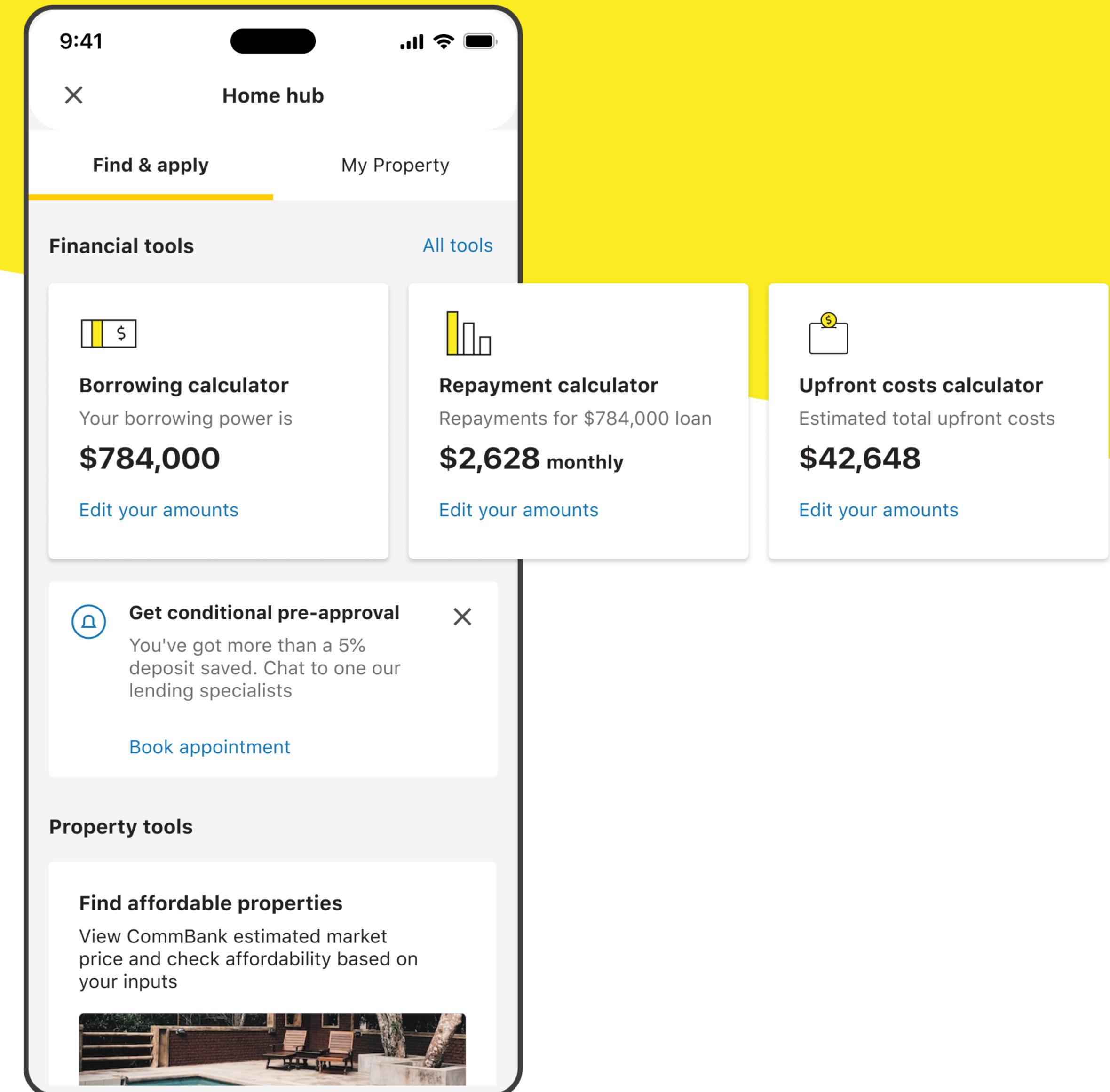


Home Hub

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 loan application and manage their home loan. We inherited the home hub 'saver state' and had an opportunity to improve the current experience.

Home 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

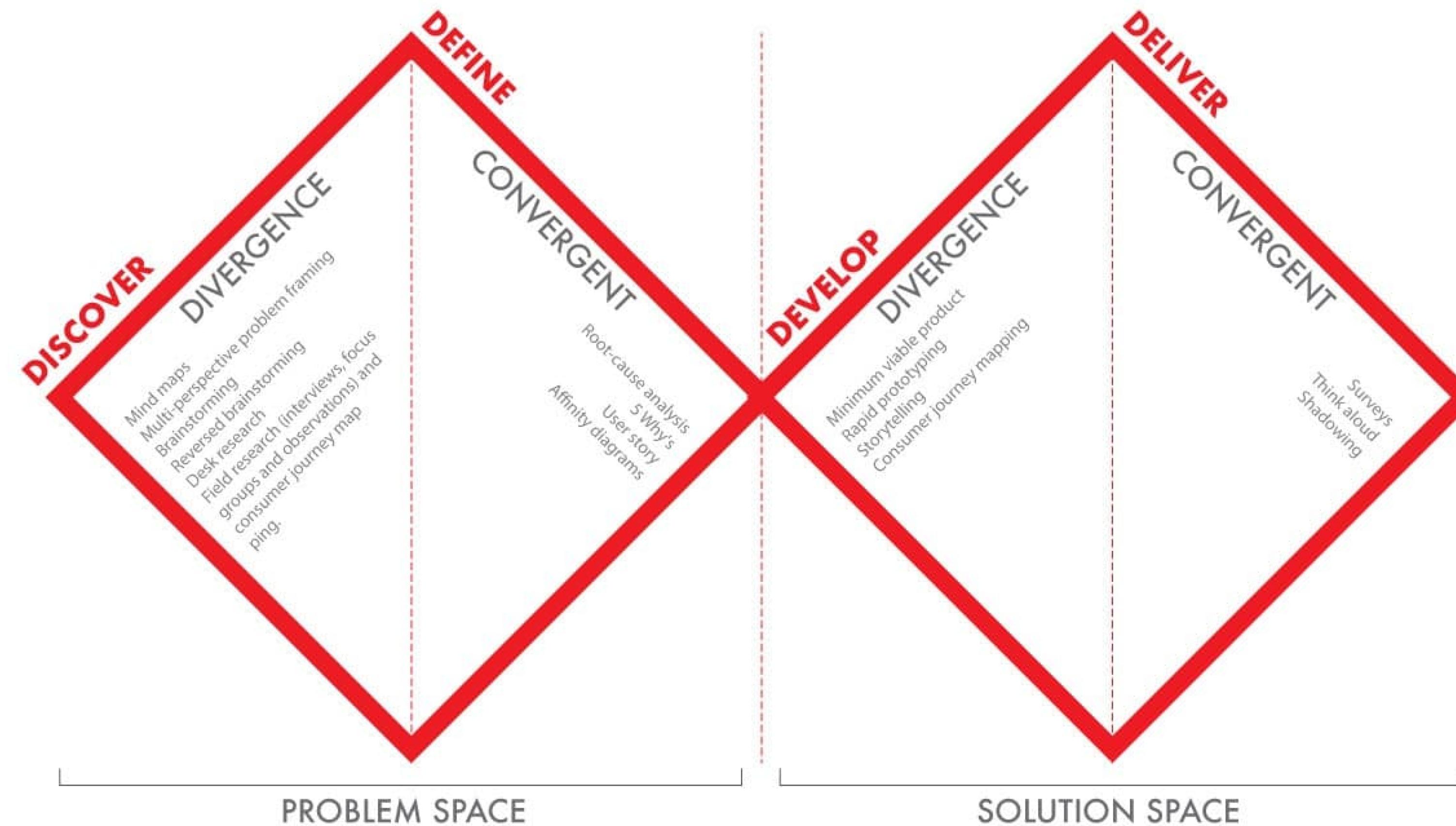
Have a unique, useful and accessible experience allowing home savers to educate themselves, understand their financials, find the right property and get ready to speak to someone about acquiring a home loan, all in one place.

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

The screenshots show the initial stages of a home search. The first screen displays a 'Contact your home lending specialist' button and a 'No upcoming appointments' section. The second screen shows a 'Tools' section with 'CommBank property estimates' and a 'Search properties' button, along with options for saving a deposit and calculators for borrowing and repayments.

Seekers & Purchasers

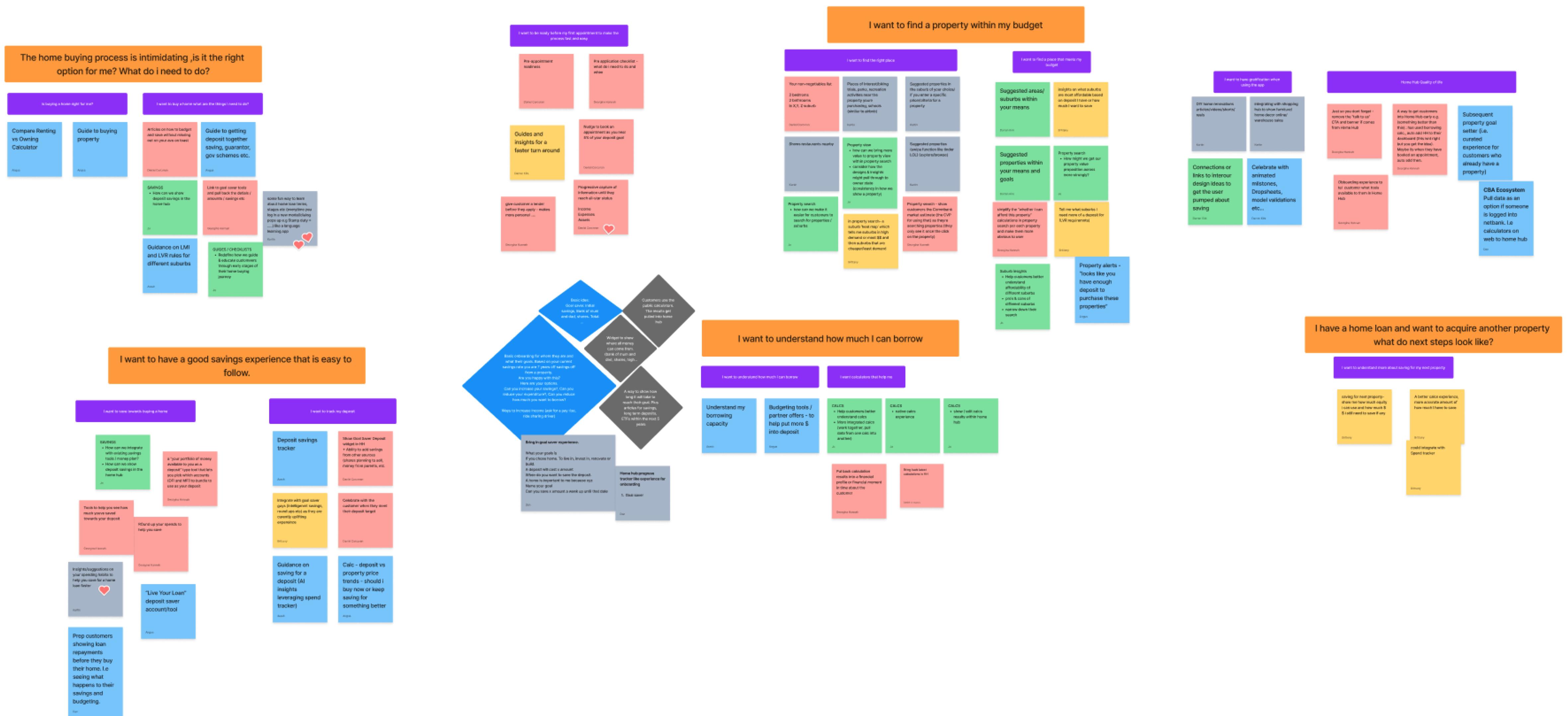
The screenshots show the progression from seeking to purchasing. The first screen shows a contact card for 'Ali Bartman' and a 'Meeting on Jan 22, 2023'. The second screen shows the application status with a 'Meeting with Ali Bartman' listed, indicating pre-approval. It also includes sections for 'Your next step', 'Read & accept privacy notice', and a 'Shortlisted properties' list.

Post-settlement

The screenshots show the post-settlement phase. The first screen congratulates the user on becoming a home owner and provides loan details. The second screen lists various post-settlement services and tools, including property for purchase, manage repayments, choose a repayment account, and pay less interest on a variable rate home loan.

