



Mortgage Choice
-
User Research
Analytics & User flows

Purpose

Atlas have explored Google Analytics data to construct high level journeys, insights and opportunities around user behaviour for the re-design of Mortgage Choice website.

Atlas analysed data from the last year (March 7 2016 - March 13 2017), focusing on three core elements in order to understand user behaviour.

User Flow

Observing how users move through the website and analysing their interactions to gain a better understanding of user intent.

Content drill down

Analysing which content users consume and engage with the most in order to prioritise and group important information together.

User Explorer

Exploring three unique user profiles with a varied range of engagement to construct a high level story around intent and behaviour.

Landing Pages

Home

Hello landing page
(1st tier)
 • **Home loan refinancing**
 • Point you in the right direction
 • Better choices better life
(2nd tier)
 • Get the right home loan advice
 • Find the right home loan
 • Get a winning loan

Home loan repayment calculator

Hello landing page
 • First time home buyers

What is a home loan Guarantor?

Remaining sessions
(1st tier)
 • What is rental yield?
 • Using equity to buy
 • Get the right home loan deal
(2nd tier)
 • Extra home loan repayments calculator
 • How long to repay calculator
 • Lump sum payments calculator

2nd tier landing pages

Blog - How long do I need to be working before I can get a loan?
 Blog - What is the difference between conditional and unconditional approval?

1st Interaction

Home

Home loan repayment calculator

Conversion
Submitted form

Borrowing power calculator

Home loans
 • Interest rates
 • **Refinancing**
 • Compare home loans

Remaining sessions
 • Home loans calculators
 • Home loans
 • Stamp duty calculator

Remaining sessions
 • What is rental yield?
 • Using equity to buy
 • Get the right home loan deal
(2nd tier)
 • Extra home loan repayments calculator
 • How long to repay calculator
 • Lump sum payments calculator

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About us
 Financial planning
 Join mortgage choice
 Car loans
 Credit cards
 Business lending
 Mortgage protection insurance

2nd Interaction

Home

Home loan repayment calculator

Home loans calculators

Borrowing power calculator

Home loans
 • **Refinancing**
 • Interest rates
 • Next home buyers

Remaining sessions
 • First home buyers
 • Stamp duty calculator
 • How long to repay calculator

Remaining sessions
 • What is rental yield?
 • Using equity to buy
 • Get the right home loan deal
(2nd tier)
 • Extra home loan repayments calculator
 • How long to repay calculator
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Remaining sessions
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 Business lending

3rd Interaction

Home

Borrowing power calculator

Home loan repayment calculator

Home loans calculators

Home loans
 • **Refinancing**
 • Property investment
 • Interest rates

Remaining sessions
 • Home loans
 • Stamp duty calculator
 • Extra home loan repayments calculator

Remaining sessions
 • What is rental yield?
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About us
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 Car loans
 Insurance
 News

What we can understand from this data:

User Intent

Users come to the website with a direct intention (to seek advice and/or knowledge about a specific topic or perform a specific action i.e use the calculator) but there are unknowns around unfamiliar concepts and terms they need to understand first.

Users need reassurance that they are making the right decisions. They will often enter the site based on the search results language of "better"and "right".

Home loan is top of mind for the majority of users. Users will scan other products out of interest while they are seeking out information on a specific topic.

There is a growing market of first home buyers and refinancers we can talk to.

The most popular interactions are with calculators including: (in order of high usage)

- Home loan repayment calculator
- Borrowing power calculator
- Extra home loan
- How long to repay
- Stamp duty
- Lump sum payments

Opportunities

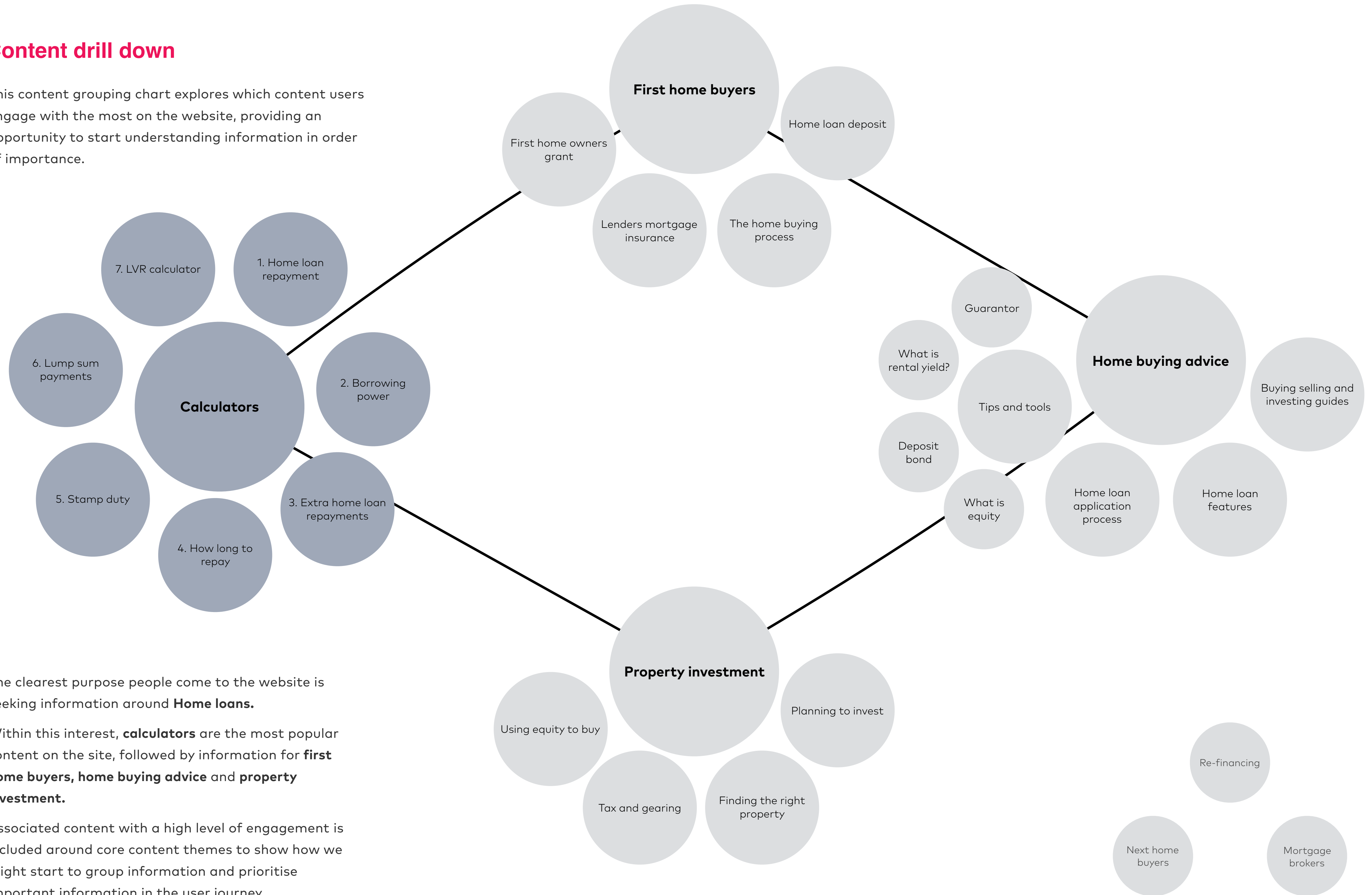
Mortgage choice can be positioned as a helpful, friendly guide - one that shows you the way (without getting in the way).

