



Atlas Agency

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Mortgage Choice

User Research Guide  
Version 2.0

4 April 2017

## MORTGAGE CHOICE PROJECT BRIEF

Mortgage Choice have engaged Atlas to enhance the user journey in order to increase conversion across the business.

### Project Goals

- Improve the user flow through the website and between different areas of the business (including corporate and franchise microsites, home loans, financial planning, car loans, insurance, business lending and credit cards)
- Create a consistent look and feel across all products
- Encourage growth of non-home loan areas of the business

### Success Measures

- Increased conversion rates
  - Lower bounce rates
  - High user satisfaction through goal testing
- Other business goals:
- Grow broker list via franchises
  - Grow user base via forms
  - Grow brand awareness via paid search / social marketing

## RESEARCH METHODOLOGY

### Franchisee Interview

The web survey undertaken with franchisees focused on needs from a feature and functionality level, which provided context into what was lacking from their point of view.

The purpose of the interview is to explore the end to end interactions franchisees have with clients to understand the processes, needs and expectations from a user's point of view.

The Interview with franchisees will take place over a **20-30 minute session**.

Criteria:

- 10 franchisees
- Diverse locations local and interstate
- A mixture of male or female candidates

### User Research

User research will consist of a moderated **60 minute session** that will include a user interview and user test, as well as a remote closed card sort session with 30-50 users.

1. **Interview (30 mins)** - Understand user's context, behaviours, attitudes and needs towards the research and application process
2. **User Test (30 mins)** - Understand usability of Mortgage Choice website and broker sites
3. Closed card sort - Understand how users understand and categorise information

The purpose of this research is to understand the:

- Broader context of the home loan process from a franchisee and user perspective to keep user needs in mind for the re-design of the website
- Behavioural path of the user journey so we can design a needs focused tailored approach to clients
- Identify an 'ideal' user journey and determine how we can build the right journey for each type of customer
- Existing user processes and identify opportunities across the entire user journey

- Understand the end to end touchpoints from a service design perspective to improve the overall customer experience
- Understand a user's pain points, expectations, needs, motivations and behaviours of the entire process to identify key opportunities for improvements
- Identify needs, wants and expectations when it comes to talking to a broker
- Explore sentiments to brand loyalty when it comes to research
- Triggers and identify opportunities to move users between products and channels
- How the Mortgage Choice offering could be of interest, value, and engage potential customers

A user researcher from Atlas will be accompanied by a note-taker / observer, and we may want to take photos of the environment, and interactions. We will request permission from the participants.

We would like to speak with a diverse set of people between the ages of 25-54 who make up the largest subset of Mortgage choice website users. Atlas will undertake user research with people who match the participant profiles below.

## QUALIFICATION CRITERIA FOR PARTICIPANTS

<b>Number of participants:</b>	12 total
<b>Workshop duration:</b>	60 minutes
<b>Schedule:</b>	6 sessions per day over two days
<b>Incentive:</b>	\$100 voucher
<b>Venue:</b>	Atlas Agency, 1/360 Pacific Hwy, Crows Nest

### Participant Profiles

We will select three participants from each user profile across each age group to ensure variability across the research results. Due to the nature of the research methods, users will have to be recruited from NSW.

#### First time home buyers (3)

- Must have taken out a mortgage in the past 12 months, or be intending to do so in the next 12 months.
- Diverse locations from Southern / Western Sydney or Northern / Eastern suburbs
- Low income and high income
- Main or joint decision maker on mortgages
- Male or female candidate from each age subset:
  - **Age: 25-34 (2)**
  - **Age: 35-44 (1)**

#### Refinancers (3)

- Intending to refinance mortgage in next 12 months or refinanced mortgage in the past 12 months
- Diverse locations from Southern / Western Sydney or Northern / Eastern suburbs
- Low income and high income
- Main or joint decision maker on mortgages
- Male or female candidate from each age subset:
  - **Age: 25-34 (0-1)**
  - **Age: 35-44 (1-2)**
  - **Age: 45-54 (1)**

## Investors (3)

- Taken out new mortgage for an investment property in the past 12 months that is not first mortgage
- Diverse locations from Southern / Western Sydney or Northern / Eastern suburbs
- Low income and high income
- Main or joint decision maker on mortgages
- Male or female candidate from each age subset:
  - **Age: 25-34 (1)**
  - **Age: 35-44 (1)**
  - **Age: 45-54 (1)**

## Movers (3)

- Not first mortgage, not refinance and not investor (intending to upgrade or buy another property in next 12 months)
- Diverse locations from Southern / Western Sydney or Northern / Eastern suburbs
- Low income and high income
- Main or joint decision maker on mortgages
- Male or female candidate from each age subset:
  - **Age: 25-34 (1)**
  - **Age: 35-44 (1)**
  - **Age: 45-54 (1)**

## RECRUITING PARTICIPANTS

### Farron Research

Farron are a well established recruitment service with over 200,000 participants who manage the entire process from start to finish.

<https://www.farronresearch.net.au/>

## INTERVIEW GUIDE - FRANCHISEES

### Introduction

Hi, my name is Ursula. I am an independent researcher working with Mortgage Choice to design a better customer experience for the website. I'd like to understand more about the processes and points of interaction you have with clients.