Discovery Co-Design workshop

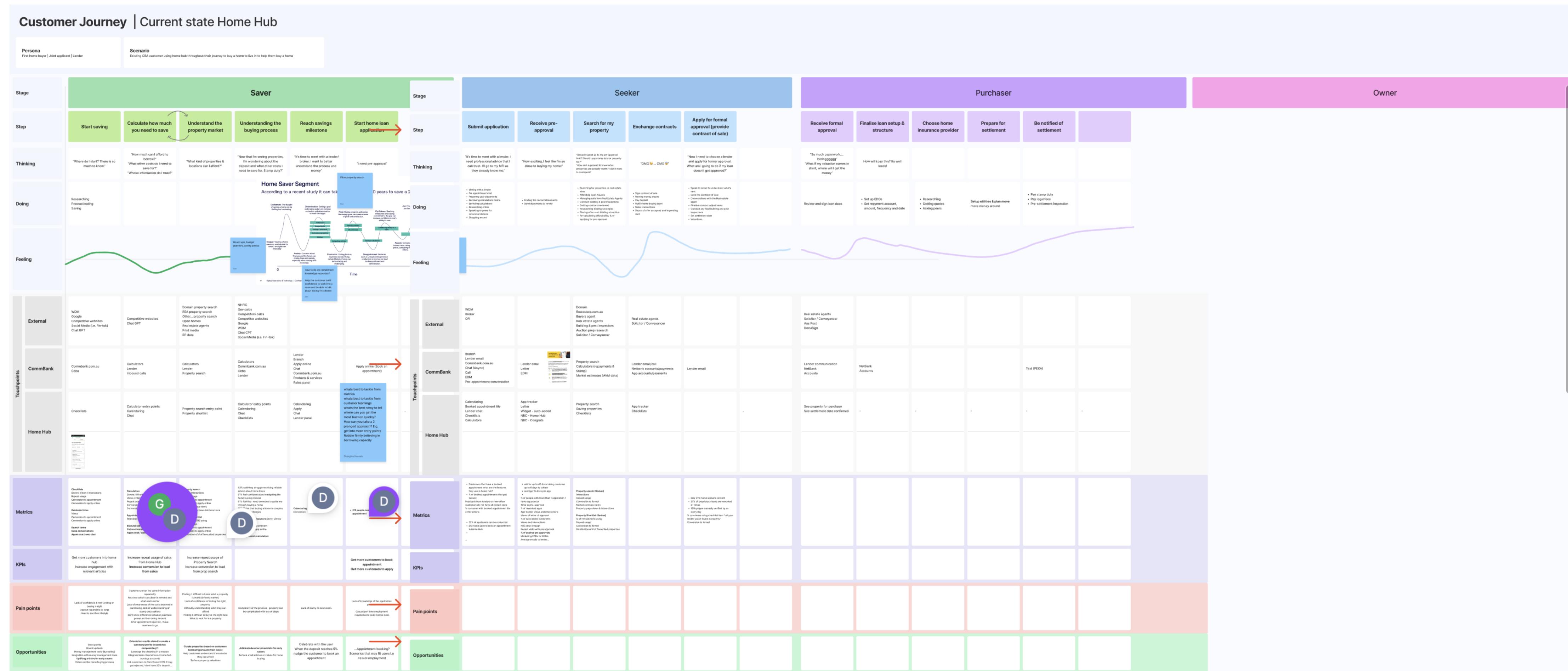
Running a stakeholder workshop to uncover opportunities



Discovery Journey Map

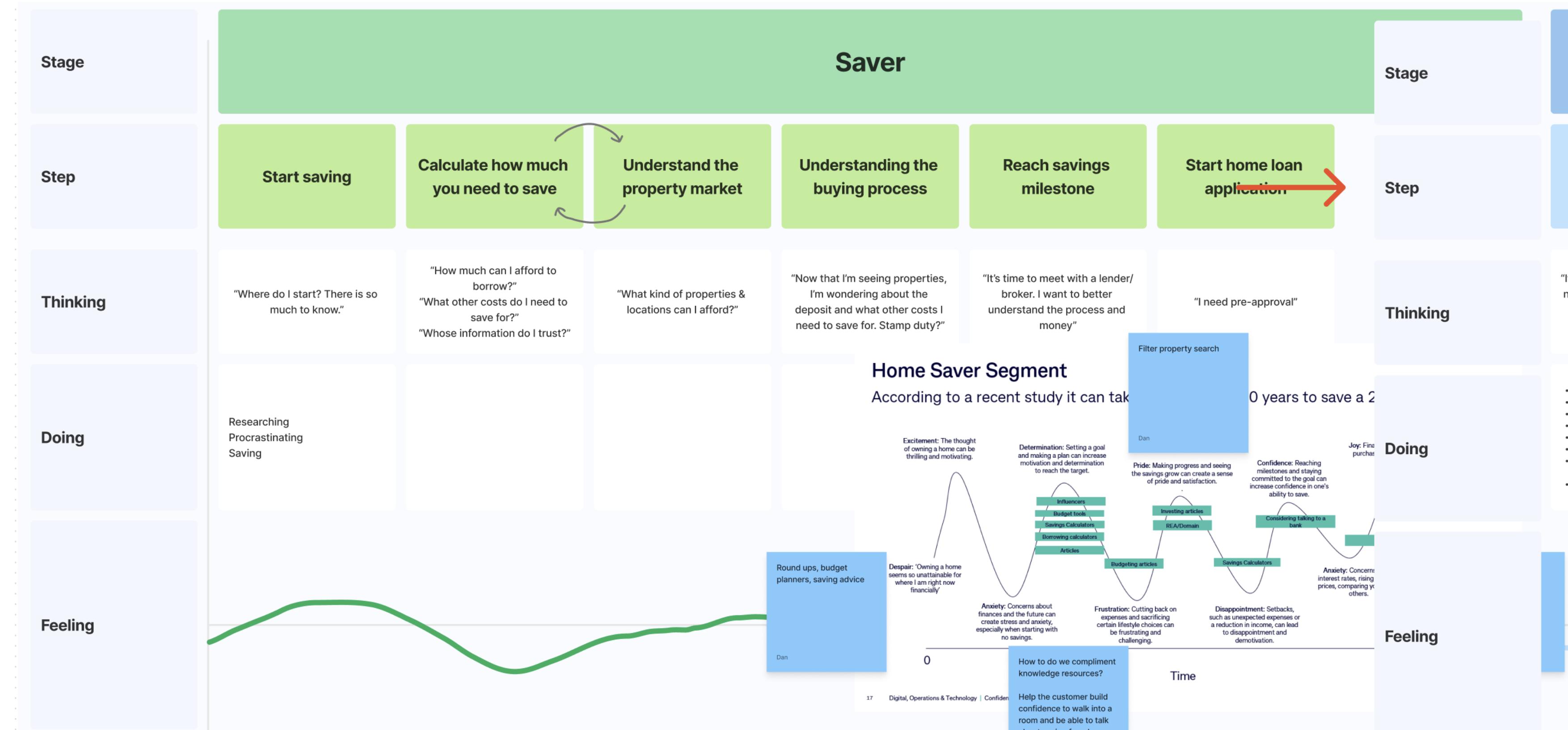
Mapping out the first home buyer experience

Working together as a team to build out the experience



Discovery Journey Map

Saver experience before application



Discovery Journey Map



Discovery Journey Map



Discovery

Take away

Summary

We understand that buying a property is difficult (process, choosing the right property & costs involved). We will educate users via calculators, checklist, 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?

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

Property search

- 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

- 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

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

Discovery

Early concepts

Personalised onboarding experience

- First time user is presented the home hub offering. We then captured information for a tailored experience with savings goals, interested property areas, deposit and borrowing power
- Ability to filter users into the correct Home hub state
- This idea felt like we were asking too much upfront. We felt we could spend our efforts elsewhere

The image displays a sequence of wireframe prototypes for a home buying hub onboarding process, illustrating the evolution of the user interface and user flow.

Initial Onboarding:

- Step 1:** "User selects the home hub app". A note says "At this stage we don't know:
 - If the user has an application
 - If the user knows what home hub is". The screen shows a "Welcome to Home Hub!" message and a "Set up Home Hub" button.
- Step 2:** "User is taken to calculators for each one". The screen shows "Where are you in the home buying process?" with options: "I'm saving for a deposit", "I want to refinance", "I have a deposit/applying", and a "Next" button.
- Step 3:** "Deposit focus". The screen shows "Your borrowing power" with fields for "Borrowing power" (\$1,200,000), "Upfront costs" (Unknown), and "Requirements" (\$6,744). It includes a note: "If anything is incorrect or needs to change this at a later date, you can always change this at a later date." A "Next" button is present.

Advanced Onboarding:

- Step 4:** "HH Onboarding 3C". The screen shows "Your current deposit" (\$0) and "Add other deposit sources". It lists "Current deposit" (\$0), "Deposit target" (\$120,000), "Save deposit by date" (Jan 2025), and "Savings" (I want to save \$1,200 a week). A "Next" button is present.
- Step 5:** "HH Onboarding 3C". The screen shows "Other sources" (Shares, Savings accounts, Cryptos, Other sources) and a total of "\$128,000". A "Next" button is present.
- Step 6:** "HH Onboarding 3C". The screen shows "Tell us what areas you are interested in" with a search bar for "Search suburb or postcode" (Conna, Bond, Double bay). A "Next" button is present.
- Step 7:** "HH Onboarding 3C". The screen shows "Congratulations! Your home hub has been set up." with a note: "Since we have your borrowing power, we have created a property search for your property range. This can always be changed." A "Complete" button is present.

Alternative Onboarding Flow:

- Step 1:** "HH Onboarding alter...". The screen shows "Can we do an a/b test between 3 points? Pictograms for flavour?". It includes a "Set up Home Hub" button.
- Step 2:** "HH Onboarding alter...". The screen shows "Welcome to Home Hub!". It includes a note: "Do they have a target deposit amount in mind?", a "Create a goal saver later" button, and a "Set up Home Hub" button.
- Step 3:** "Populated after upfront costs". The screen shows "Goal saver overrides" (No goal saver). It includes a "Create goal saver" button, a "Next" button, and a note: "You can create a goal saver to track your deposit or fill the fields in here. You can always create a new one later".
- Step 4:** "Alternative screen". The screen shows "no goal saver no goal...". It includes a "Create goal saver" button, a "Next" button, and a note: "No worries we can help with that. You can set your deposit goal later on when we help you".

Final Onboarding Flow:

- Step 1:** "Welcome to Home Hub!". The screen shows "We're here to help you through every step of the home buying process." and a "Set up Home Hub" button.
- Step 2:** "Where are you in the home buying process?". The screen shows "Previous question" and a list of 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". A "Next" button is present.
- Step 3:** "Do you have an existing property?". The screen shows "Previous question" and two options: "Add an existing property" and "I don't have an existing property". A "Next" button is present.
- Step 4:** "Your property". The screen shows "Previous question" and a search bar "Search your address" with "11 Pip Street Marrickville" selected. It also shows "+ I have additional property". A "Next" button is present.
- Step 5:** "Congratulations! Your home hub has been set up.". The screen shows "Start home hub" and a note: "Since we have your borrowing power, we have created a property search for your property range. This can always be changed." A "Start home hub" button is present.

Discovery

Early concepts

Calculator and property affordance

How might we link property search and the calculators? Is this an opportunity?

- Low fidelity explorations on feasibility, viability and desirability
- Presenting back to stakeholders and other designers for feedback

Metrics

Calculators

- Calculate the usage from home hub
- Tag 'calculate' CTA
- Repeat usage

Property search

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

Education

- Click through rate of checklist tile
- Existing usage metrics of checklist items (what is being ticked off vs not)

Current discovery

MVP

Questions we are till figuring out:

1. If you are a brand new customer, do you understand your deposit + stamp duty/upfront costs?
2. Can we make a simpler calculator experience?
3. It is still complicated how can we reduce it?

Calculator usage metrics:

- Calculate the usage from home hub
- Tag each calculator tabs
- Repeat usage

Personalise list based on filters

Default saver, once they become a seeker the lending specialist moves to the top

Discovery

Calculator + property search exploration

Capturing calculations
Wireframe to map out
the saving calculation
experience.

Incomplete

<- Home buying hub

| | |
|--------|--------------|
| My hub | My checklist |
|--------|--------------|

Your snapshot

Robert Smith

Current deposit: xxxx
Borrowing power: xxxx
Interested areas: xxxx
Looking for: my first home to live in
For a property worth: \$1,800,000

Make changes

Understand the home buying process

A simple guide for navigating the home buying journey

Tailor home hub for you

Your home buying position

Borrowing power

Estimate how much you may be able to borrow for a home loan.

Calculate

Repayments

Work out how much your home loan repayments might be.