Users are having to do a lot of work for themselves i.e. download their own guides, click through many pages to get to information (4-5 clicks). There is an opportunity to make the information the user is seeking easier and simpler to reach if we profile users correctly from the start. If we understand who is coming to the website, we can guide them and take them on a journey instead of having users find their own way.

We can start to group information around what users seek at certain parts of the journey, giving them the understanding they need when they need it, and converting them at relevant points in the journey.

Content drill down

This content grouping chart explores which content users engage with the most on the website, providing an opportunity to start understanding information in order of importance.



The clearest purpose people come to the website is seeking information around **Home loans**.

Within this interest, **calculators** are the most popular content on the site, followed by information for **first home buyers, home buying advice** and **property investment**.

Associated content with a high level of engagement is included around core content themes to show how we might start to group information and prioritise important information in the user journey.

Landing & Exit Pages

The majority of the website's landing pages have the highest exit rate. Interrogating this further in user research will allow us to better understand the context behind core user needs and expectations so we can ensure the journey is continued at critical points of interaction.

Pages to focus on with the highest landing and exit rate include:

- **Home loan repayment calculator**
- Homepage
- 'Hello' first home buyer page
- What is a home loan guarantor?
- Using equity to buy
- What is rental yield?
- **How long to repay calculator**
- **Extra home loan repayments calculator**
- 'Hello' Get the right home loan deal
- **Borrowing power calculator**

User Profile 1 - Potential Retiree

User: Prospect

Total sessions: 25

Total session duration: 02:02:52

Average session duration: 00:04:55

Bounce rate: 16.00%

Acquisition: Organic search

Device: Desktop

June - November 2016

User Insights

Indicators suggest this user may be approaching retirement due to usage of retirement income calculator and consuming of retirement related blog content.

Understanding people and building trust are of core significance to this user. A lot of time was spent searching for and exploring individual mortgage broker and financial adviser profiles.

The user had financial planning top of mind throughout the duration of his interaction with the website, which was 6 months.

We could speak to this user by providing the tools and resources they need by profiling them in their first interaction. With some background information, we could direct them to brokers and advisors who have looked after people with a similar background and/or situation. This can help to build trust for the user and save time from having to look through various profiles over several sessions.