- We'll be taking notes to record our observations and your feedback for internal use.
- Everything you say will remain confidential.
- I am not associated with any website mentioned today so you can be honest.
- There are no right or wrong answers. This is not a test.
- You will not hurt my feelings.

### Mortgage Broker Process

- Could you talk me through the process from the moment a client gets in contact with you to your last interaction with them?
- What part of the process is positive or exciting if at all?
- What part of the process is frustrating, if at all?
- Talk me through a recent client experience.
  - Who were they?
  - What were they contacting you for?
  - What were their concerns?
  - What questions did they have?
  - How did you help them?
  - What will happen next with that client?
- What are current issues with the existing process? (Time delay, website issues etc)
- When or how does the process end with a client?
- How do you maintain contact after this?
- What might be an ideal process?
- What support or back end processes might you need to support the changes you want to implement?

### Communication Touchpoints & Channels

- How do you hear from potential clients initially? (Website form, phone call, email etc)
- Does this touchpoint change over time?
- If yes, how so? What factors might contribute to this?
- What happens after a client gets in contact with you?
  - Do they tend to book an appointment?
  - At what point do they book an appointment? After first phone call?
  - Is this done over the phone or online?
  - Do clients prefer to meet face to face?
  - How much of the process is face to face and how much of it is online or over the phone?
  - How many encounters or interactions might occur between you and the client throughout the entire process? Over what time frame?
- Do you speak with their partners also?
- Can clients communicate directly with you through the website?
- What would be the benefits of direct contact?
- How might you communicate with clients better? Over which channels?
- What do you think of your capacity for live chat online and speaking with potential clients directly? (ie chat function) Why? Why not?

## **Client Perspective**

- What are the most typical or general enquiries people approach you about?
- What are commonly asked questions?(If varied, talk through typical questions)
- How are they generally feeling in their first encounter with you?
- What kind of mind frame do they appear to be in? (Stressed? Anxious?)
- What seem to be their greatest concerns, fears or challenges?
- Does this change over several encounters?
- How many of your clients are repeat customers?
- Has a client ever talked to you about frustrations they have had with the website, or any part of the process? If so, what was it?
- Do you think you could get testimonials from clients for the website?

What other thoughts, comments or feedback do you have?

## INTERVIEW GUIDE - USERS

### Introduction

Hi, my name is Ursula. I am an independent researcher working with a financial services provider to design a better customer experience.

- We'll be taking notes to record our observations and your feedback for internal use.
- Everything you say will remain confidential.
- I am not associated with any website mentioned today so you can be honest.
- There are no right or wrong answers. This is not a test.
- You will not hurt my feelings.

### First Home Buyer

If taken out a mortgage in past 12 months

#### Context

- Describe the process of what it was like when you took out your first mortgage.
- When was it?
- What else was going on around this time in your life?
- What pained you most about the process?
- What did you enjoy about the process?
- How did you feel about the overall process?
- Looking back, was there anything you wish you knew beforehand?

#### Broker use

- Did you go through a broker? Why? Why not?
- If yes, was this a deliberate choice or did it occur through the process?
  - What factors played a role in choosing them?
  - Did you consult more than one broker?
  - How many brokers did you consult in total?
  - What was important to you when it came to brokers? Advice, expertise etc
  - Would you use the same broker again? i.e If you wanted to refinance
  - Do you feel any loyalty towards them? Why? Why not?
  - Did you already know beforehand what a mortgage broker offered?
  - Did your partner speak with them also?
  - What were your greatest concerns, fears, challenges in dealing with a broker?
  - Did you consider a smaller broker?
  - What was your experience with mortgage brokers? Positive etc?
  - Talk me through the process from start to finish for you from the moment you got in contact to your last interaction with them?

- How did you initiate contact with them?
  - What happened after your first initial contact?
  - Did you book an appointment over the phone or online?
  - What was your preferred method of contact?
  - What were the questions top of mind when you spoke with them?
  - How many times did you speak with them or have contact with them over the entire process?
  - Over what time frame? Weeks? Months?
  - How much of your contact was in person and how much was over the phone and online?
  - What happened after the home loan process was finalised?
  - Did the broker maintain contact with you?
  - Did you change brokers at all throughout the process? If so, why?
  - Do you think this process could have been done without using a broker? Why or why not?
  - Could you have done the whole process online? Why or why not?
- If no, how did you apply for your home loan?
    - Who helped you through the process?
    - Did you understand how a mortgage broker could help you?
    - What did you need to know?
    - What were your greatest concerns, fears, challenges around the process?
    - What questions did you have top of mind?

## Application Process

- How was the overall feeling around this process? (anxious, nervous, stressed, calm, daunted)
- Was any part of the process positive or exciting if at all? If so, what were they?
- Was any part of the process frustrating if at all? If so, what were they?
- What support and information did you need? Do you still need?
- How did you apply for your loan? Face to face, online etc.
- Did you have any issues at all in the process?
- When it came to deciding who to go with for your home loan application process, what factors contributed to this?