Calculate

Upfront costs

See the extra costs involved with buying a property

Calculate

We can tailor your property search

Tools

Borrowing calculator

Save commbank.com.au AA ↗

How much can I borrow?

| | | |
|----------------------|----------------------|-----------------------|
| Borrowing calculator | Repayment calculator | Stamp duty calculator |
|----------------------|----------------------|-----------------------|

About us | Income | Expenses

This loan is for

There's two of us

Number of dependants

1 children (under 18)

0 adults (18 and over)

We're looking for

a home to live in

Next

You may be able to borrow up to

\$633,800

\$150,000 \$633,800

Completed

<- Home buying hub

| | |
|--------|--------------|
| My hub | My checklist |
|--------|--------------|

Your snapshot

Robert Smith

Current deposit: xxxx
Borrowing power: xxxx
Interested areas: xxxx
Looking for: my first home to live in
For a property worth: \$1,800,000

Make changes

Understand the home buying process

A simple guide for navigating the home buying journey

Tailor home hub for you

Your home buying position

Borrowing power

\$633,800

Edit

Repayments

Work out how much your home loan repayments might be.

Calculate

Upfront costs

See the extra costs involved with buying a property

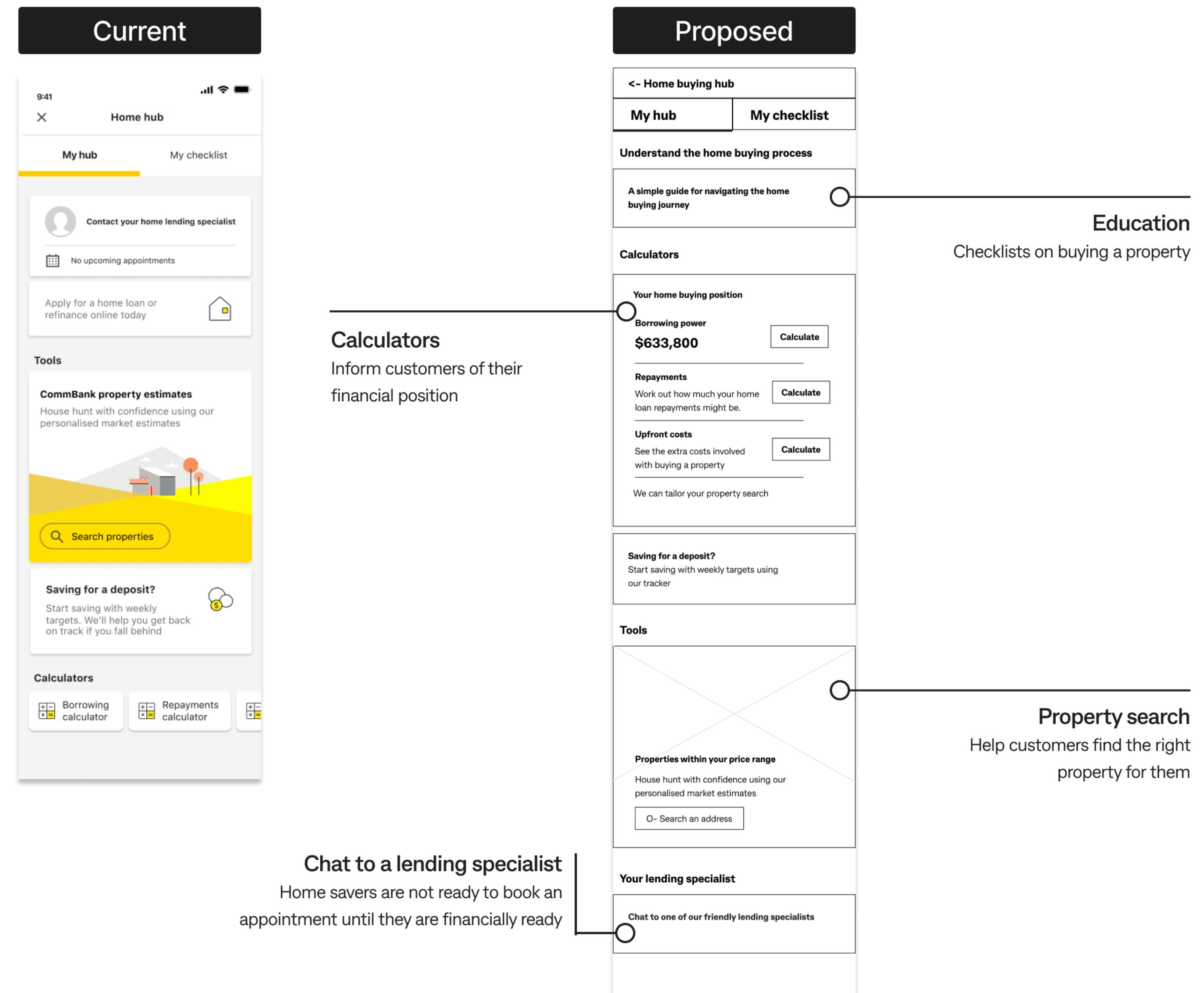
Calculate

We can tailor your property search

Tools

Discovery Calculator + property search exploration

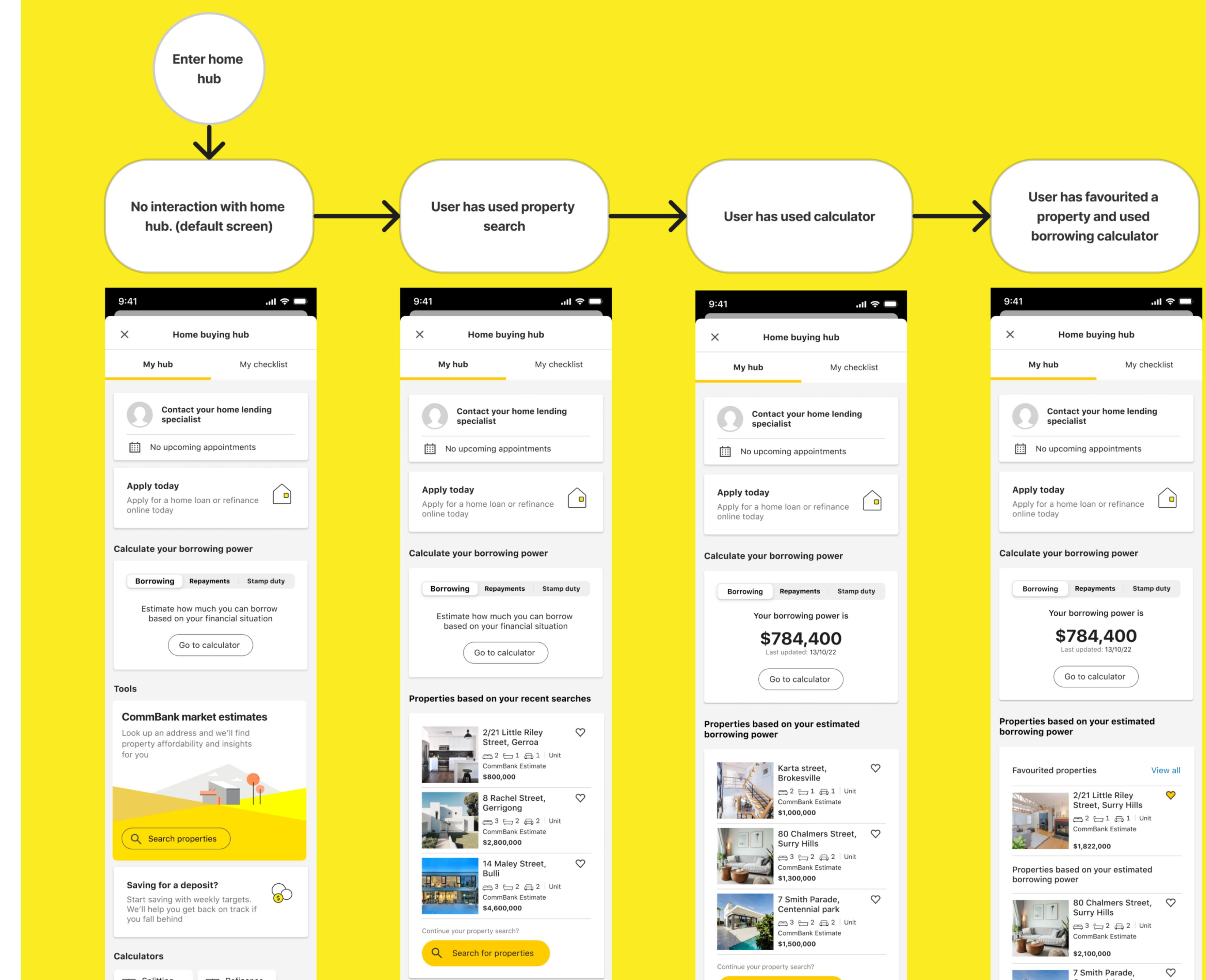
Interaction hierarchy
Reordering the saver state



Discovery Calculator + property search exploration

Demonstrating the different states

Property search would react to the users calculations.



Develop

Focusing in on our calculators

Calculator challenges and constraints

- Constantly changing interest rates: the saved calculators in home hub do not automatically update based on a new interest rate change (it is static)
- User has to fill out borrowing calculator inputs again in application process when applying for a home loan
- Calculator inputs do not flow to another calculator
- Borrowing power gives the user repayment calculations. Could this confuse users around repayment vs borrowing calculators?

Problem statement

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

First home buyers don't know how to use our calculator

Criteria of success

High level goal

- Saves the users results in Home hub
- Gives guidance/education on importance of calculators
- An **optional experience** (no blockers) users can choose to only interact with 1)
- Give them access to apply online or chat with lender If their deposit is enough based on the property they would like to purchase.
- If they are not ready to apply encourage them to continue saving
- Understand where to find the calculators
- Engaging
- Transparent

Value proposition of the calculators

- How much they can borrow ?
- How much do they need to have to be able to apply for a loan(Such as deposit, other upfront costs or LMI amount , LDP (LMI)
- What would be the deposit shortfall for a property \$xxxx
- Understand how much salary remaining after loan repayment, to see if they can sustain their life style?
- Date of calculation
- Interest rates
- *

Potential scenarios for using our calculator

Scenario 1: A first home buyer (Seeker/saver) is using CBA app and has discovered Home hub and would like to understand the home buying process. They start off by using the calculators

Scenario 2: A first home buyer has used Westpac's calculators in particular borrowing calc and wants to chat to a lender in CBA. They already know their borrowing power and don't want to fill out another calculator. They are just looking for stamp duty calculator to understand the real cost of a loan.

Scenario 3: Customer has pre approval from another bank, they want to get a higher borrowing amount from CBA.

Scenario 4: User has their first home and are looking for their investment property. They want to know how much they can borrow based on their debt and equity.

Refining discovery

Considerations

Calcs short term solution
Calcs long term solution

Challenges and Constraints

- Constantly changing interest rates
- The saved calculators in home hub do not automatically update based on a new interest rate change? (is it static)
- User has to fill out borrowing calculator inputs again in application process when applying for a home loan.
- Calculator inputs do not flow to another calculator.
- Borrowing power gives the user repayment calculations. Could confuse user around repayment vs borrowing calcs?

What do we expect from guidance

What each calculator is
Why I should use this calculator
Where do i stand financially?
Feels accessible to the everyday person
Reference my results
If my financial situation changes how do I keep using this calculator?

Knowing interest rates change, can learn more about why interest rate changes (CBA rates)

- Tell me what I do not know i.e borrowing capacity changes

Are these the only calculators I need for home buying?

I saved up \$200,000 why do I have to pay \$100,000 in stamp duty? Now I can't buy this home

competitors calcs pros and cons

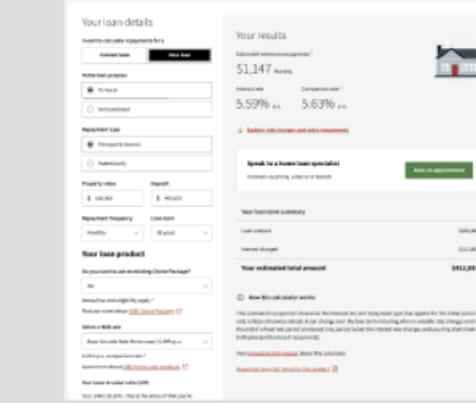
Reviewing Neobank calculators

Reviewing main competitors calculators

- Westpac
- Macquarie bank
- Nab
- St George bank
- ANZ

What bank as an app with calculators?

As part of competitor analysis look at digital banks in London and USA as well



Nab's new one is similar to our Refinance/Repayment calculator :O

Iteration 1

Calculate your affordability mortgage
Before getting the loan make sure you have enough money.

Borrowing calculator
Repayment calculator
Stamp duty calculator
Calculator summary

How much can I borrow?
Before getting the loan make sure you have enough money.

Your borrowing power is \$935,200
Repayments \$4,309 per m
Term: 30 years
Your upfront costs is \$322,048

Borrowing calculator
Repayment calculator
Stamp duty calculator
About us | Income | Expenses
Calculator summary

Calculate your affordability mortgage
Before getting the loan make sure you have enough money.

Your borrowing power is \$935,200
Repayments \$4,309 per m
Term: 30 years
Your upfront costs is \$322,048

Borrowing calculator
Repayment calculator
Stamp duty calculator
About us | Income | Expenses
Calculator summary

Iteration 2

Calculate your affordability mortgage
Before getting the loan make sure you have enough money.