Core Products

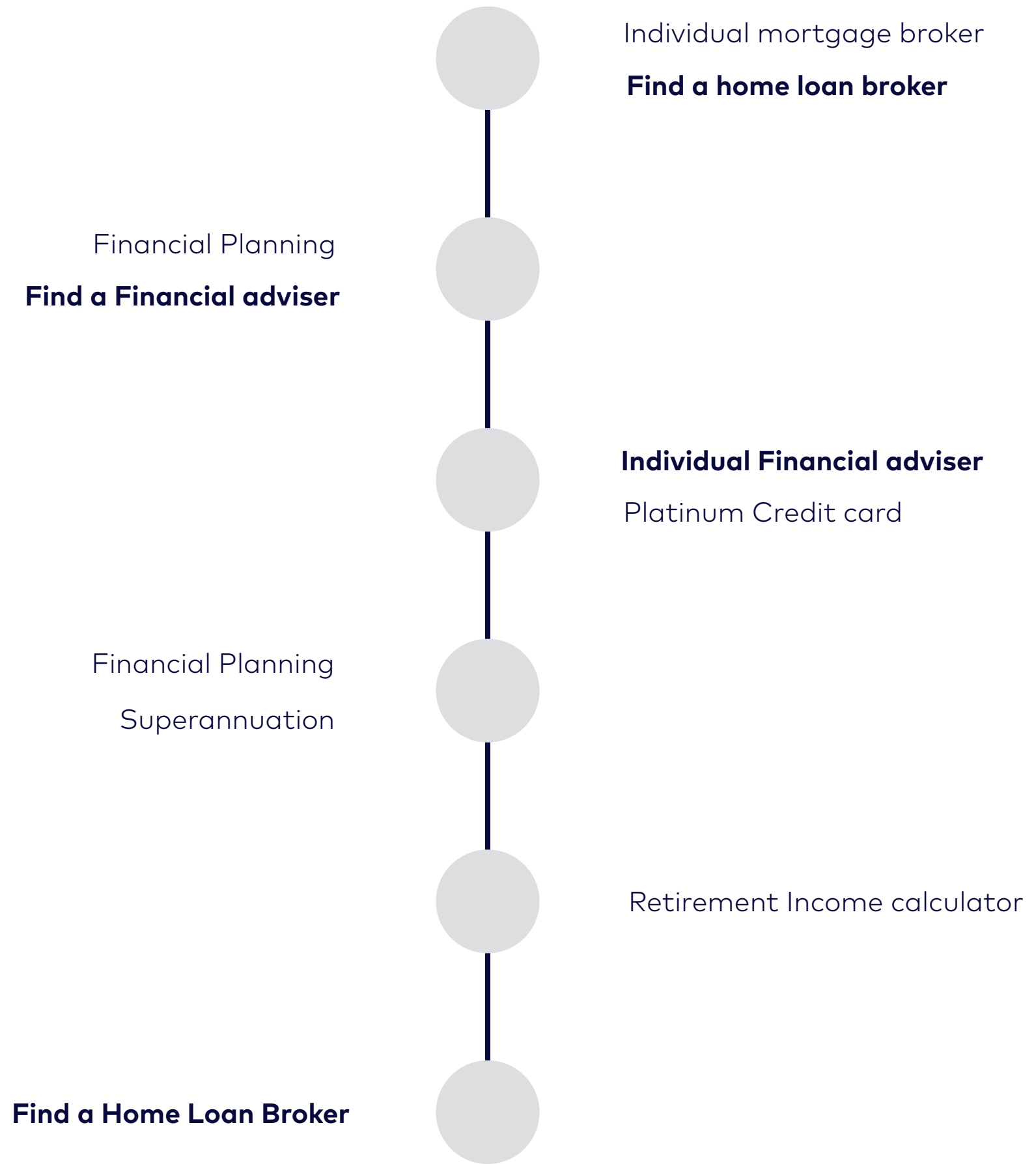
Home loan broker

Financial Planning

Credit Cards

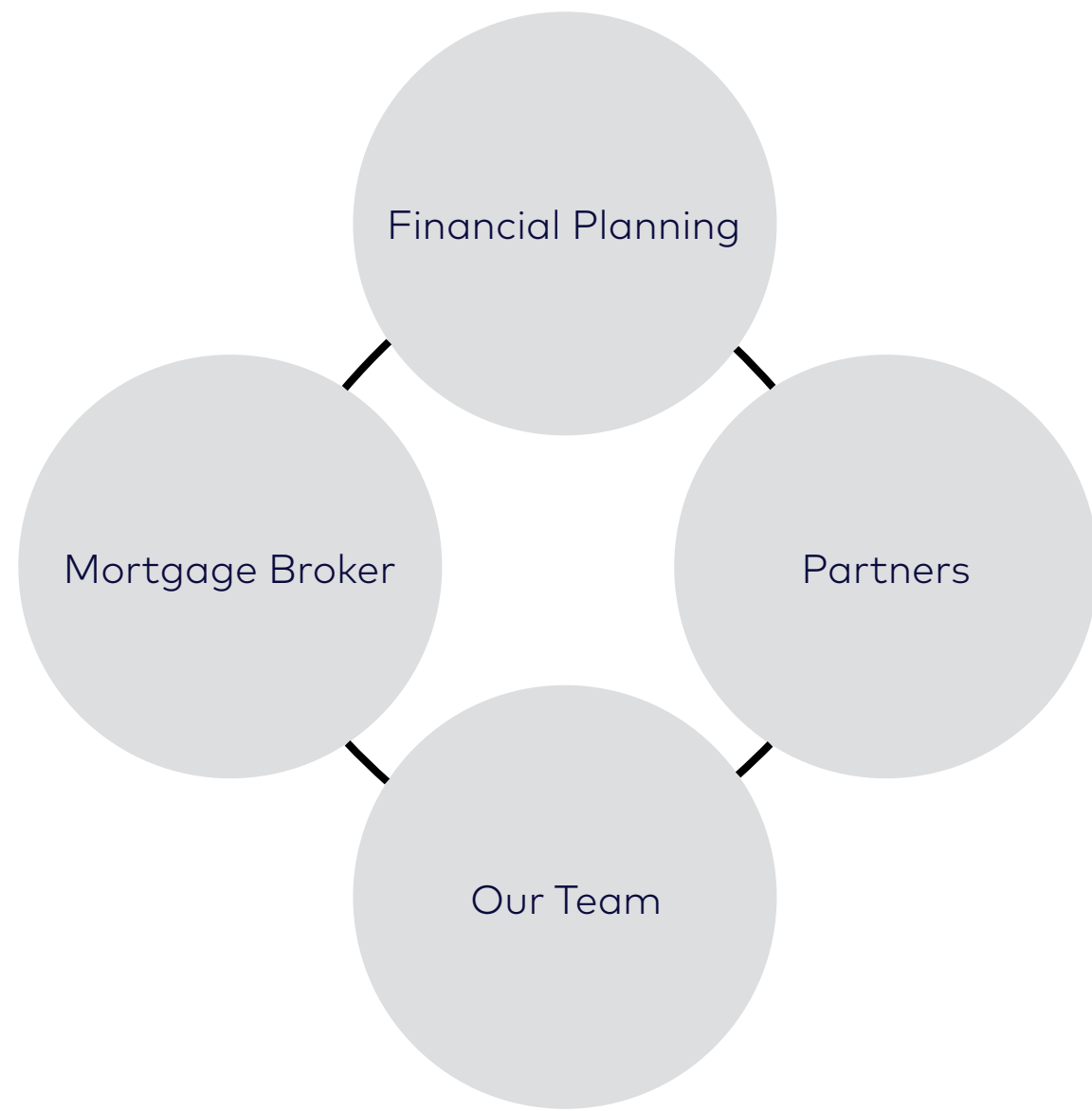
User Journey - Overview

User: Prospect
Total sessions: 25
Total session duration: 02:02:52
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Acquisition: Organic search
