

### General Thoughts and Progress

#### End of Week Three

So far I have done three User Interviews (one more planned in next few days), some Competitor Research and an initial Affinity Map. Up to now, I have avoided thinking about the subject in much detail, to allow the interviews and affinity mapping to happen with as little bias from me as possible.

But now I'm going to make some hypotheses to guide the next few stages (creating Personas, Task Analysis) – these will contain lots of assumptions and guesswork that should be carefully tested.

1. I'm going to focus on England – other parts of the world, including Scotland, have very different systems.
2. The first stages of buying property in England seem to be very efficient – online property advertising, general information, contacting estate agents, viewing properties, and making an offer – this can all happen very quickly. Property might be scarce, but buyers feel they can quickly find and filter everything that is on the market.
3. The frustrations come in the remaining part of the process – from Offer to Completion.
4. These frustrations are due to the buyer feeling:
  - a. The need to push the process along
  - b. The need to act as a communication hub between multiple parties
  - c. Unsure where the process is currently at, or what might be holding it up
5. Even though the buyer:
  - a. Doesn't have much understanding or experience of what is going on
  - b. Often isn't either providing or requiring the information being exchanged
  - c. Doesn't know how long things should take, or what needs to be chased up or when.
6. The buyer's Job To Be Done is (at one level): **to buy a property while minimizing risks to an acceptable level.**
7. The process from Offer to Completion can be characterized as a project which trying to achieve two main goals:
  - a. To ensure the buyer has the funds to make the purchase (will often involve a mortgage that needs to be approved)
  - b. To minimize the buyer's risks, which fall into two main categories:
    - i. Physical Risks
      1. structure of building
      2. external threats – floods, subsidence, rising damp, etc
    - ii. Legal / Contractual Risks
      1. rights of other parties to aspects of the property
      2. responsibilities or costs that go with the property
      3. basically, does the seller own it in the first place?
8. The process has all sorts of down-side risk for the buyer – of which failing the buy the property after having spent unrecoverable £100s or £1000s is not the worst!
9. The buyer, seller and estate agent(s) involved are strongly incentivized to execute the process as quickly as possible, but the other parties (mainly solicitors) aren't. Low prospects for repeat business, absence of "check-a-trade" for solicitors, complexity of the process seem to lead to the absence of a "project management service" by solicitors, and absence of user-centric technology to ease the frustrations of the buyer and seller.

10. There are probably deep-seated economic reasons for this lack of innovation in the industry. For the purpose of this exercise, I will assume that there is a cogent business plan to identify and address these reasons.
11. I am going to focus the UX on a first-time buyer, for simplicity (Persona A), who is therefore not a seller, and has little understand of the process to begin with.