Your borrowing power is \$935,200
Repayments \$4,309 per m
Term: 30 years
Your upfront costs is \$322,048

Borrowing calculator
Repayment calculator
Stamp duty calculator
Calculator summary

Calculate your affordability
Before getting the loan make sure you have enough money.

Your borrowing power is \$935,200
Repayments \$4,309 per m
Term: 30 years
Your upfront costs is \$322,048

Borrowing calculator
Repayment calculator
Stamp duty calculator
Calculator summary

Iteration 3

Start your home buying journey
Before getting the loan make sure you have enough money.

Your borrowing power is \$935,200
Repayments \$4,309 per m
Term: 30 years
Your upfront costs is \$322,048

Borrowing calculator
Repayment calculator
Stamp duty calculator
About us | Income | Expenses
Calculator summary

Start your home buying journey
Before getting the loan make sure you have enough money.

Your borrowing power is \$935,200
Repayments \$4,309 per m
Term: 30 years
Your upfront costs is \$322,048

Borrowing calculator
Repayment calculator
Stamp duty calculator
About us | Income | Expenses
Calculator summary

Start your home buying journey
Before getting the loan make sure you have enough money.

Your borrowing power is \$935,200
Repayments \$4,309 per m
Term: 30 years
Your upfront costs is \$322,048

Borrowing calculator
Repayment calculator
Stamp duty calculator
About us | Income | Expenses
Calculator summary

Iteration 4

Calculate your affordability
Before getting the loan make sure you have enough money.

Your borrowing power is \$935,200
Repayments \$4,309 per m
Term: 30 years
Your upfront costs is \$322,048

Borrowing calculator
Repayment calculator
Stamp duty calculator
About us | Income | Expenses
Calculator summary

Calculate your affordability
Before getting the loan make sure you have enough money.

Your borrowing power is \$935,200
Repayments \$4,309 per m
Term: 30 years
Your upfront costs is \$322,048

Borrowing calculator
Repayment calculator
Stamp duty calculator
About us | Income | Expenses
Calculator summary

Pros

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

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 6

Day 1: We can't save the users calculations in home hub (possibly hierarchy change)

Home buying hub
Find & Apply My property

How to purchase a property
View your checklist
Learn how to save for a deposit and purchase a property with confidence

Home buying calculators
Find & Apply My property

A lot of iteration...

Pros

- Icons are so engaging
- On a separate page, we display the results of each calculator so that

Cons

- Risk of not finding stamp duty calculator.
- Extra effort to swipe + click to

Review success criteria on the final solution

OPTION 1

Borrowing calculator
Repayment calculator
Upfront costs calculator

Saves the users results in Home hub

Your calculation summary
Borrowing power calculator
Repayment calculator
Upfront costs calculator

Transparency, Guidance

If my financial situation change how do I keep using this calculator?

- Gives guidance/education on importance of calculators
- An optional experience (no blockers users can choose to only interact with 1)
- Engaging
- Interest rates

Feels accessible to the everyday person Reference my results

Are these the only calculators I need for home

Iteration 5.1

Borrowing Repayments Stamp duty
Estimate how much you can borrow based on your financial situation
Go to calculator Your calculations summary

Borrowing Repayments Stamp duty
Estimate your repayments based on your loan settings
Go to calculator Your calculations summary

Borrowing Repayments Stamp duty
Estimate how much stamp duty and upfront costs will be for a property
Go to calculator Your calculations summary

Borrowing Repayments Stamp duty
Estimate how much you can borrow based on your financial situation
Go to calculator Your calculations summary

Borrowing Repayments Stamp duty
Estimate your repayments based on your loan settings
Go to calculator Your calculations summary

Borrowing Repayments Stamp duty
Estimate how much stamp duty and upfront costs will be for a property
Go to calculator Your calculations summary

Borrowing Repayments Stamp duty
Your borrowing power is \$800,000
Income: \$85,000
Expenses: \$51,320
Last updated: 13/10/22

Borrowing Repayments Stamp duty
Your borrowing power is \$784,400
Income: \$85,000
Expenses: \$51,320
Last updated: 13/10/22

Borrowing Repayments Stamp duty
Your repayment for loan \$650,000
\$2,628 Monthly
Last updated: 13/10/22

Pros

- Shows off the calculators are separate
- Role of each calculator
- Each tile shows the last updated, makes me feel like calculators are

Cons

- Borrowing power calculator needs to display more information compared to the other 2 calculators. Borrowing power is determined by 4 factors.

Iteration 6

Day 1: We can't save the users calculations in home hub (possibly hierarchy change)

Home buying hub
Find & Apply My property

How to purchase a property
View your checklist
Learn how to save for a deposit and purchase a property with confidence

Home buying calculators
Find & Apply My property

Pros

- Icons are so engaging
- On a separate page, we display the results of each calculator so that

Cons

- Risk of not finding stamp duty calculator.
- Extra effort to swipe + click to

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 their deposit is enough based on the property they would like to purchase
- If users are not ready to apply, encourage them to continue saving
- Understand where to find the calculators
- Engaging & transparent

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

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 to have a smaller version 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

Default



Borrowing calculator

Estimate how much you can borrow based on your financial situation

[Calculate](#)



Repayment calculator

Estimate your repayments based on your loan settings

[Calculate](#)



Upfront costs calculator

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

[Calculate](#)

Dark mode



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](#)

Nudge



Get conditional pre-approval

You've got more than a 5% deposit saved. Chat to one our lending specialist

[Book appointment](#)

Smaller component

Repayment calculator

Estimate your repayments based on your loan settings

[Calculate](#)

Develop

Calculator carousel variant

Home Savers

9:41

X Home hub

Find & Apply My property

How to purchase a property

View your checklist
Learn how to save for a deposit and purchase a property with confidence

Calulators

Borrowing calculator
Estimate how much you can borrow based on your financial situation

Repaym
Estimate based on

Tools

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

CommBank's estimated market price
\$880,000

Seekers & Purchasers

9:41

X Home hub

Search & apply My property

Your application

You're conditionally pre-approved for **\$xxxxx**
Expires xx Feb 2023 [View letter](#)

Next up

Loan details
Read & sign loan documents

Go to task

Financial tools

Repayment calculator
Estimate your repayments based on your loan settings

Upfront costs
Estimate your upfront costs for a property

Property for purchase



9:41

X Home hub

Search & apply My property

Your application

You're formally pre-approved for **\$xxxxx**
Expires xx Feb 2023

Next up

Settlement
Settlement scheduled for xx Feb 2023

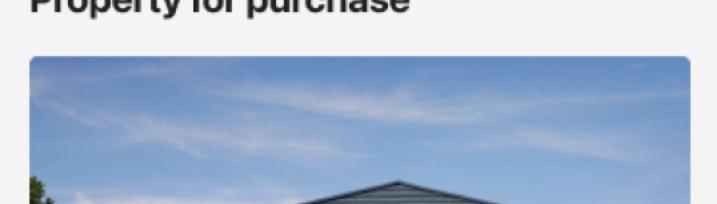
Track application

Financial tools

Repayment calculator
For a \$784,000 loan
\$2,628 monthly
Subject to change

Upfront costs
Estimate your upfront costs for a property
\$42,000
Subject to change

Property for purchase



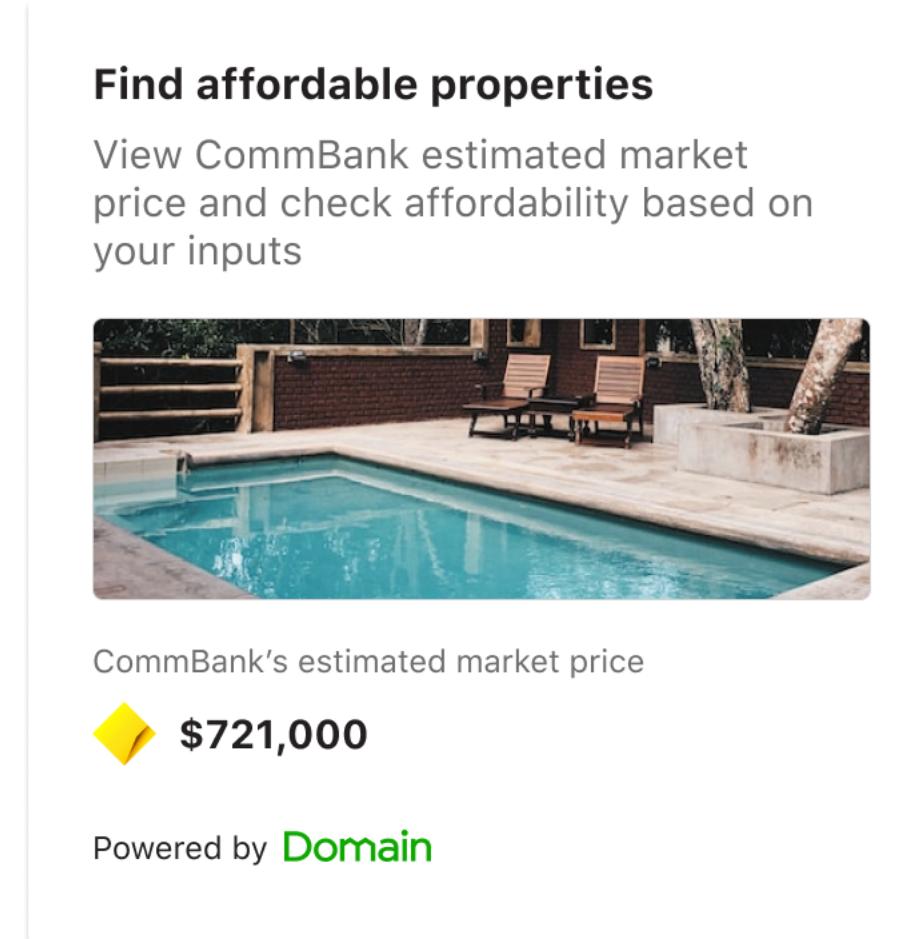
Develop Property search entry point

Using a component framework across different states

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

Large

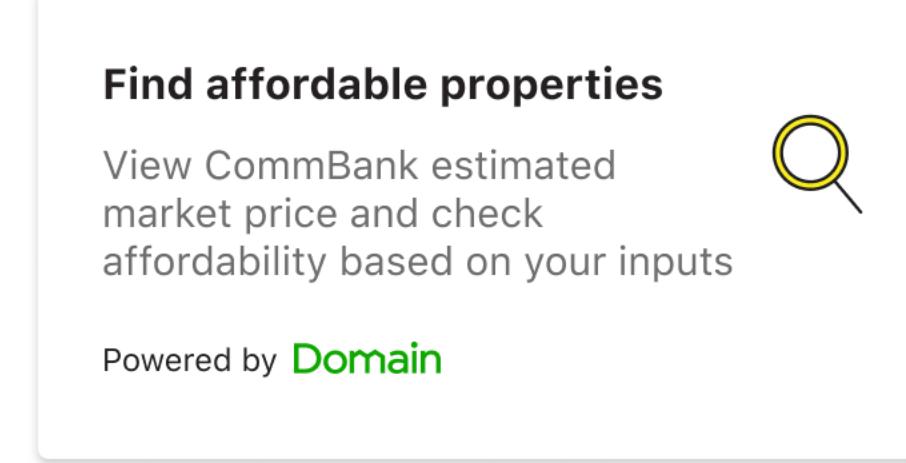
Find affordable properties
View CommBank estimated market price and check affordability based on your inputs



CommBank's estimated market price
\$721,000
Powered by [Domain](#)