Device: Desktop
June - November 2016



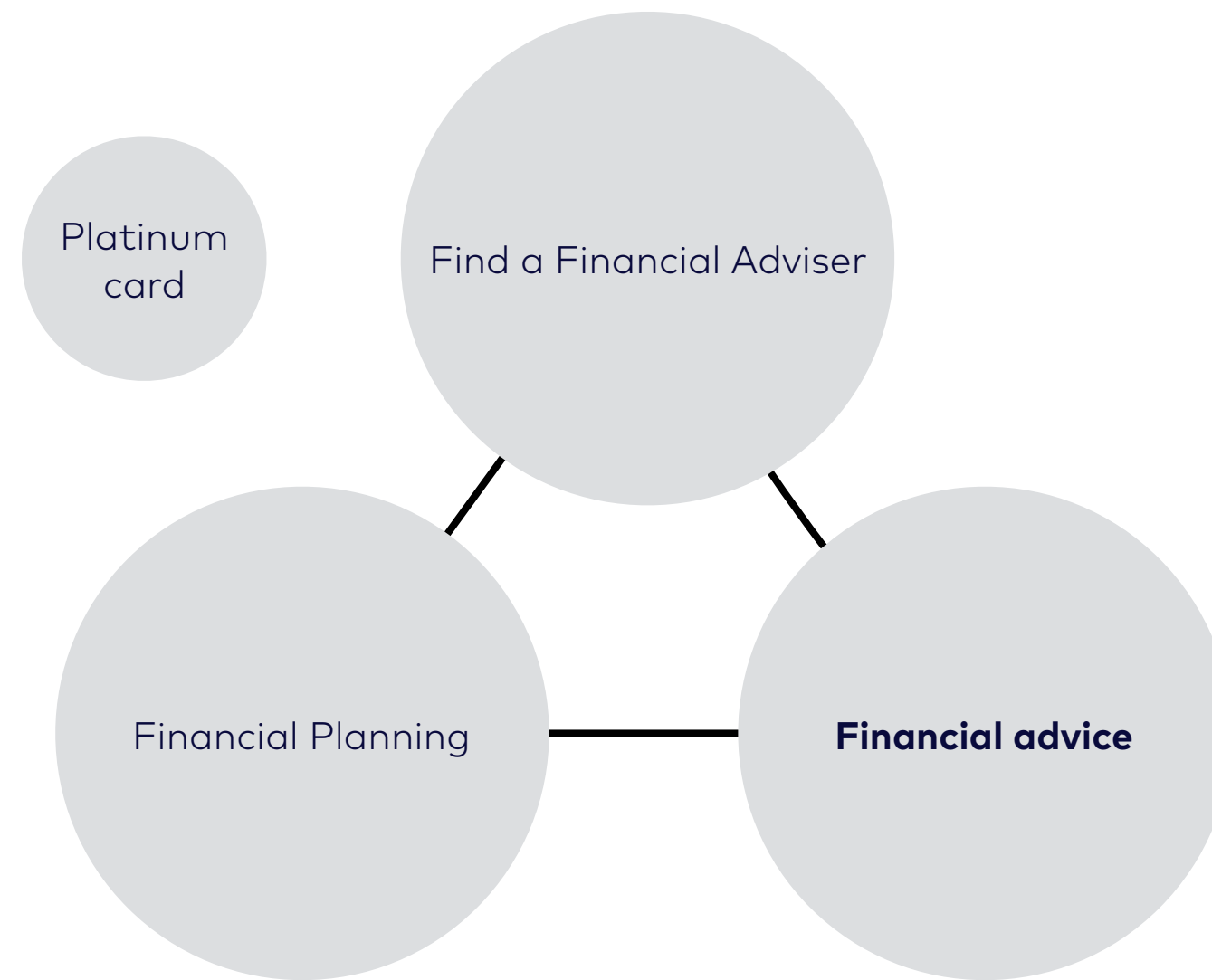
User Journey - High level Content Group

User: Prospect
 Total sessions: 25
 Total session duration: 02:02:52
 Average session duration: 00:04:55
 Bounce rate: 16.00%
 Acquisition: Organic search
 Device: Desktop
 June - November 2016