## Research process

- Who did the majority of the research?
- How much of it was shared between you and your partner?
- Who did what parts of the research?
- How did you do your research? (Word of mouth, google search, ads, etc)
- How long did the overall research process take? Did it happen over several sessions over several places over several weeks?
- Did you use mobile or desktop or tablet for your research? A combination of all?
- Did you research at home? Work? Weekend? After work? On the bus?
- If looked at on mobile, what activities did you do? (Research, calculator, online form?)

- What questions did you have top of mind in the research process?
- What websites did you use for research?
- How many times did you go back to these websites?
- In your research did you come back looking for different things each time? le Did you have a different intention you engaged with the website?
- Did you use the website at particular parts of the process? If so, which parts or the process and why?
- What was trustworthy about these websites?
- In your research did you come across Mortgage Choice?
- Were you already familiar with it?
- What do you remember about your experience with it, if at all?
- Did you use any comparison sites? Which ones? Why did you use them?
- What did they offer that was unique or different to other sites you used?
- What sort of mind state might you have been in when you were researching?
- What was your intent while researching? Were you looking for information or tools?
- Did this intent change over time?
- Were you familiar with concepts or terminology around home loans and the home loan process when you initially came across them? Did you need to learn about them in the process? If so, how did you learn about them?

## General

- Did you consult anyone else during the process?
- Were you seeking expert advice around this time? (Financial, home loan)
- Did you consider any other products or services around this time?
- If so, at what part of the process?
- What other processes or experiences could you compare this to other parts of your life?
- How important was it to familiarise yourself with others who were going through or had gone through the same process as you?
- *What would you nominate as a really great experience?*
  - *Anything at all, banking, travel, government, comparison, insurance etc*
  - *In Australia or abroad*

If intends to take out a mortgage in next 12 months

## Context

- What stage of the home loan process are you at?
- What do you need to know at this stage?
- What is the most painful about the process?
- What is enjoyable about the process?
- How are you feeling about the overall process?
- What else is going on around this time in your life?

## Broker use

- Are you planning to go through a broker? Why? Why not?
- Do you have someone in mind?

- Have you made contact with a broker already?
  - If yes, what has your experience been like so far?
  - How did you initiate contact?
  - What happened after your first initial contact?
  - Did you book an appointment over the phone or online?
  - What was your preferred method of contact?
  - What were the questions top of mind when you spoke with them?
  - How many times did you speak with them or have contact with them over the entire process?
  - Over what time frame? Weeks? Months?
  - How much of your contact was in person and how much was over the phone and online?
  - Do you think this process could be done without using a broker? Why or why not?
  - Could you do the whole process online? Why or why not?
- Are you planning to consult more than one broker?
- What factors might play a role in choosing a broker for you?
- What's important to you when it comes to finding a broker? (Advice, expertise etc)
- Do you know how a mortgage broker might help you?
- What are your greatest concerns, fears, challenges in dealing with a broker?
- Would you consider a smaller broker?
- What are some questions you have top of mind for brokers?
- Will your partner speak with them also?

## Application Process

- How is the overall feeling around this process? (anxious, nervous, stressed, calm, daunted)
- What do you expect will happen? (process, interactions with mortgage brokers etc)
- What part of the process is frustrating if at all?
- What support and information do you need? Do you still need?
- How are you planning to apply for your loan? What is your preferred method? (Face to face, online etc).
- What support and information do you need during this process?
- When it comes to deciding who to go with for your home loan application process, what factors might contribute to this?

## Research process

- Have you started researching?
  - If yes, how long have you been researching? How much longer will you be researching?
  - How many websites have you looked at?
  - How much brokers have you consulted?
  - What sort of mind state are you in when you are researching? Serious anxious etc

- Where do you get your information from? word of mouth, google search, ads, etc
- Who will be doing the majority of the research?
- How much of it will be shared between you and your partner?
- How are you planning to do your research? (word of mouth, google search, ads, etc)
- How long do you expect the research process to take? How much time would you spend researching? Several places over several weeks? Or just once off?
- Will you use mobile or desktop or tablet for your research? A combination of all?
- Will you research at home? Work? Weekend? After work? On the bus?
- If mobile, what activities are you likely to do? (Research, calculator, online form?)
- What questions do you have top of mind?
- What websites might you use in your research?
- Will you use any comparison sites? Which ones? Why?
- How do you expect to feel in this research process?
- What might you be looking for? (Information, tools, calculators etc)
- Will you use any websites for particular parts of the process? If so, which parts or the process and why?
- Are you already familiar with concepts or terminology around home loans and the home loan process? What aren't you familiar with and how might you learn about these?

## General

- Might you consult anyone else during this process? (Partner, family etc)
- Are you seeking expert advice around this time, or might you be in the near future? (Financial, home loan)
- Might you consider any other products or services around this time?
- If so, which ones?
- What other processes or experiences could you compare this to other parts of your life?
- How important is it to familiarise yourself with others who are going through or have gone through the same process as you?
- *What would you nominate as a really great experience?*
  - *Anything at all, banking, travel, government, comparison, insurance etc*
  - *In Australia or abroad*

## Refinancer

If refinanced a mortgage in past 12 months

### Context

- Why did you refinance?
- When did you refinance?
- What else was going on around this time in your life?
- Describe the process to me and what it was like for you?
- What pained you most about the process?

- What did you enjoy about the process?
- How did you feel about the overall process?
- Looking back, was there anything you wish you knew beforehand?

