# Mortgage Calculator Improvement Report

## Introduction

The purpose of this report is to analyse customer feedback on Lloyds' online mortgage calculator and propose improvements to enhance user experience. The feedback reveals various issues impacting usability, navigation, and overall satisfaction, necessitating targeted solutions to better meet user needs and expectations.

## Summary of Customer Feedback

Based on the customer feedback received, the following key issues have been identified:

### Usability Issues (40% of feedback):

- Language and Terminology (25%): Customers frequently reported difficulties in understanding the terminology used within the tool, indicating a need for clearer language.

- Layout and Information Overload (15%): Users found the layout cluttered and overwhelming, making it hard to navigate and find necessary information.

### Navigation Challenges (35% of feedback):

- Feature Accessibility (20%): Several users mentioned confusion in locating key features, such as selecting different mortgage options or adjusting interest rates.

- Intuitiveness of Interface (15%): The interface was described as not intuitive, particularly for first-time users or those unfamiliar with mortgage terms.

### Technical Problems (25% of feedback):

- Tool Stability (15%): Reports of the tool freezing or crashing, particularly during the input of income details, suggest technical instability.

- Performance on Mobile Devices (10%): Slow performance and poor responsiveness, especially on mobile devices, were highlighted as significant issues.

## Proposed Improvements

1. Simplify Language and Terminology:  
 - Implement simpler, more accessible language throughout the tool. Include tooltips or a glossary to help users understand complex terms.  
 - Provide examples and explanations where necessary to enhance comprehension.

2. Redesign Layout and Navigation:  
 - Reorganise the interface to reduce clutter. Group related options and features together logically, and use clear labels and icons.  
 - Introduce a step-by-step guide or wizard to help users through the mortgage calculation process, making it easier to understand and follow.

3. Enhance Technical Performance:  
 - Address technical issues by optimising the tool's backend processes, ensuring smoother operation and preventing crashes.  
 - Improve the tool’s responsiveness, especially for mobile users, to ensure a consistent and efficient experience across all devices.

4. Prioritisation and Implementation Considerations:  
 - Prioritise improvements that directly address user frustration, such as simplifying language and improving navigation. These changes are expected to have the most immediate impact on user satisfaction.  
 - Consider a phased rollout of technical updates to manage resource allocation effectively and minimise disruption.