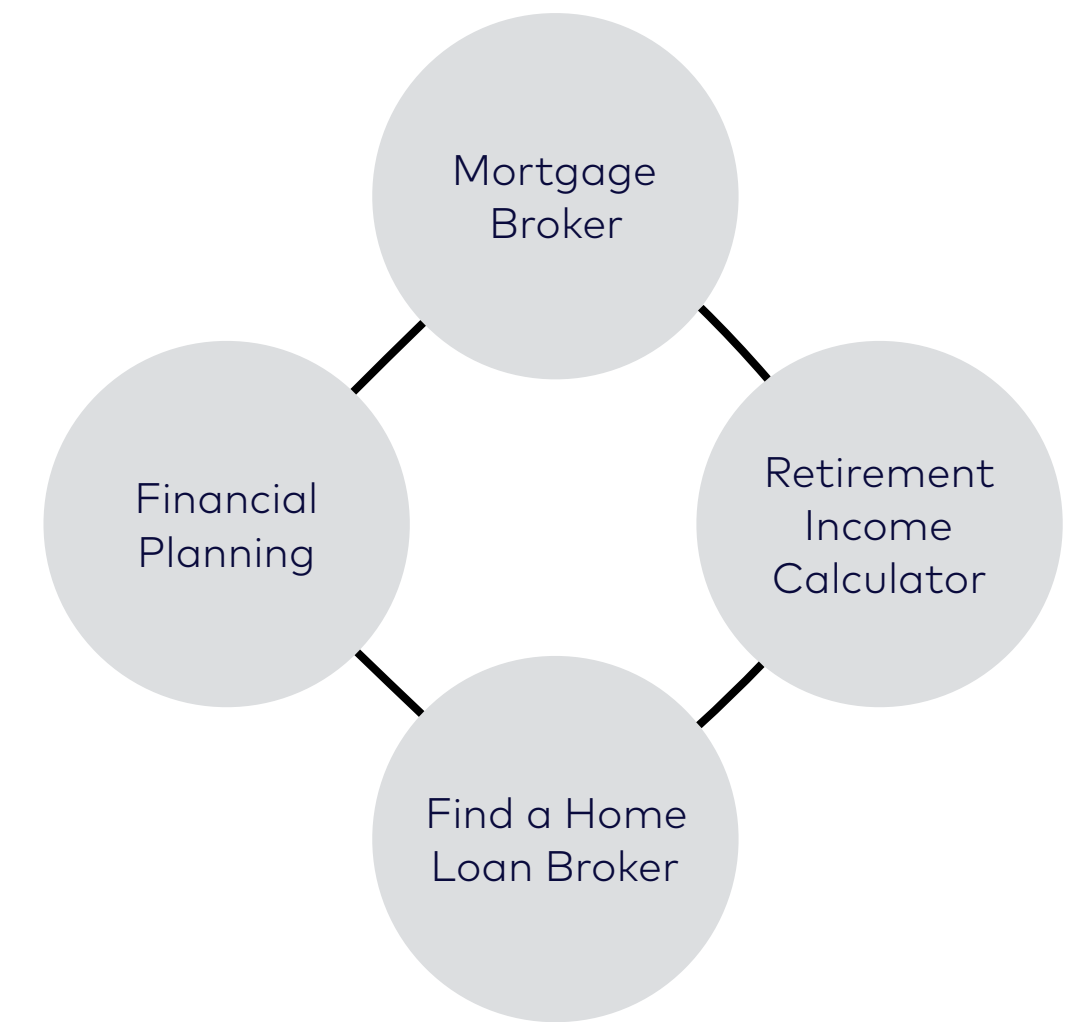
June 2016

Intent: Finding a mortgage broker



July - August 2016

Intent: Seeking a financial adviser



September - November 2016

Intent: Finding a home loan broker
 Understanding retirement income

User Journey - Detailed

User: Prospect
Total sessions: 25
Total session duration: 02:02:52
Average session duration: 00:04:55
Bounce rate: 16.00%
Acquisition: Organic search
Device: Desktop
June - November 2016

June 23 09:31am

Dwayne Brittain, Mortgage Broker Wantirna, VIC > Financial Planning, Dwayne Brittain, Scoresby, VIC > Our Team, Dwayne Brittain, Mortgage Broker in Knox > Our Partners, Dwayne Brittain, Bayswater, VIC > Financial Planning, Dwayne Brittain, Scoresby, VIC > David Taylor > Mortgage Brokers and Home Loans Broker > Financial Planning, Michael Wren & Geoff Pyers, Mortgage Broker Camberwell, VIC

July 5 9:33am

Home > **Financial Planning** > Find a Financial Adviser

July 25 9:39am

David Taylor - Mortgage Choice > PDF download <https://www.mortgagechoice.com.au/fp/david.taylor> > **Mortgage Choice Platinum Card** > David Taylor - Mortgage Choice

August 4 4:05pm

Home > Financial Planning > Financial advice > **Superannuation** - Financial Planning > Wind down work, not your lifestyle

October 28 7:18am

Home > **Retirement Income Calculator** > mortgagechoice.investfit.com.au

November 24 2:44pm

Home > Mortgage Brokers In Traralgon, VIC > **Find a Home Loan Broker** > Valdis Bormanis, Mortgage Broker Narre Warren, VIC > Find a Home Loan Broker > Hayley Edwards, Mortgage Broker, Phillip Island > Mortgage Brokers In Traralgon, VIC

User Profile 2 - Potential Refinancier

User: Prospect

Total sessions: 160

Total session duration: 30:25:33

Average session duration: 00:11:25

Bounce rate: 18.75%

Acquisition: Organic search

Device: Desktop

July 16 - Jan 17

User Insights

Indicators suggest user may be re-financing their mortgage and interested in re-financing their car loan.

The user came in from a number of channels, including social, organic search and referral over their time interacting with the website, which was 7 months.