## Broker use

- Did you go through a broker? Why? Why not?
- If yes, was this a deliberate choice or did it occur through the process?
  - What factors played a role in choosing them?
  - Did you consult more than one broker?
  - How many brokers did you consult in total?
  - What was important to you when it came to brokers? Advice, expertise etc
  - Would you use the same broker again?
  - Do you feel any loyalty towards them? Why? Why not?
  - Did you already know beforehand what a mortgage broker offered?
  - Did your partner speak with them also?
  - What were your greatest concerns, fears, challenges in dealing with a broker?
  - Did you consider a smaller broker?
  - What was your experience with mortgage brokers? Positive etc?
  - Talk me through the process from start to finish for you from the moment you got in contact to your last interaction with them?
  - How did you initiate contact with them?
  - What happened after your first initial contact?
  - Did you book an appointment over the phone or online?
  - What was your preferred method of contact?
  - What were the questions top of mind when you spoke with them?
  - How many times did you speak with them or have contact with them over the entire process?
  - Over what time frame? Weeks? Months?
  - How much of your contact was in person and how much was over the phone and online?
  - What happened after the home loan process was finalised?
  - Did the broker maintain contact with you?
  - Did you change brokers at all throughout the process? If so, why?
  - Do you think this process could have been done without using a broker? Why or why not?
  - Could you have done the whole process online? Why or why not?
- If no, how did you go through the refinance process?
  - Who helped you through the process?
  - Did you understand how a mortgage broker could help you?
  - What did you need to know?
  - What were your greatest concerns, fears, challenges around the process?
  - What questions did you have top of mind?

## Application Process

- How was the overall feeling around this process? (anxious, nervous, stressed, calm, daunted)
- Was any part of the process positive or exciting if at all? If so, what were they?
- Was any part of the process frustrating if at all? If so, what were they?
- How did you undertake the application? Face to face, online etc.
- Did you have any issues at all in the process?
- When it came to deciding who to refinance your home loan with what factors contributed to this decision?

## Research process

- Who did the majority of the research?
- How much of it was shared between you and your partner?
- Who did what parts of the research?
- How did you do your research? (Word of mouth, google search, ads, etc)
- How long did the overall research process take? Did it happen over several sessions over several places over several weeks?
- Did you use mobile or desktop or tablet for your research? A combination of all?
- Did you research at home? Work? Weekend? After work? On the bus?
- If looked at on mobile, what activities did you do? (Research, calculator, online form?)
- What questions did you have top of mind in the research process?
- What websites did you use for research?
- How many times did you go back to these websites?
- In your research did you come back looking for different things each time? Or Did you have a different intention you engaged with the website?
- Did you use the website at particular parts of the process? If so, which parts or the process and why?
- What was trustworthy about these websites?
- In your research did you come across Mortgage Choice?
- Were you already familiar with it?
- What do you remember about your experience with it, if at all?
- Did you use any comparison sites? Which ones? Why did you use them?
- What did they offer that was unique or different to other sites you used?
- What sort of mind state might you have been in when you were researching?
- What was your intent while researching? Were you looking for information or tools?
- Did this intent change over time?
- Were you familiar with concepts or terminology around refinancing and mortgage brokers when you initially came across them? Did you need to learn about them in the process? If so, how did you learn about them?

## General

- Did you consult anyone else during the process?

- Were you seeking expert advice around this time? (Financial, home loan)
- Did you consider any other products or services around this time?
- If so, at what part of the process?
- What other processes or experiences could you compare this to other parts of your life?
- How important was it to familiarise yourself with others who were going through or had gone through the same process as you?
- *What would you nominate as a really great experience?*
  - *Anything at all, banking, travel, government, comparison, insurance etc*
  - *In Australia or abroad*

If intends to refinance a mortgage in next 12 months

## Context

- Why are you going to refinance?
- When are you planning to refinance?
- What stage of the process are you at?
- What do you need to know at this stage?
- What is the most painful about the process?
- What is enjoyable about the process?
- How are you feeling about the overall process?
- What else is going on around this time in your life?

## Broker use

- Are you planning to go through a broker? Why? Why not?
- Do you have someone in mind?
- Have you made contact with a broker already?
  - If yes, what has your experience been like so far?
  - How did you initiate contact?
  - What happened after your first initial contact?
  - Did you book an appointment over the phone or online?
  - What was your preferred method of contact?
  - What were the questions top of mind when you spoke with them?
  - How many times did you speak with them or have contact with them over the entire process?
  - Over what time frame? Weeks? Months?
  - How much of your contact was in person and how much was over the phone and online?
  - Do you think this process could be done without using a broker? Why or why not?
  - Could you do the whole process online? Why or why not?
- Are you planning to consult more than one broker?
- What factors might play a role in choosing a broker for you?
- What's important to you when it comes to finding a broker? (Advice, expertise etc)
- Do you know how a mortgage broker might help you?

- What are your greatest concerns, fears, challenges in dealing with a broker?
- Would you consider a smaller broker?
- What are some questions you have top of mind for brokers?
- Will your partner speak with them also?