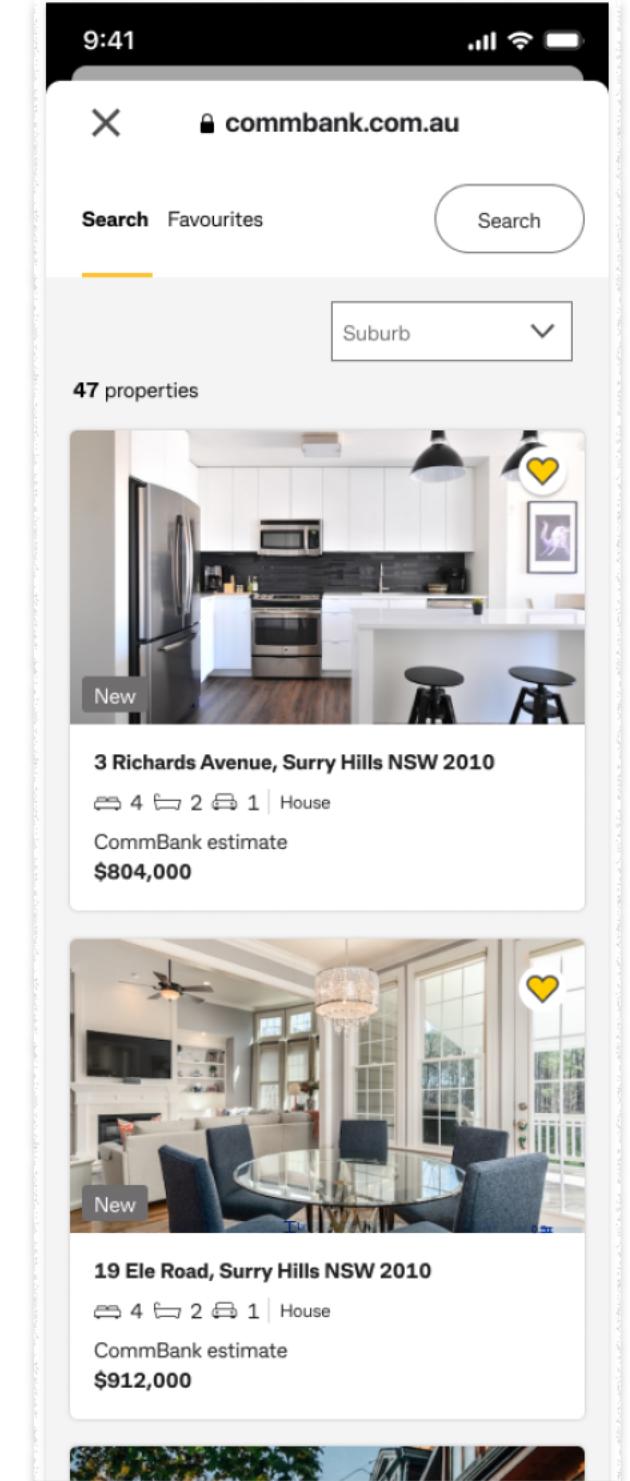
Small

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

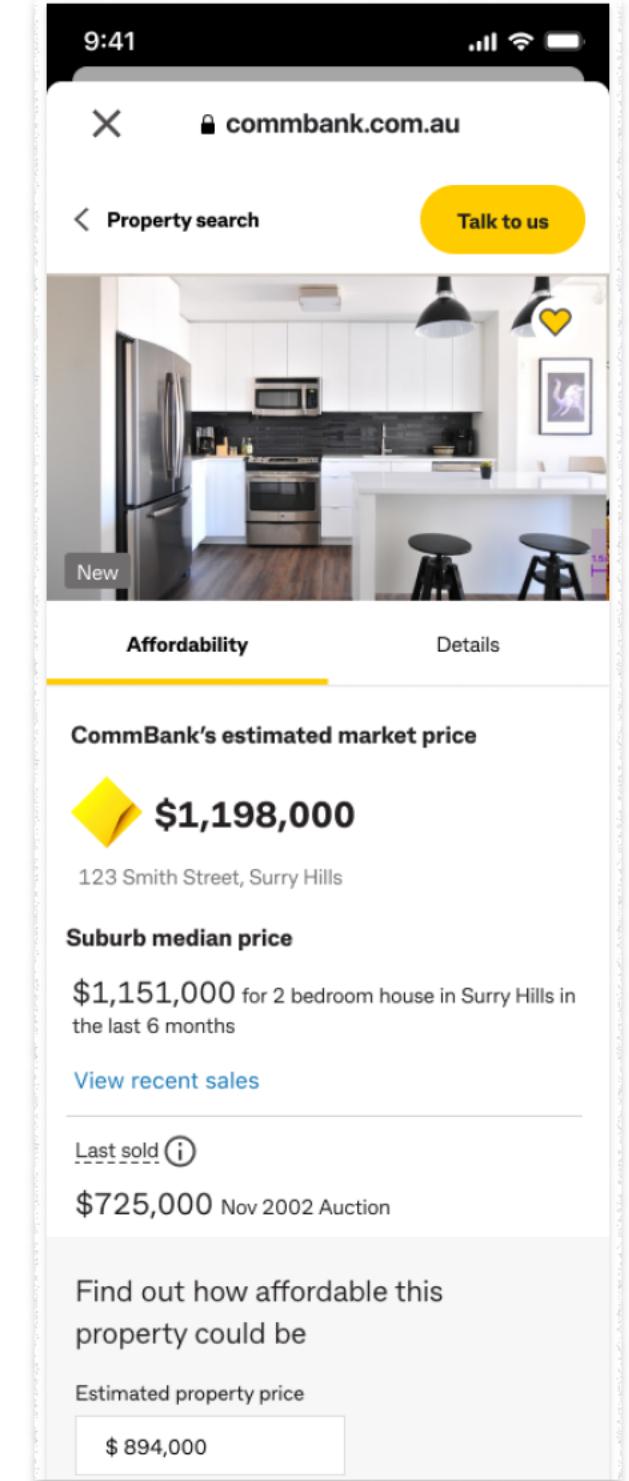


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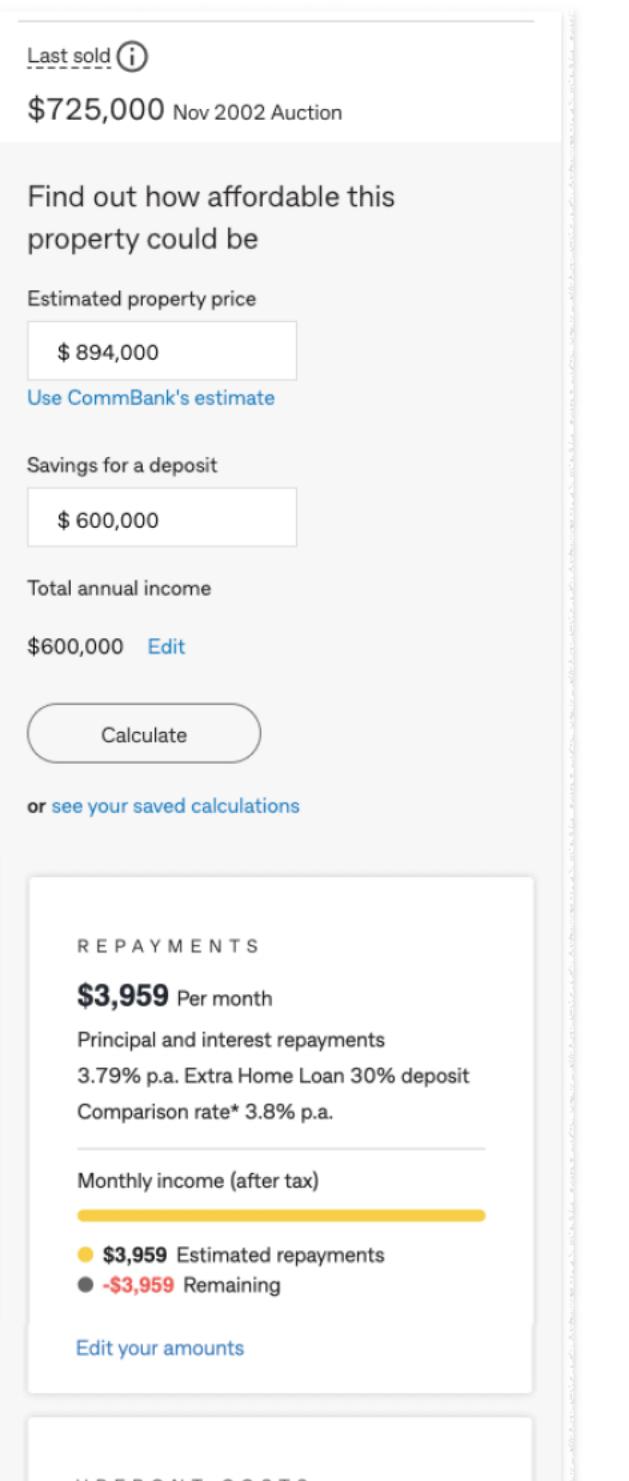
Search results