They had a high level of engagement with the website with a long session duration. The user viewed several broker's pages and their blogs, as well as Mortgage choice blog, Youtube and Facebook channels and interacted with several calculators, which suggests they are heavy researchers.

Understanding people and building trust are of core significance to this user.

We could speak to this user by providing more direct and personable communication channels online with mortgage brokers and integrate social capabilities. We could provide a lot of content they consume on the website directly to the user.

Core Products

Business lending

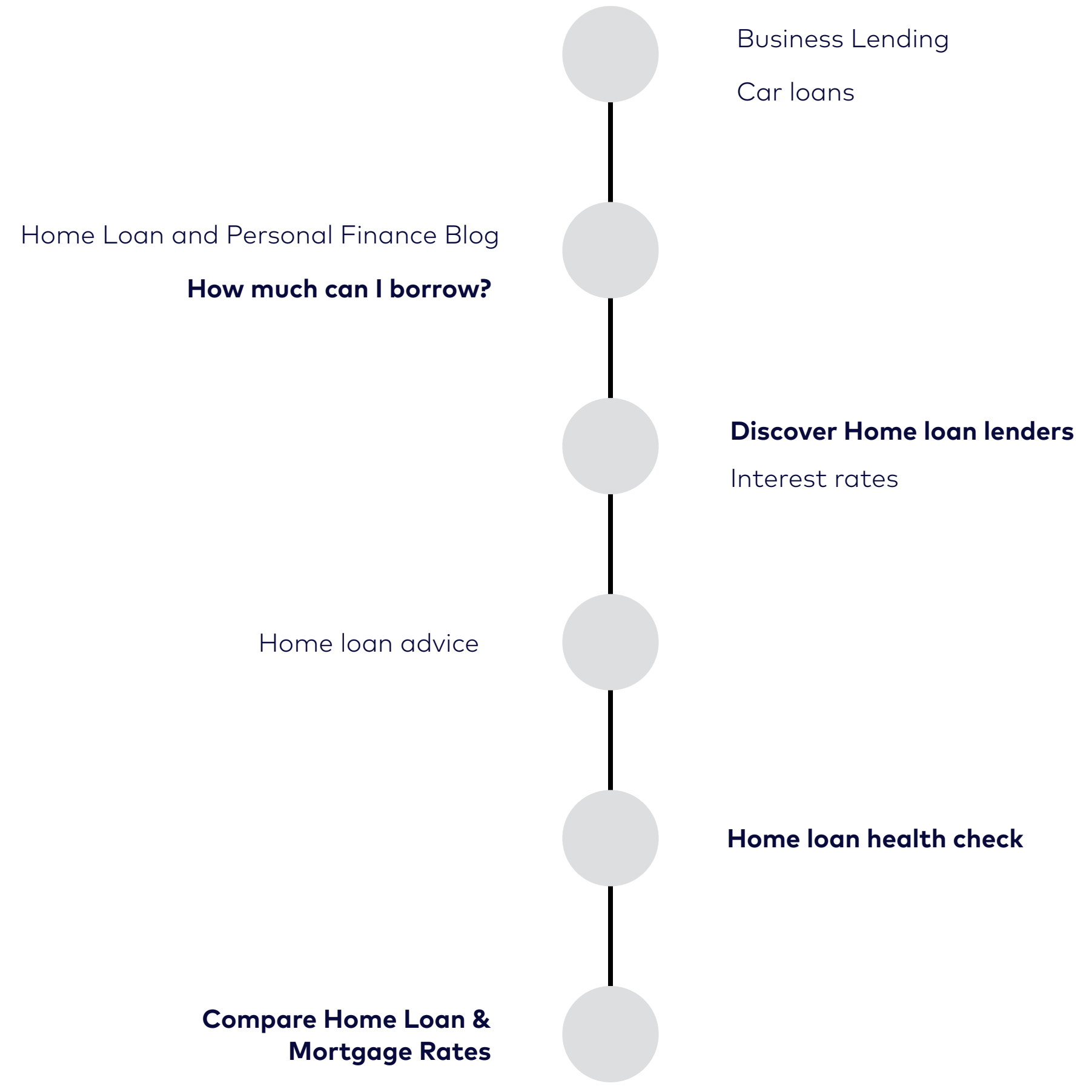
Home loan re-finance

Financial planning

Car loans

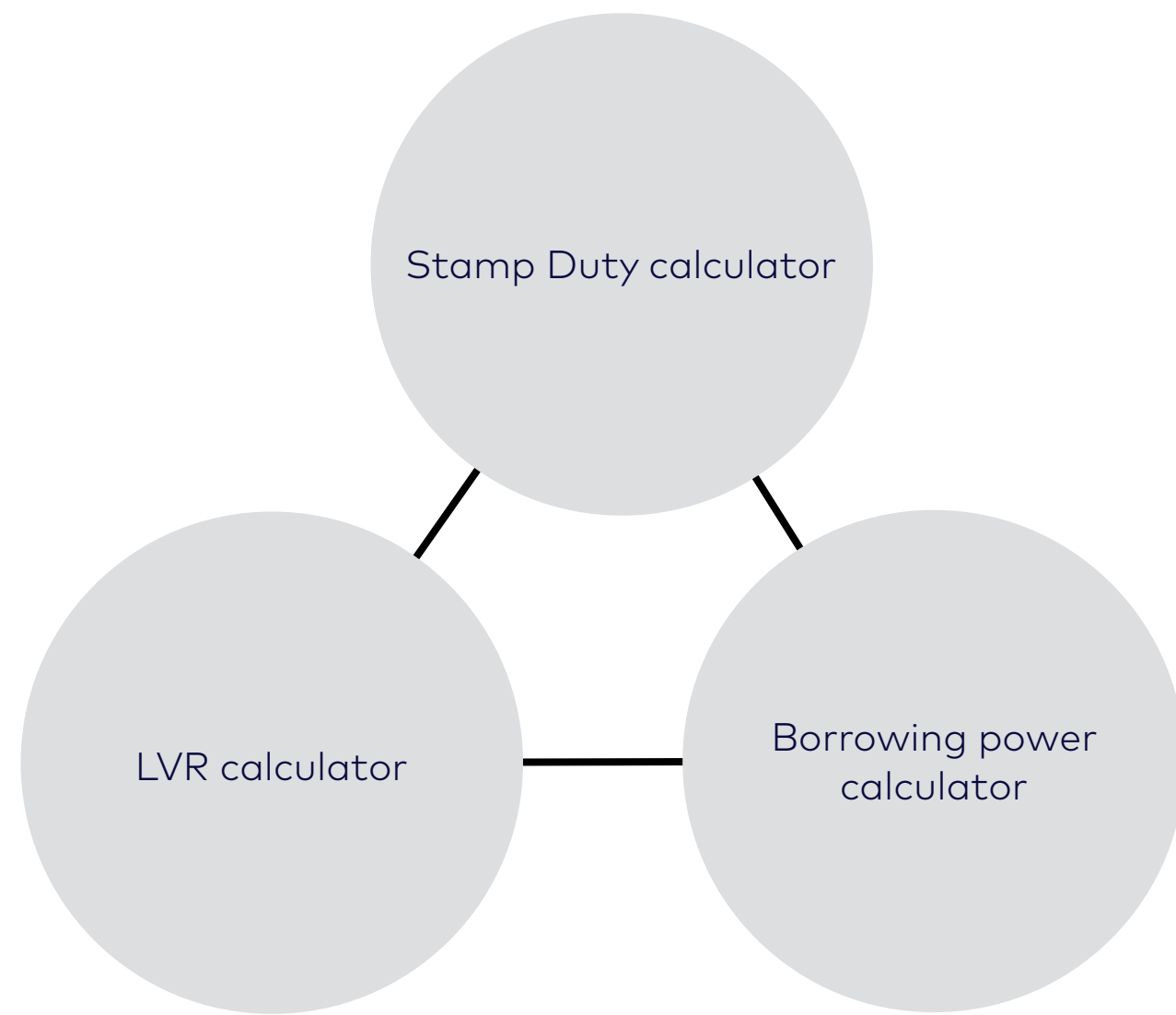
User Journey - Overview

User: Prospect
Total sessions: 160
Total session duration: 30:25:33
Average session duration: 00:11:25
Bounce rate: 18.75%
Acquisition: Organic search
Device: Desktop
July 16 - Jan 17