## Application Process

- How is the overall feeling around this process? (anxious, nervous, stressed, calm, daunted)
- What do you expect will happen? (process, interactions with mortgage brokers etc)
- What part of the process is positive or exciting if at all?
- What part of the process is frustrating if at all?
- What support and information do you need? Do you still need?
- How are you planning to refinance? What is your preferred method? (Face to face, online etc).
- What support and information do you need during this process?
- When it comes to deciding who to go with for refinancing your home loan, what factors might contribute to this?

## Research process

- Have you started researching?
  - If yes, how long have you been researching? How much longer will you be researching?
  - How many websites have you looked at?
  - How much brokers have you consulted?
  - What sort of mind state are you in when you are researching? Serious anxious etc
  - Where do you get your information from? word of mouth, google search, ads, etc
- Who will be doing the majority of the research?
- How much of it will be shared between you and your partner?
- How are you planning to do your research? (word of mouth, google search, ads, etc)
- How long do you expect the research process to take? How much time would you spend researching? Several places over several weeks? Or just once off?
- Will you use mobile or desktop or tablet for your research? A combination of all?
- Will you research at home? Work? Weekend? After work? On the bus?
- If mobile, what activities are you likely to do? (Research, calculator, online form?)
- What questions do you have top of mind?
- What websites might you use in your research?
- Will you use any comparison sites? Which ones? Why?
- How do you expect to feel in this research process?
- What might you be looking for? (Information, tools, calculators etc)
- Will you use any websites at particular parts of the process? If so, which parts or the process and why?
- Are you already familiar with concepts or terminology around refinancing and mortgage brokers? What aren't you familiar with and how might you learn about these?

## General

- Might you consult anyone else during this process? (Partner, family etc)
- Are you seeking expert advice around this time, or might you be in the near future? (Financial, home loan)
- Might you consider any other products or services around this time?
- If so, which ones?
- What other processes or experiences could you compare this to other parts of your life?
- How important is it to familiarise yourself with others who are going through or have gone through the same process as you?
- *What would you nominate as a really great experience?*
  - *Anything at all, banking, travel, government, comparison, insurance etc*
  - *In Australia or abroad*

**Note: There is an upward trend in refincancers considering using a broker - The role of brokers in finding a good deal is clearly important for these groups.**

## Investor

Taken out new mortgage for an investment property in the past 12 months that is not first mortgage.

### Context

- When did you invest in your property?
- What property did you invest in? Commercial or residential?
- Did you decide on property as an investment strategy on your own or in consultation with an adviser?
- Describe the process to me and what it was like for you?
- What pained you most about the process?
- What did you enjoy about the process?
- How did you feel about the overall process?
- Looking back, was there anything you wish you knew beforehand?
- What else was going on around this time in your life?

### Broker use

- Did you go through a broker? Why? Why not?
- If yes, was this a deliberate choice or did it occur through the process?
  - What factors played a role in choosing them?
  - Did you consult more than one broker?

- How many brokers did you consult in total?
  - What was important to you when it came to brokers? Advice, expertise etc
  - Would you use the same broker again? i.e If you wanted to refinance
  - Do you feel any loyalty towards them? Why? Why not?
  - Did you already know beforehand what a mortgage broker offered?
  - Did your partner speak with them also?
  - What were your greatest concerns, fears, challenges in dealing with a broker?
  - Did you consider a smaller broker?
  - What was your experience with mortgage brokers? Positive etc?
  - Talk me through the process from start to finish for you from the moment you got in contact to your last interaction with them?
  - How did you initiate contact with them?
  - What happened after your first initial contact?
  - Did you book an appointment over the phone or online?
  - What was your preferred method of contact?
  - What were the questions top of mind when you spoke with them?
  - How many times did you speak with them or have contact with them over the entire process?
  - Over what time frame? Weeks? Months?
  - How much of your contact was in person and how much was over the phone and online?
  - What happened after the home loan process was finalised?
  - Did the broker maintain contact with you?
  - Did you change brokers at all throughout the process? If so, why?
  - Do you think this process could have been done without using a broker? Why or why not?
  - Could you have done the whole process online? Why or why not?
- If no, how did you apply for your home loan?
    - Who helped you through the process?
    - Did you understand how a mortgage broker could help you?
    - What did you need to know?
    - What were your greatest concerns, fears, challenges around the process?
    - What questions did you have top of mind?

### **Application Process**

- How was the overall feeling around this process? (anxious, nervous, stressed, calm, daunted)
- Was any part of the process positive or exciting if at all? If so, what were they?
- Was any part of the process frustrating if at all? If so, what were they?
- What support and information did you need? Do you still need?
- How did you apply for your loan? Face to face, online etc.
- Did you have any issues at all in the process?
- When it came to deciding who to go with for your home loan application process, what factors contributed to this?