Property page



Calculators



Develop Usability testing

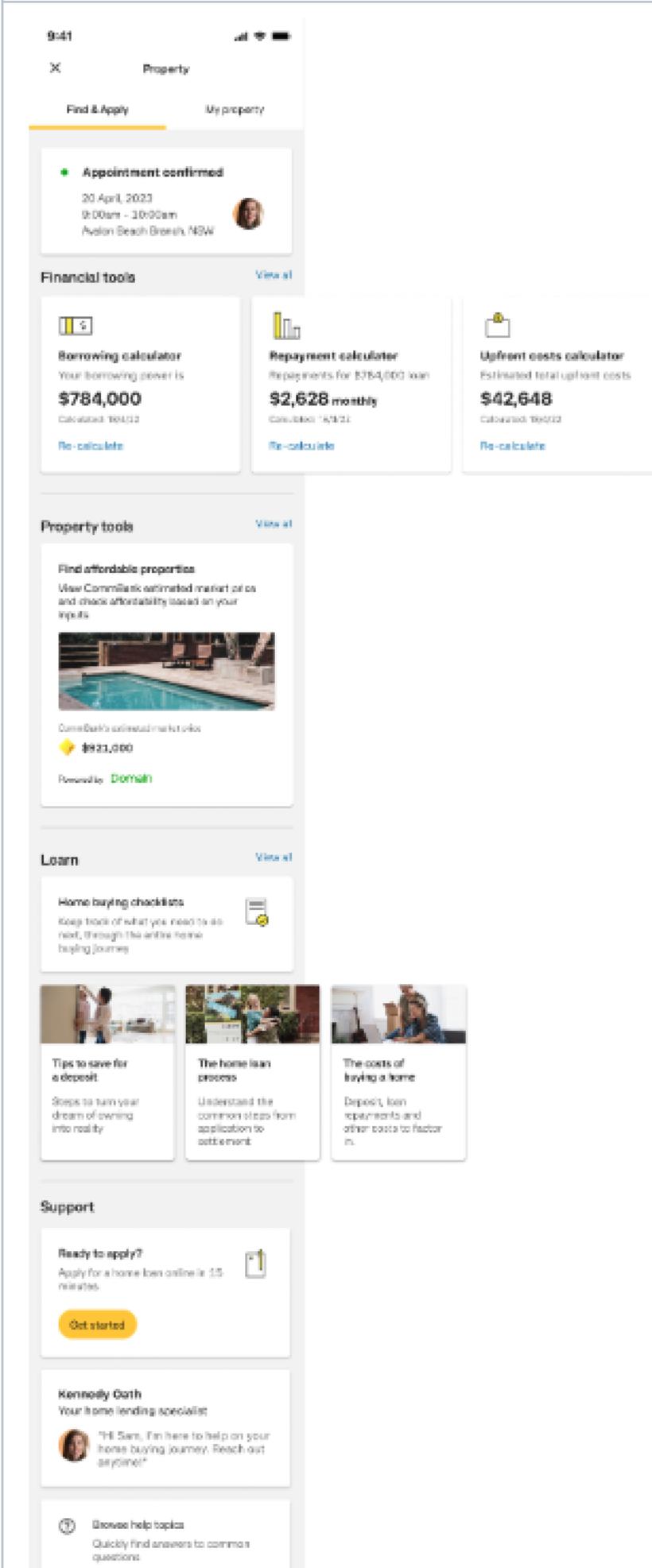
Testing the saver state

- 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 |



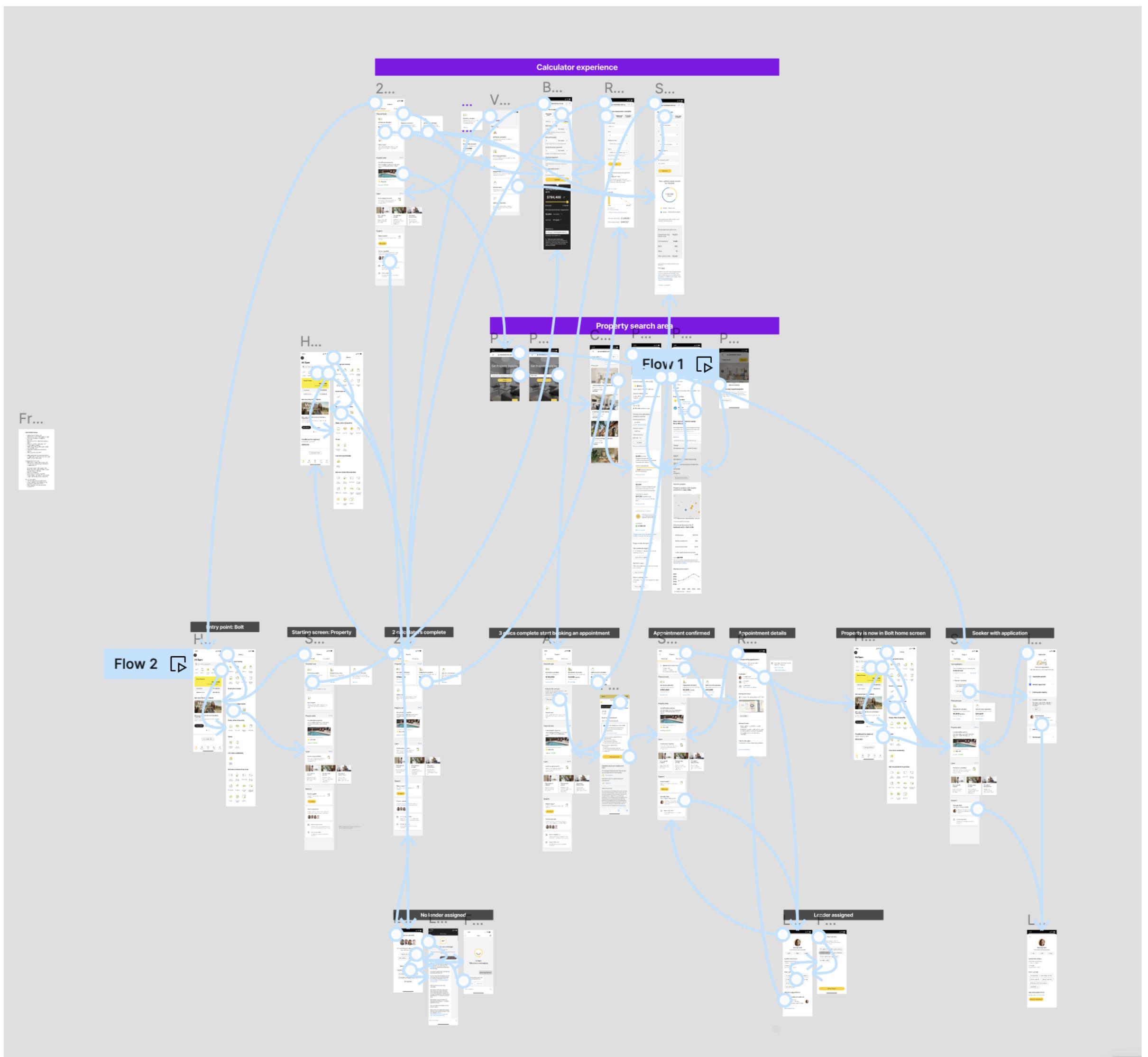
The screenshot shows a mobile application interface for property finance. At the top, it displays an 'Appointment confirmed' card for a meeting on April 20, 2023, at 9:00am - 10:00am at the Avalon Beach Branch. Below this are three financial calculators: 'Borrowing calculator' (\$784,000), 'Repayment calculator' (\$2,628 monthly), and 'Upfront costs calculator' (\$42,648). Under 'Property tools', there is a 'Find affordable properties' section with a pool image and a price of \$121,000. In the 'Learn' section, there are three cards: 'Home buying checklist', 'Tips to save for a deposit', and 'The home loan process'. The 'Support' section includes a 'Ready to apply?' button, a message from 'Kennedy Orth' (Your home lending specialist), and a 'Browse help topics' section.

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

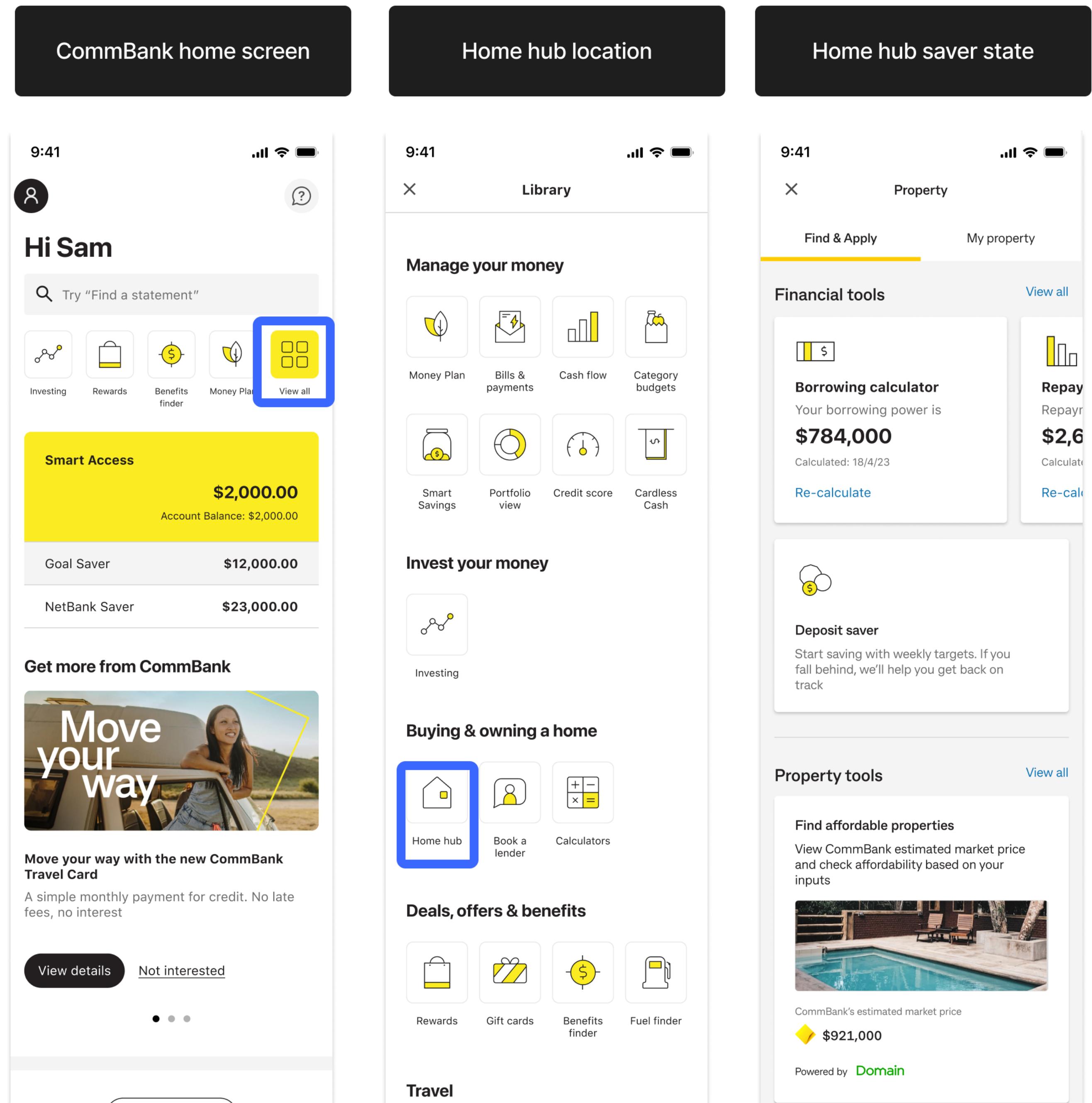


Develop Usability testing

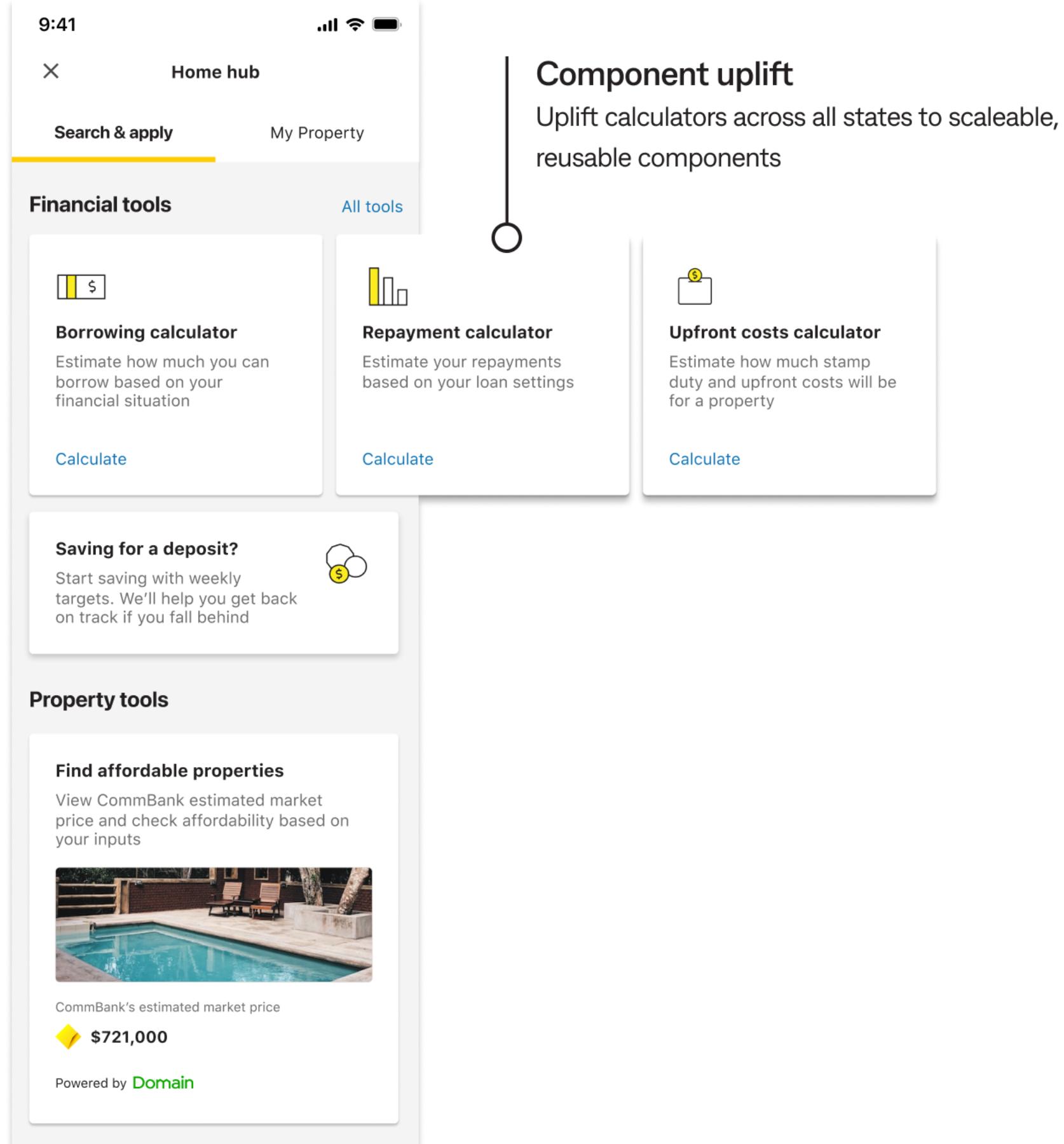
What needs improvement

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.

