



Atlas Agency

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Mortgage Choice

Information Architecture
Version 1.0

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MORTGAGE CHOICE DESIGN 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

NAVIGATION APPROACH

The approach to navigation outlined below is a guided recommendation based on the research undertaken by Atomic and Atlas. This approach takes into account keyword search terms, user analytics and priority of content as well as user sentiments and behaviour.

In order to meet the needs of a tailored approach to the web design, the navigation outlined here considers a user-centric, task-oriented journey.

Where appropriate it should be discussed and workshopped with Atomic and Mortgage Choice to consider all business needs in mind.

Main Site Recommendations

Recommended approach is to have the following;

- Header - Functional and primary links
- Top Level Navigation - All Products and Services
- Search Navigation - Profile and Phase Based
- Footer - Secondary main links

Header

The top header will have the most essential or functional information for the user such as contact information. The header items will remain across broker and mini sites where possible, enabling users to understand where they are at in the website at any point in time.

- Mortgage Choice logo (home)
- 1800 813 496
- Contact us online
- Live Chat
- About Mortgage Choice
- Search

Top Level Navigation

The top level navigation will have a main link to All Products and Services as well as a tailored search navigation. Key focus areas and keywords have been considered here in order of most popular and searched for content to least popular in the hierarchy of products and services in the main link. Having this link on the site is important for easy access to core business areas, however the focus will be on encouraging users to use the site through search based navigation.

All Products and Services (Main Nav)

- Home Loans
- Calculators
- Insurance
- Car Loans
- Financial Planning
- Mortgage Brokers
- Business Lending
- Credit Cards

Search Navigation

In order to provide a more tailored approach to our core personas, the site navigation should be structured around the user profile, intent and phase of the process the user is at in their journey so as to be **contextually relevant**.

Rather than identify products and services in the navigation, labels should inspire action and enable users to be profiled so they can get to the right information suitable for their needs quickly and easily.

These search results should remain persistent across the site, including broker sites. Ideally, the contact form can be pre-filled with these data inputs so as for a seamless contact submission experience, as well as the knowledge upon contact about who the user is and what stage they are at in the process.

There are two approaches to search navigation.

Approach A is based on intent, while Approach B is based on the user profile and stage of journey.

A) Intent Based

- Each time the user visits the website they have a different intent of use
- Navigation labels are comprised of 'action' oriented tasks
 - I'm looking to;
 - **Learn**
 - **Calculate**
 - **Compare**
 - **Seek advice**
 - **Apply (future)**
- Apply enables users to apply online
- Intent based approach can be combined with profile and phase based approach below

B) Profile and Phase Based

- Two tiered dynamic search leads to a page of information relevant to **core user types** and needs leading to a page which surfaces the most important information to that user
- An example of how this would work (the options in the stage of journey appear according to selection of profile)
 - I'm looking to (profile)
 - **Buy my first home**
 - **Buy an investment property**
 - **Refinance my home**
 - **Refinance an investment property**
 - **Renovate my home**
 - **Upgrade to another home**
 - **Consolidate my debt**
 - **Find a mortgage broker**
 - **Speak to a financial planner**
 - **Organise my business finance**
 - **Own my own franchise**
 - **Retire soon**
 - I have (stage of the journey)
 - **Started researching the market**
 - **Found a property I want to buy**
 - **Signed a contract**
 - **Contacted a bank**
 - **Contacted a broker**
 - **Had a loans interview**
 - **Applied for a loan**
 - **Valued my property**
 - **Some concerns or questions**

Leads to dynamic content profile pages

- Guidance seeker (First home buyer)
- Savvy Expert (Investor)
- Impulsive Buyer (Mover)
- Pro-active Doer (Refinancer)
- Debt Distressed (Mortgage Broking)
- Career Searcher (Franchise Opportunities)

Note: Secondary user types included here but not explored in research include;

- Career searcher - Owning a franchise
- Retiree - Seeking financial advice or information around super
- Business owner - Seeking financial advice or lending

An example of this may be someone who is looking to buy their first home who has just started researching the market. We may present them with information or questions a first home buyer might have, language they might not be familiar with yet, education around the home loan process and case studies of people who have gone through the same thing. We might know when to introduce a mortgage broker's services and when they might need to contact someone.

If someone is looking to refinance a home and has spoken to a bank, we know they have already been doing research for rates and can focus on interest rate information and mortgage broking services for example.

These search results remain persistent and editable across the site and user can potentially save search results in the future.

Data Collection

Other data points could be collected here in tailored search. For example how long ago someone may have purchased their first home, or what state they reside in. This is data that we can potentially feed back to users on the website to increase trust and transparency about who Mortgage Choice has helped at what stage of their journey. At a tailored search level, two inputs are considered only to minimise time spent filling in a form and enabling the user to get to where they need to be quicker.

Footer

The footer is designed to be functional and minimal so as not to distract from the content on the page with key links where possible;

- Sign up to newsletter
- Property and Financial Market News
- Blog
- Careers
- About Mortgage Choice
- Account login (this may need to be shown in header as well)
- Social Media links
- FAQ's
- Disclaimer (potential for this as a pop up window or displayed in an accordion style tab)
- Legal
- Privacy Policy
- Sitemap

Broker & Advisor Sites

The mini sites will consolidate information into navigation tabs where relevant. Note: customer stories should not be focused to a specific area, rather spread throughout the site.

- **About Us (home)**
- **Our Services**
 - Financial Planning
 - Mortgage Broking
 - Car Loans
 - Business Lending
- **Our Team**
 - Team profiles
 - Partners
- **Tools & Resources**
 - Seminars
 - Video
 - Calculators
 - E-guides
- **Testimonials**
- **Blog**

Footer

- Subscribe to Newsletter
- Social media

Money Chat Sites

Money Chat videos should be integrated into relevant content pages as per user type. However, as a stand alone mini-site, the navigation should follow the same profiling as the main website.

If the user has navigated here through search navigation it can pre-filter the search results to match their profile and needs. If they have not previously used search, the user can be asked here.

A) I'm looking to

- **Buy my first home**
- **Buy an investment property**
- **Refinance my home**
- **Refinance an investment property**
- **Renovate my home**
- **Upgrade to another home**
- **Consolidate my debt**
- **Find a mortgage broker**
- **Speak to a financial planner**
- **Organise my business finance**
- **Own my own franchise**
- **Retire soon**

B) I want to learn about

- **First home ownership**
- **Refinancing**
- **Upgrading or renovating a home**
- **Property Investment**
- **Consolidating my debt**
- **Having my own franchise**
- **Insurance**
- **Car loans**
- **Financial Planning**
- **Mortgage Brokers**
- **Business lending**
- **Mortgage Choice Credit cards**

These navigation approaches can be tested in the prototype testing phase online on mobile and desktop devices.

Next Steps

With this approach we will need to organise which filters comprise profile and phase, then outline what needs to be grouped under each category.