## Research process

- Who did the majority of the research?
- How much of it was shared between you and your partner?
- Who did what parts of the research?
- How did you do your research? (Word of mouth, google search, ads, etc)
- How long did the overall research process take? Did it happen over several sessions over several places over several weeks?
- Did you use mobile or desktop or tablet for your research? A combination of all?
- Did you research at home? Work? Weekend? After work? On the bus?
- If looked at on mobile, what activities did you do? (Research, calculator, online form?)
- What questions did you have top of mind in the research process?
- What websites did you use for research?
- How many times did you go back to these websites?
- In your research did you come back looking for different things each time? ie Did you have a different intention you engaged with the website?
- Did you use the website at particular parts of the process? If so, which parts or the process and why?
- What was trustworthy about these websites?
- In your research did you come across Mortgage Choice?
- Were you already familiar with it?
- What do you remember about your experience with it, if at all?
- Did you use any comparison sites? Which ones? Why did you use them?
- What did they offer that was unique or different to other sites you used?
- What sort of mind state might you have been in when you were researching?
- What was your intent while researching? Were you looking for information or tools?
- Did this intent change over time?
- Were you familiar with concepts or terminology around home loans and the home loan process when you initially came across them? Did you need to learn about them in the process? If so, how did you learn about them?

## General

- Did you consult anyone else during the process?
- Were you seeking expert advice around this time? (Financial, home loan)
- Did you consider any other products or services around this time?
- If so, at what part of the process?
- What other processes or experiences could you compare this to other parts of your life?
- How important was it to familiarise yourself with others who were going through or had gone through the same process as you?
- *What would you nominate as a really great experience?*
  - *Anything at all, banking, travel, government, comparison, insurance etc*
  - *In Australia or abroad*

**Note: Investors are most likely to consider smaller brokers and are open to most brokers - they trust their own judgement.**

## **Mover**

Not first mortgage, not refinance and not investor (intending to upgrade or buy another property in next 12 months)

### **Context**

- Are you planning to sell your current property before buying another one? Will you have two mortgages at the same time?
- What are your reasons for buying a new home?
- When are you planning to do this?
- What stage of the process are you at?
- What do you need to know at this stage?
- What is the most painful about the process?
- What is enjoyable about the process?
- How are you feeling about the overall process?
- What else is going on around this time in your life?

### **Broker use**

- Are you planning to go through a broker? Why? Why not?
- Are you using the same broker as your first property? Why? Why not?
- Have you made contact with a broker already?
  - If yes, what has your experience been like so far?
  - How did you initiate contact?
  - What happened after your first initial contact?
  - Did you book an appointment over the phone or online?
  - What was your preferred method of contact?
  - What were the questions top of mind when you spoke with them?
  - How many times did you speak with them or have contact with them over the entire process?
  - Over what time frame? Weeks? Months?
  - How much of your contact was in person and how much was over the phone and online?
  - Do you think this process could have been done without using a broker? Why or why not?
  - Could you have done the whole process online? Why or why not?
- Are you planning to consult more than one broker?
- What factors might play a role in choosing a broker for you?
- What's important to you when it comes to finding a broker? (Advice, expertise etc)
- Do you know how a mortgage broker might help you?
- What are your greatest concerns, fears, challenges in dealing with a broker?

- Would you consider a smaller broker?
- What are some questions you have top of mind for brokers?
- Will your partner speak with them also?

## Application Process

- How is the overall feeling around this process? (anxious, nervous, stressed, calm, daunted)
- What do you expect will happen? (process, interactions with mortgage brokers etc)
- What part of the process is positive or exciting if at all?
- What part of the process is frustrating if at all?
- What support and information do you need? Do you still need?
- How are you planning to apply for your loan? What is your preferred method? (Face to face, online etc).
- What support and information do you need during this process?
- When it comes to deciding who to go with for your home loan application process, what factors might contribute to this?

## Research process

- Have you started researching?
  - If yes, how long have you been researching? How much longer will you be researching?
  - How many websites have you looked at?
  - How much brokers have you consulted?
  - What sort of mind state are you in when you are researching? Serious anxious etc
  - Where do you get your information from? word of mouth, google search, ads, etc
- Who will be doing the majority of the research?
- How much of it will be shared between you and your partner?
- How are you planning to do your research? (word of mouth, google search, ads, etc)
- How long do you expect the research process to take? How much time would you spend researching? Several places over several weeks? Or just once off?
- Will you use mobile or desktop or tablet for your research? A combination of all?
- Will you research at home? Work? Weekend? After work? On the bus?
- If mobile, what activities are you likely to do? (Research, calculator, online form?)
- What questions do you have top of mind?
- What websites might you use in your research?
- Will you use any comparison sites? Which ones? Why?
- How do you expect to feel in this research process?
- What might you be looking for? (Information, tools, calculators etc)
- Will you use any websites at particular parts of the process? If so, which parts or the process and why?
- Are you already familiar with concepts or terminology around home loans and the home loan process? What aren't you familiar with and how might you learn about these?

## General

- Might you consult anyone else during this process? (Partner, family etc)
- Are you seeking expert advice around this time, or might you be in the near future? (Financial, home loan)
- Might you consider any other products or services around this time?
- If so, which ones?
- What other processes or experiences could you compare this to other parts of your life?
- How important is it to familiarise yourself with others who are going through or have gone through the same process as you?
- *What would you nominate as a really great experience?*
  - *Anything at all, banking, travel, government, comparison, insurance etc*
  - *In Australia or abroad*

## CLOSED CARD SORT

Card sorting is an established research technique for discovering how people understand and categorise information.

In a closed card sort, participants are given cards showing website content and tasked to sort them into categories that make sense. The goal is to generate an overall structure for information on the website, including navigation, menus, and possible taxonomies.

