joint applicant you have permission to provide the person about information about the person you are applying with. For more details about how we handle your personal information or how you can access or correct your personal information or contact us with any feedback see our [Privacy Policy](#).

This block provides a detailed view of the proposed 'Book an appointment' section from the A/B test interface.

Section Header: Book an appointment

Description: Talk to a home lending specialist, in branch, over the phone or at a convenient location.

Section Header: What you can book an appointment for

- New home loan
- Refinance to CommBank
- Top Ups (existing customers)
- Next home loan (existing customers)
- Fixed rate options (existing customers)

Section Header: Change your loan in netbank within minutes.

- Fix your rate
- Increase/top up your loan
- Link offset to your loan

Text: Make more changes to your loan and repayments here

Call-to-action: Book an appointment

Section Header: Questions about your existing Home loan?

Our Intelligent digital assistant Ceba can help you with general Home Loan enquiries

Icon: Chat with Ceba

Still want to chat to a person about your existing home loan?

Icon: Message us

Section Header: About your privacy

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