# Mortgage Calculator Improvement Report

## Introduction

The purpose of this report is to analyse customer feedback on the existing mortgage calculator. The calculator is important because it helps customers to have a better understanding of mortgage and make financial decisions. From the feedback, it uncovered some issues which have a bad impact on user experience. This report will recognize these issues and provide some suggestions to make the calculator easier to use, clearer in its outputs, and more reliable.

## Summary of Customer Feedback

After reviewing the customer comments, several key issues have been identified. The feedback can be grouped into the following categories:

* **Usability**: Customers found the terminology confusing, results hard to understand, and explanations not detailed enough. Many asked for clearer instructions or tooltips.
* **Navigation**: Users struggled to locate key settings (e.g., interest rate options, personal details input) and wanted a clearer step-by-step process.
* **Design**: The interface was described as cluttered and not very user-friendly. Some users felt overwhelmed by too many options shown at once without clear guidance.
* **Technical**: Technical problems included the tool freezing, crashing, losing inputs after refresh, and poor mobile performance.

Among these, usability issues were the most frequently mentioned, followed by navigation problems, bad interface design and technical problems. This shows that customers are not only struggling to use the tool but also losing confidence in it due to performance issues.

## Proposed Improvements

Based on the issues identified, here are suggested improvements, organised by priority:

1. Simplify instructions and add tooltips (High Priority)
   * Provide short explanations for technical terms.
   * Add tips or a help section to guide first-time users.
   * This addresses usability problems and helps customers better understand results.
2. Improve navigation and consistency (High Priority)
   * Make important buttons (e.g., start, settings) more visible.
   * Consider a step-by-step flow with a progress bar.
   * This will help users feel guided and reduce confusion.
3. Preserve user inputs (High Priority)
   * Ensure customer data is not lost if the page refreshes.
   * Can be done by saving inputs locally until the calculation is completed.
   * This tackles a major source of frustration.
4. Enhance mobile performance (Medium Priority)
   * Optimise the tool for mobile devices by improving responsiveness and fixing unresponsive buttons.
   * This is important since many customers access tools on mobile first.
5. Declutter and refine the interface (Medium Priority)
   * Organise fields more clearly and reduce unnecessary options on the main page.
   * Use spacing and grouping to make the layout more user-friendly.
6. Optimise stability and code performance (Long-Term)
   * Reduce crashes and freezing through technical improvements.
   * This is harder to implement but critical for long-term reliability.
7. Improve result visualisation (Long-Term)
   * Add clearer charts or comparison views to show how variables affect mortgage outcomes.
   * This makes results easier to interpret and more engaging.