Closed card sorting will enable us to find out specifically:

- Where people think information belongs within the conceptual framework that currently exists
- How users want to see information grouped
- How similar or different the needs of different user groups are
- How many potential main categories in the navigation there should be
- What these main categories could potentially be named
- Where we can reduce cognitive overload by minimising the number of categories
- How people prioritise and rank features, products and search filters based on criteria such as 'Important' to 'Unimportant', or 'Use often' to 'Use never'
- Any unclear or misleading category labels

This closed card sort can be undertaken through online software such as Optimal <https://www.optimalworkshop.com>, which allows the researcher to create an online card sort that can be sent out to more participants and undertaken remotely (30-50 remote participants would be ideal).

The content audit will enable us to structure and prepare a card sort efficiently which will explore the taxonomy of elements that make sense to each participant profile.

## **Sample Script:**

As a first home buyer/refinancier/investor/mover coming to the website, re-organise and prioritise the following cards (with content containing)

- Homepage Topics & Content
- Call to Action buttons
- Navigation & Groupings
- Information Hierarchy
- Features & search filters
- Products & Services

In order of what is:

- Most important to you
- Unimportant to you
- Would use often
- Would use never
- Don't understand

If you would like to label something differently, write down on a spare card and place it where you would like it to be re-labelled.

## USABILITY TEST - MORTGAGE CHOICE

The usability test places profiled participants in scenarios to observe overall usability of the website to understand user journeys from a needs and expectations perspective.

This will consist of 10 scenarios with 3 optional scenarios if time permits and conclude with an exit interview consisting of 20 questions.

The researcher will observe: search terms, landing pages, homepage, navigation, broker pages, contact form, calculators, exit pages, product upsell opportunities, comparison tools and PDF downloads.

### User scenario

#### **1. (Search) Imagine you are a first home buyer/refinancier/investor/mover (applicable to participant profile) and you have come online to start the research process.**

Talk through your thoughts aloud and keep any questions or comments top of mind while undertaking this user test. There is no right or wrong answer - we are here to simply observe your interactions on the website.

Observe:

- *What search terms do they use?*
- *How and when do they notice the Mortgage Choice link?*
- *Where does the user land on the site?*

Tasks:

- Go to google and start your search.
- Scan the results page - what interests you? What are you likely to click on and why?
- Have you noticed Mortgage Choice? If not, why?
- Click on the link and enter the site.

- (If not homepage) What is your first impression of this page? Do you know where you are?

## **2. (Homepage and variable 'hello' pages) Navigate to the homepage and scroll through the page.**

Observe:

- *When is the user likely to submit an online form?*
- *What knowledge is high priority?*
- *(If promotion pop up appears) How do you respond to this pop up?*
- *(If live support pop up appears) How do you feel about this appearing now. Did it appear at a time you needed it? Why/ why not? When would you need it?*

Tasks:

- As a first home buyer/refinancier/investor/mover, what do you notice first?
- What is your first impression?
- What else would you need to know on this page?
- What might you go to or look at first? (specific content, pages etc)
- After navigating to this page/section/topic, where might you go to next?

## **3. (Navigation) As a first home buyer/refinancier/investor/mover, where would you go to find information on your first home loan/refinancing/investing/moving?**

Observe:

- *What information does the user seek?*
- *What does the user click on?*

Tasks:

- What interests you most on the page? (In order from most to least)
- What do the navigation items mean to you?
- Is this what you expected to find?
- What information is lacking?
- What might you do next?

## **4. (Broker pages) Now imagine you want to find a local broker. How might you get there?**

Observe:

- *What fields do they fill in? Do people search by broker name?*
- *How do they navigate broker pages?*
- *What challenges or frustrations do they face?*
- *What information are they seeking?*

Tasks:

- What is your first impression of this page?
- What do you notice about this page?
- Is it what you expected to find?
- Click on a broker name. Is this what you expected to see?
- What's most important to you on the broker's page? (reviews etc)
- What questions come to mind while on the broker page?
- What other information might you need to select a broker?
- Does it feel like you are in the same website as before or a different one? Why? Why not?
- How might you find about this local broker's services?
- What else might be useful to you on these broker pages?
- How important is the map to you? Does it need to be bigger?
- How would you make an appointment on this site?
- You want to contact a local broker. How might you prefer to contact them?
- Might it be useful for you to be able to chat to them directly here?
- What might you do next?
- Navigate back to the homepage from here.

**5. (Fact find form) Navigate to the brokers home page. Imagine you want to start the process of submitting some of your details online. How might you do this?**

Observe:

- *Can user find fact find form?*
- *What are their impressions of the form?*
- *Why might this not be filled out?*

Tasks:

- What is your first impression of this page?
- What do you notice about this page?
- Is it what you expected to find?

**6. (Contact form) Imagine you would like to contact a broker. How might you do this? What do you expect will happen next? What might you do next?**

Observe:

- *Where do they navigate to contact a broker?*
- *How is the online form usability?*
- *What are user expectations?*

Tasks:

- Proceed to fill in the form (using dummy content).
- What do you expect will happen next?