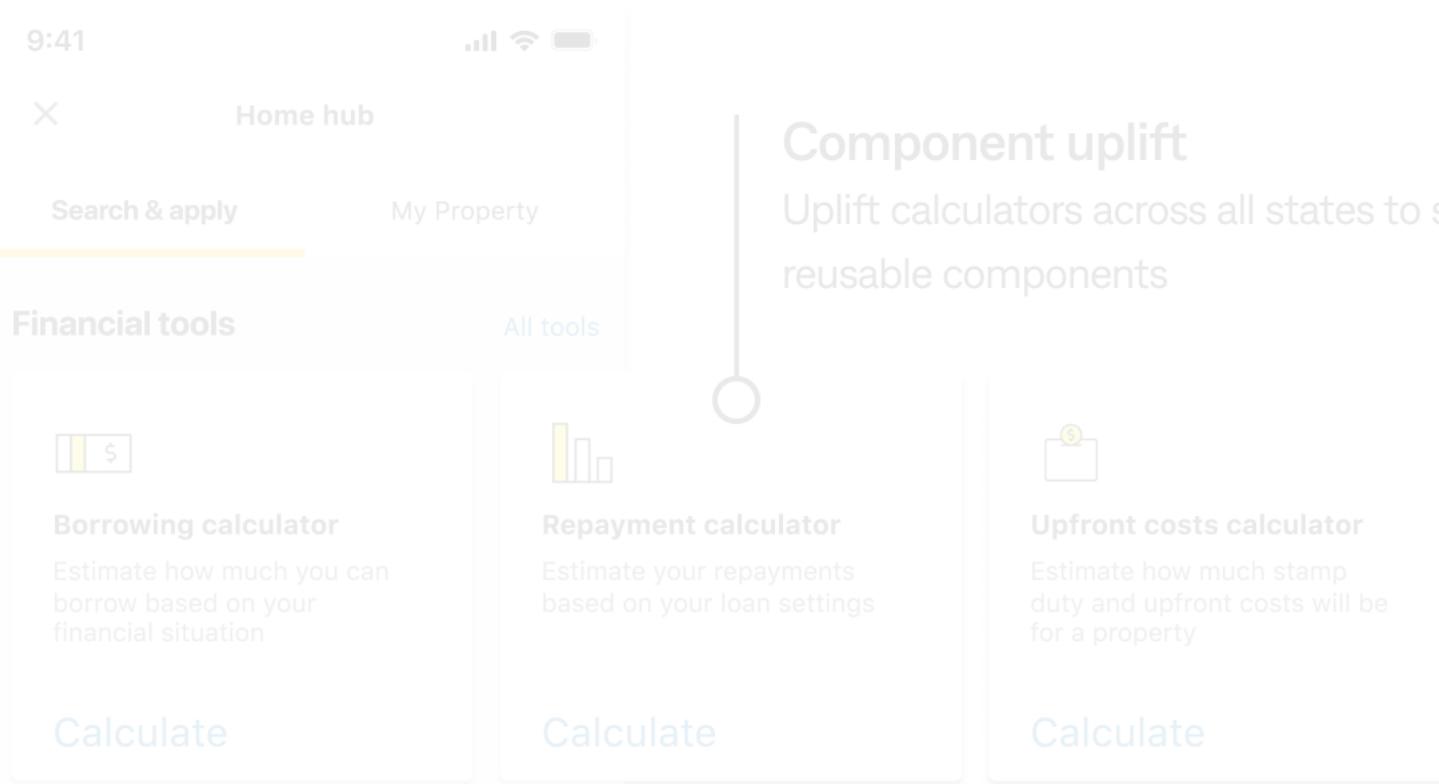


Deliver Final build

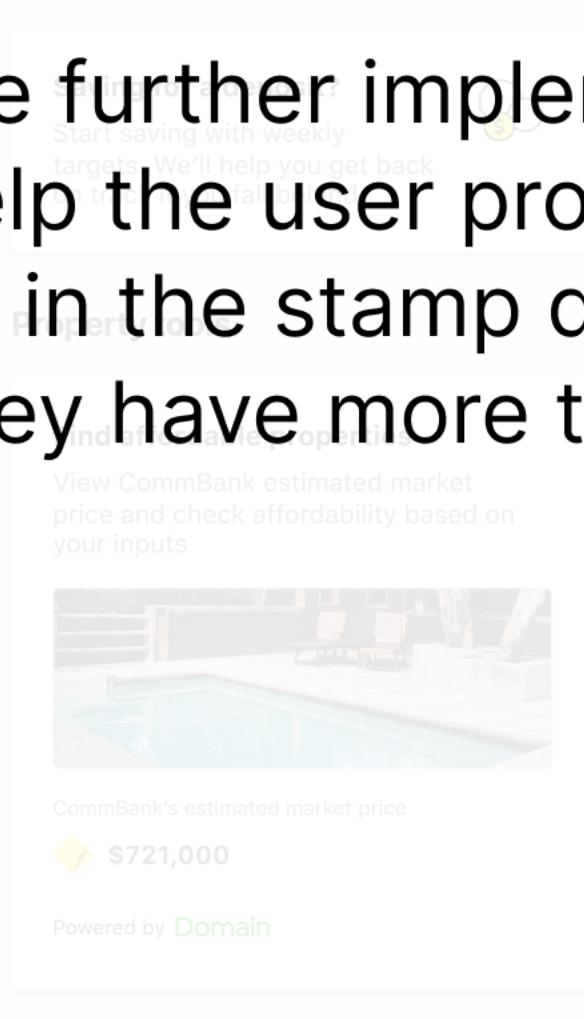


- Re order of home saver hierarchy
- Indication of financial position (Borrowing, repayments, Upfront costs)
- We brought the calculators up and created a component framework to ensure the calculators can fit in our different states
- Users can now save their calculations to understand, edit and optimise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

Deliver Final build

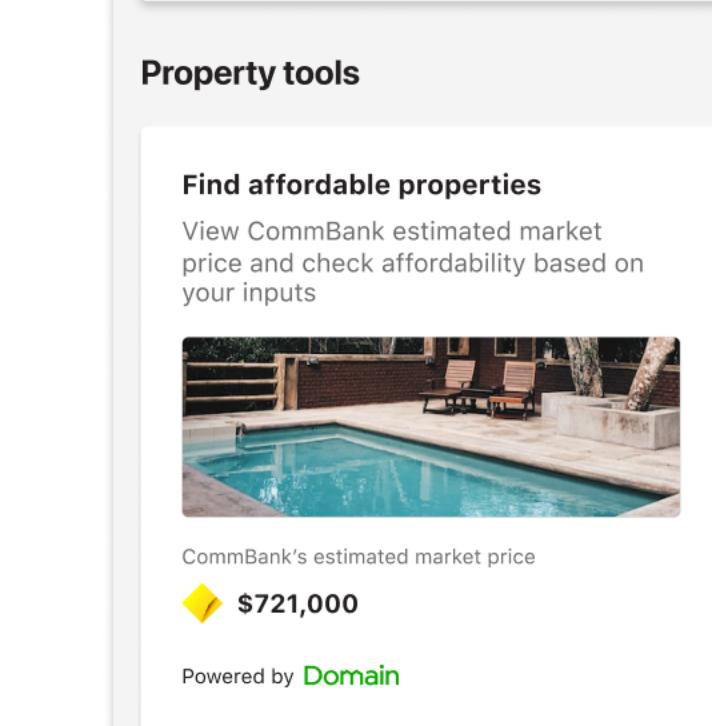
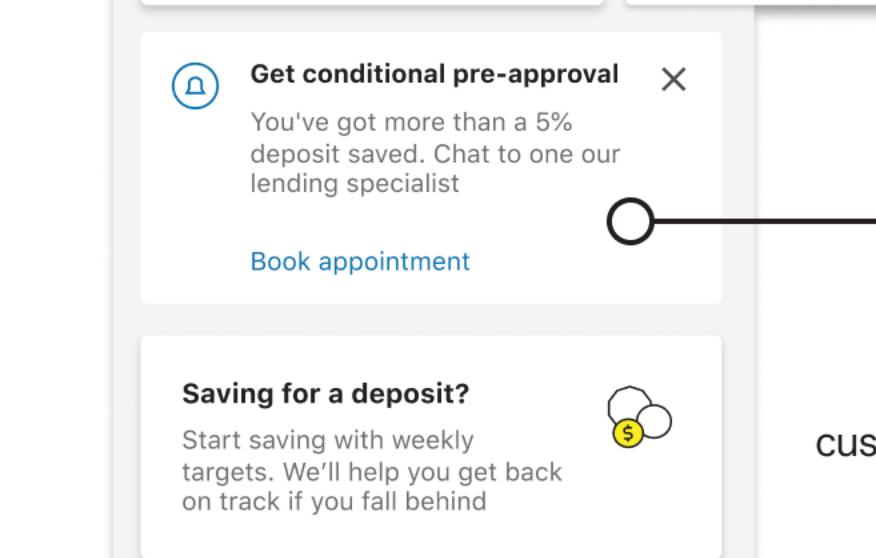
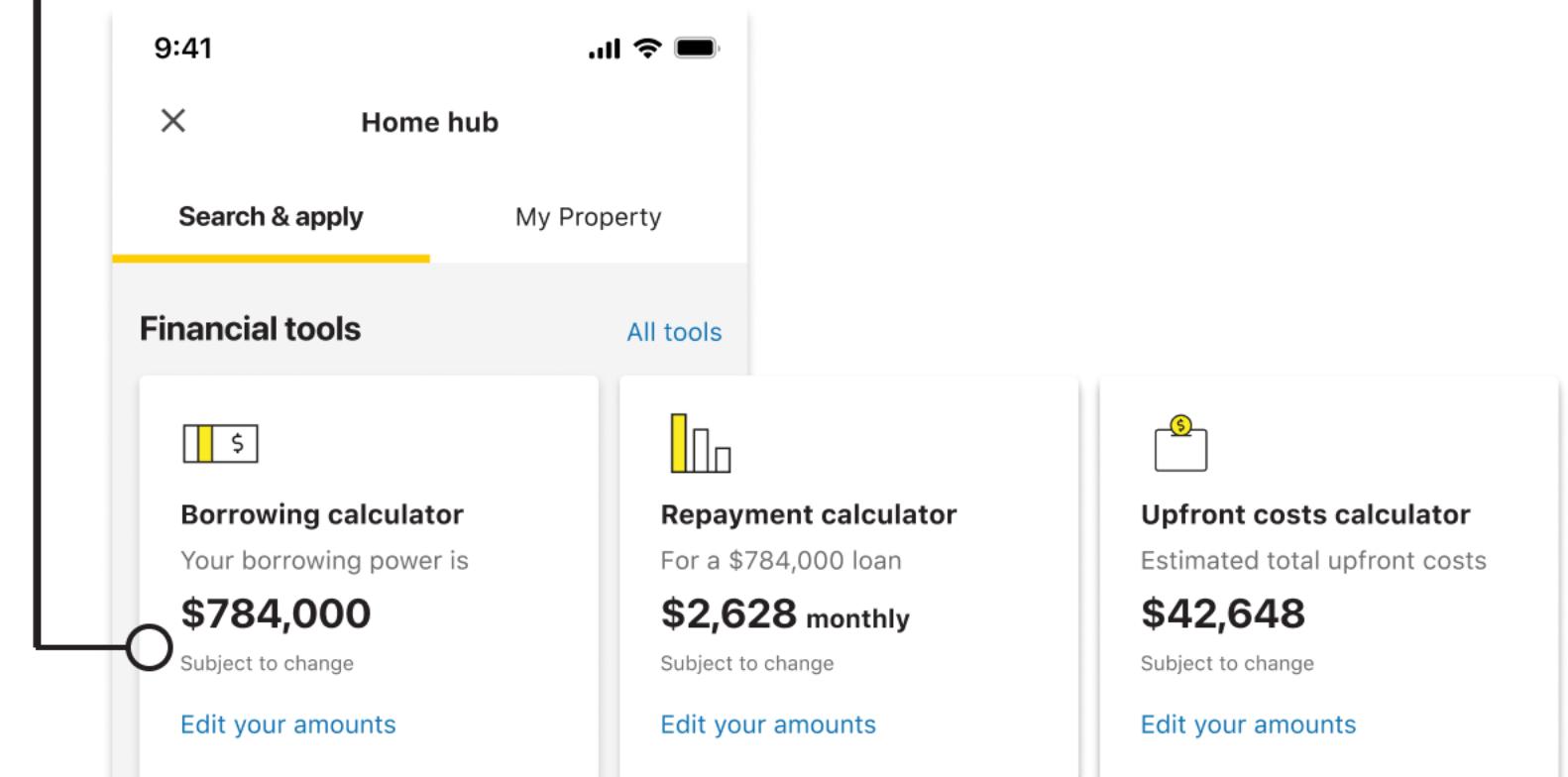


- We further implemented a nudge to help the user progress once they fill in the stamp duty calculator if they have more than a 5% deposit