**7. (Calculators) As a first home buyer/refinancier/investor/mover, you want some tools to help you calculate some finances. Where do you go?**

- *Where does user navigate?*
- *What calculators might they use?*
- *How is the usability of the calculator?*
- *Are there any fields they don't understand?*
- *How do they interpret results?*

Tasks:

- What other calculators or tools might you use?
- Once you receive your results, what might you do next?
- What might be helpful? (email them to me etc)

**8. (Exit Pages - Home loan repayment calculator) Imagine you would like to work out how much you would repay on your home loan. Where do you go?**

Observe:

- *How does the user navigate there?*
- *How is the usability of calculator? (Slider functionality)*
- *What are the pain points?*
- *How do they interpret results ?*
- *What they do need or expect next?*

- *Why might they drop off here?*

Tasks:

- What are your initial impressions of this page?
- What stands out to you?
- What do you understand about what you have to do on this calculator?
- Proceed to fill out the form using details as close as possible to your situation. Talk me through any barriers or frustrations while doing this.
- How do you interpret the results?
- Do you feel the information can be trusted?
- What questions come to mind after you've used this calculator?
- On the calculator, would any extra data on other people's results be useful to you?
- What else would you need on this page to progress to contact a broker?
- Is there anything else would you need to know on this page?
- What would you do next?

**9. (Upsell opportunity) Imagine you are interested in financial planning, where might you go to find out more about this?**

Observe:

- *How does the user navigate there?*
- *What they do need or expect next?*
- *Is user interested in tools, information or advice?*

Tasks:

- What questions might you have top of mind?
- What would be the first thing you would want to know?
- What content interests you the most?
- Do the categories make sense to you?
- Is there anything that might be irrelevant to you?
- Is there anything else would you need to know on this page?
- What would you do next?

**10. (Comparison tool usability) Imagine you would like to compare home loans. How might you do this?**

Observe:

- *How does the user navigate there?*
- *How is the usability of comparison tool?*
- *How does user interpret results?*
- *Why might they drop off?*

Tasks:

- Proceed to fill in the comparison tools with details as close to your situation as possible.
- How might you filter by features?
- How do you interpret the results?
- What might you do next?

**10. (PDF download) As a first home buyer/refinancier/investor/mover, you're looking for resources in the form of e-guides on first home loans/refinancing/investing/moving? How might you find this? (e.g. a digital guide which explains a bit more about buying your first home / refinancing etc and outlines the key steps you'd need to take).**

Observe:

- *How does the user navigate there?*
- *What e-guides do they use?*
- *How do they feel about exchanging data for downloads?*

Tasks:

- How do you feel about providing data to access the guide?
- What would be the ideal way of accessing this information?
- What might you do next?

**If time permits:**

**11. (Exit Pages - Home loan guarantor) Imagine you'd like to understand what a home loan guarantor is. Where might you go to find this?**

Observe:

- *How does the user navigate there?*
- *What they do need or expect next?*
- *Why might they drop off here?*

Tasks:

- Is this what you expected to see?
- Is there anything else would you need to know on this page?
- What would you do next?

**12. (Exit Pages - Using equity to buy) Imagine you want to invest in a property. How might you find out how to use equity to invest in a property.**

Observe:

- *How does the user navigate there?*
- *What they do need or expect next?*
- *Why might they drop off here?*

Tasks:

- Is this what you expected to see?
- Is there anything else would you need to know on this page?
- What would you do next?

**13. (Search function usability) Imagine you are looking for a home loan health check. How might you search for this? (e.g. where a broker will review your current home loan for free, to make sure you have the best rate for you along with the right loan features to suit your needs)**

Observe:

- *How does the user navigate there?*
- *Does user use search function? If so, how do they interpret results?*
- *What are next steps?*

Tasks:

- How do you interpret the results?
- What might you do next?

## Exit Interview

1. How was your experience? Was it any good?
2. What did you like best about your experience on the site?
3. What did you like least about your experience on the site?
4. Was it easy to find what you were looking for?
5. Was anything confusing/unnecessary for you?
6. Is there anything that you feel is missing on this site? (Probe: content or site features/functions)
7. Would you be likely to look at and compare other calculators like this one on another website? Why? Why not?
8. Would you recommend this site to a friend? Why / why not?
9. What do you understand about the Mortgage Choice offering?
10. How is Mortgage Choice different to other sites? What do you think is unique about this website and what it offers?
11. Are you aware that Mortgage Choice brokers are paid the same rate of commission, no matter what home loan you choose?
12. How important is it for you to know this?
13. Who do you think manages this website? Is it important to you?
14. Do you feel this site is trustworthy and credible? Why? Why not?
15. How else can Mortgage Choice add value to you considering your current situation?
16. Can you think of any other logical services or products that Mortgage Choice could offer?
17. How do you feel about an online portal where you can upload your documents and access important information related to your situation?
18. How do you feel about starting the application process online? Why? Why not?
19. What would make you consider or incentivise you changing to one of Mortgage Choices products for these car loans, insurance or financial planning for example?
20. At what point in your situation might you be seeking financial advice?
21. Back in the scenario, now that you've finished this research session, what would be the next step for you? Would you return to this site? Research on a new site? Contact Mortgage Choice etc?
22. What would make this process easier for you?
23. What would be an ideal experience?