Saved calculations

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



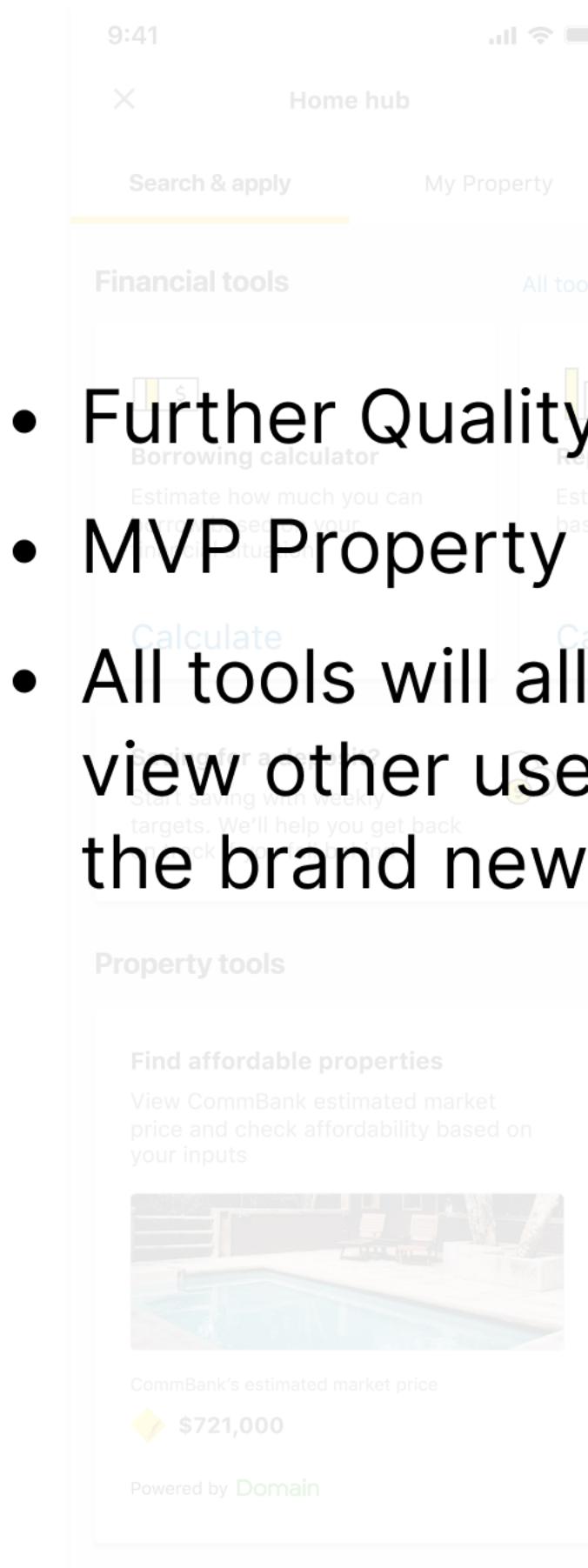
Learn

Nudges

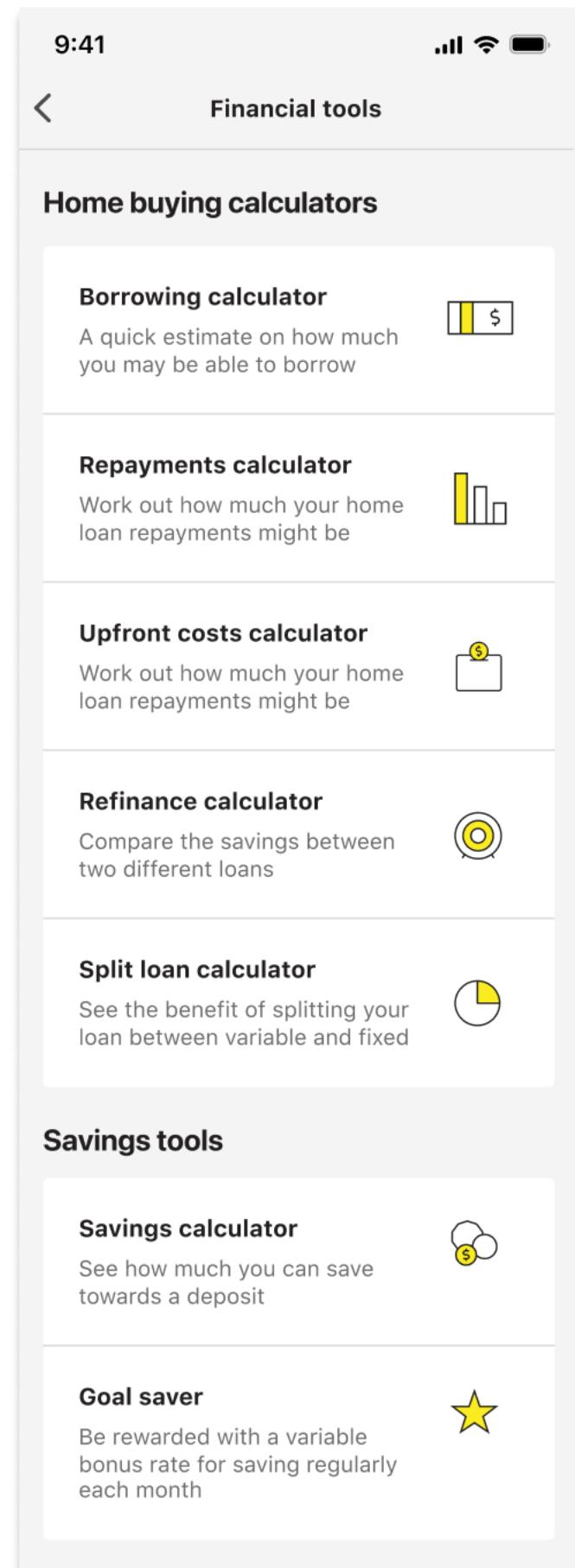
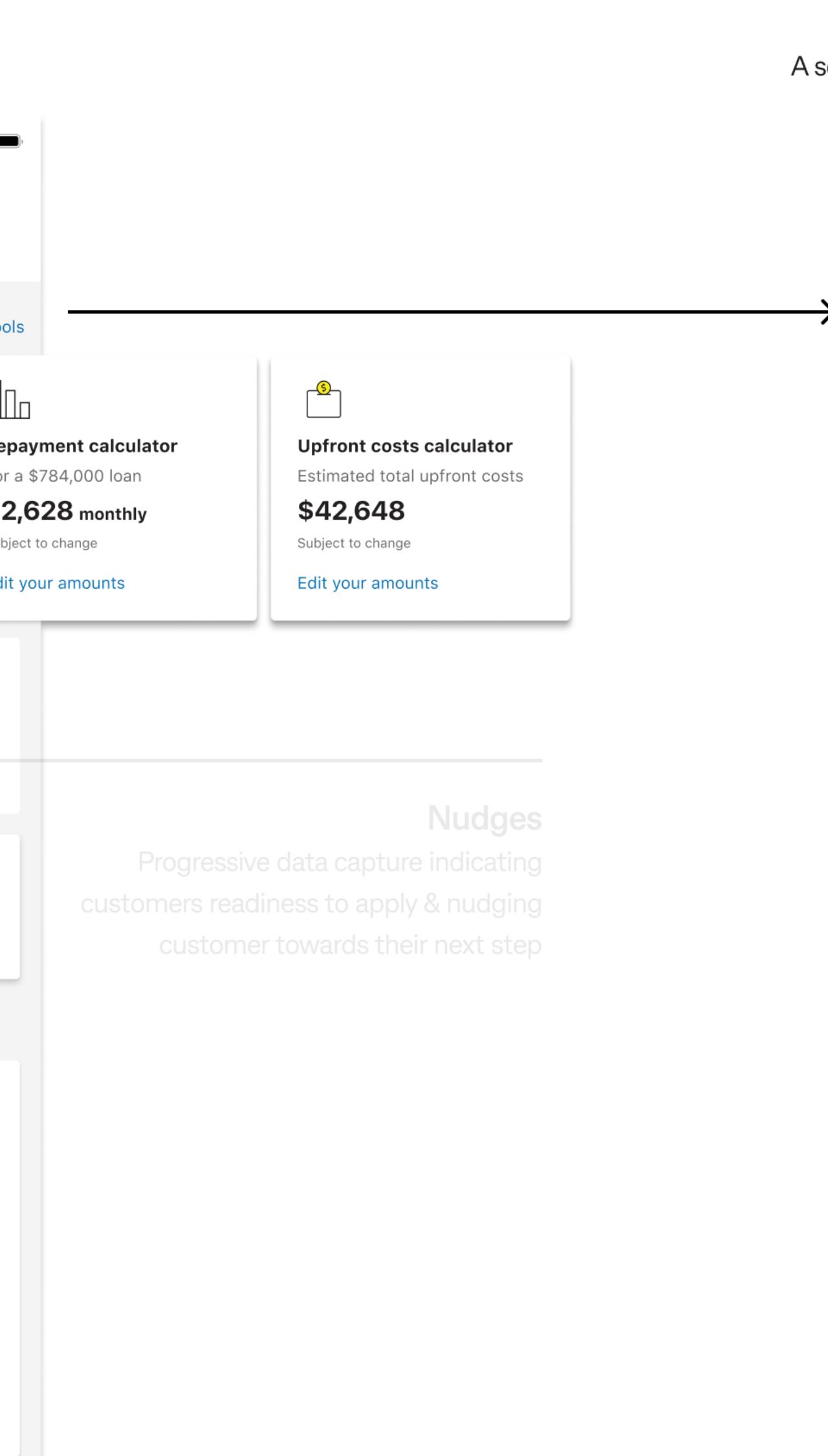
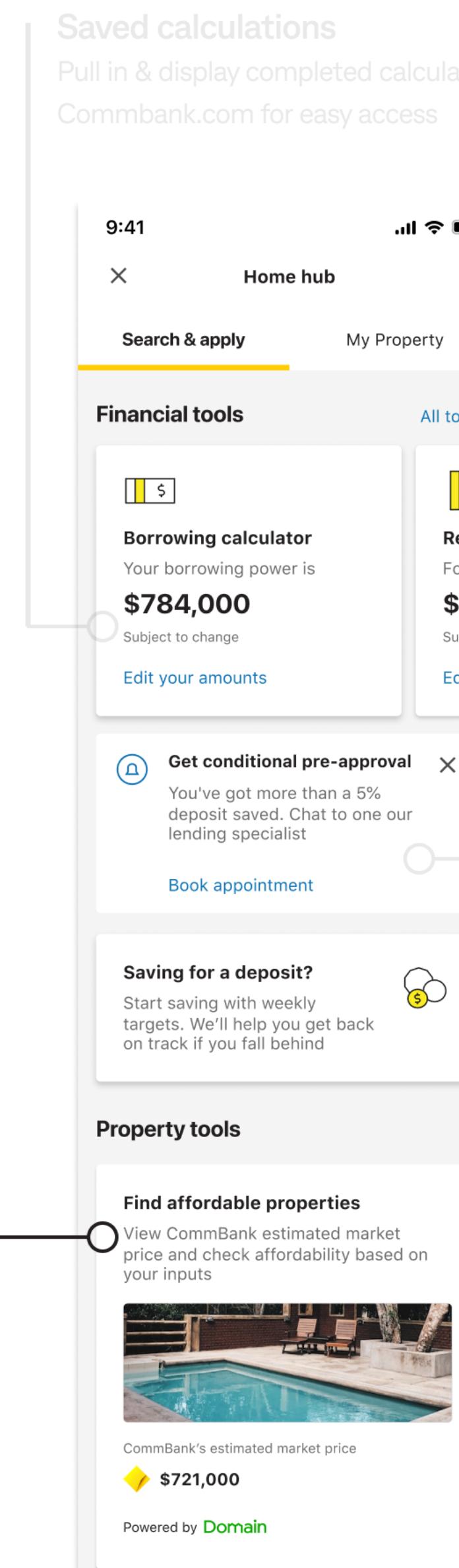
Progressive data capture indicating customers readiness to apply & nudging customer towards their next step

Deliver

Final build



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



Deliver Metrics

When comparing App4 vs App5 customers using high value propositions and features since Wednesday 21 June launch date:

Note: we're expecting volatility and increase in activity as customers upgrade to App5 to discover and explore new features during the initial weeks after App launch, which may normalise in due course.



Insights

- ◊ Bills & Payments: 4.4% of App5 customers have visited, vs 0.8% on App4. Increase of 5.9x in discoverability
- ◊ Credit Score: 10.7% of App5 customers have visited, vs 1.9% on App4. Increase of 5.9x in feature discoverability
- ◊ Fuel Finder: 1.8% of App5 customers have visited, vs 0.3% on App4. Increase of 6.5x in discoverability
- ◊ Home Hub: 2.1% of App5 customer have visited, vs 0.5% on App4. Increase of 4.8x in discoverability
- ◊ Home Loan Borrowing Calculator: 0.9% of App5 customers have visited, vs 0.1% on App4. Increase of 11.8x in discoverability.

Caveat

Nudge and calculators are tagged, however we never had a chance to implement a database to capture it.

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 education, personalized content, and gamification.

- Screen 1: Guides**

A "Guides" section titled "I am first home buyer looking for an investment in the next 6 months". It includes a "Interests" section with buttons for Pre-approval, Inspections, Investing, Conveyancing, Owning, Renovating, Saving, Interest only, LMI, LVR, and Government grants. Below this is a "Pre-approval" section with two images: a couple looking at a house and a woman holding a cat. Text below the images reads: "Should you get conditional pre-approval?" and "What you'll applying".
- Screen 2: Articles**

An "Articles" section titled "First time home buyers". It features a "RECOMMENDED FOR YOU" section with a photo of a woman and a child measuring a wall. Below it is an article titled "Ways to save for a home deposit" with the subtext: "We outline steps you can take to help turn your dream of owning your own home into reality." There is also a "Understanding the process" section with similar content.
- Screen 3: Progress**

A "Progress" section showing 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 has a progress bar and a small icon representing the activity.

Thank you **Appendix**

Instagram ad for home hub

[https://www.instagram.com/reel/CyUmLIIpJ0z/?
igshid=NTc4MTIwNjQ2YQ%3D%3D](https://www.instagram.com/reel/CyUmLIIpJ0z/?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&show-proto-
sidebar=1&mode=design](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&show-proto-sidebar=1&mode=design)

Thank you

Appendix

Property search entry mock ups

Properties based on your inputs

See Commbank insights and market estimates for properties

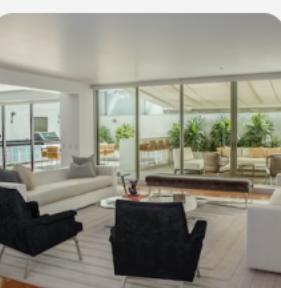
[Filter \(3\)](#) 3/60 [View more](#)



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 ▾

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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](#)