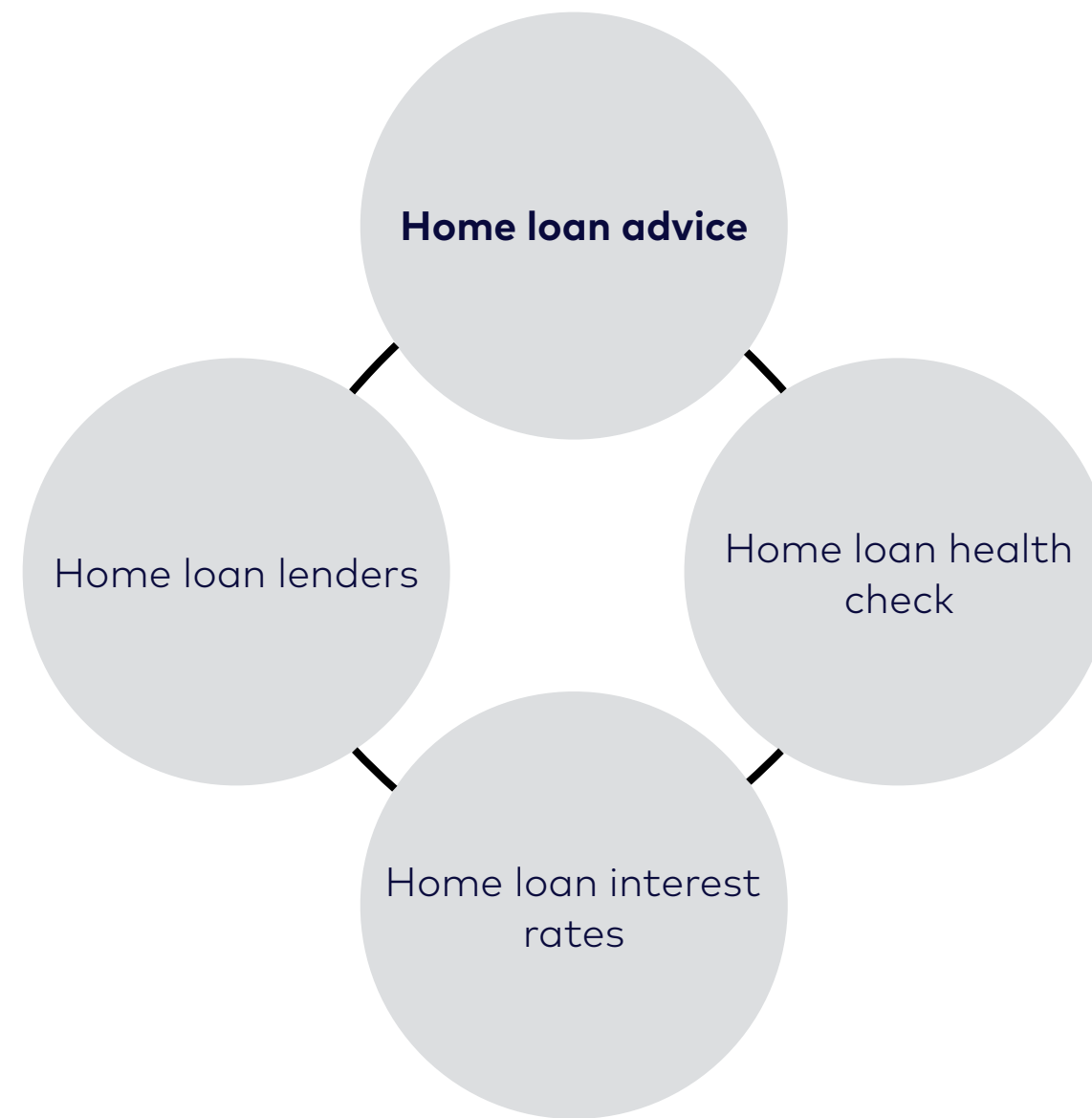
User Journey - High level Content Group

User: Prospect
 Total sessions: 160
 Total session duration: 30:25:33
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 Device: Desktop
 July 16 - Jan 17



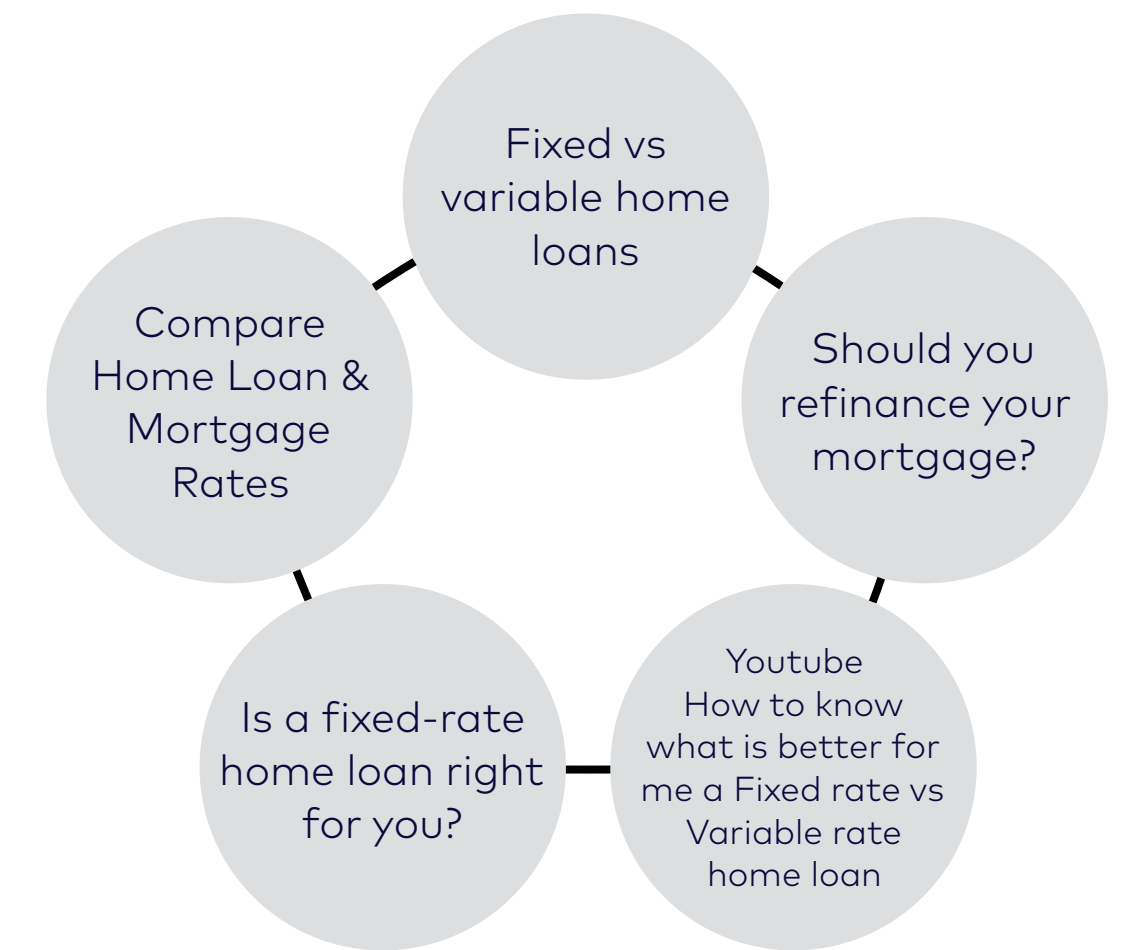
July - September 2016

Intent: Using calculators for financial estimation



September 2016 - January 2017

Intent: Seeking expert advice around home loans



Intent: Understand more about home loans

User Journey - Detailed

User: Prospect
Total sessions: 160
Total session duration: 30:25:33
Average session duration: 00:11:25
Bounce rate: 18.75%
Acquisition: Organic search
Device: Desktop
July 16 - Jan 17

July 4 1:41pm
Business Lending > Navigating asset finance | Business Loan, Perth > Home > Buying vs leasing a car > Refinancing your car loan > The truth about 0% car finance > Car loan FAQs > Mortgage Broker, Home loan experts Carina, Camp Hill and Carindale > Equipment finance > Buying vs leasing a car > Home Loan and Personal Finance Blog | Trevor Kreis, Mortgage Broker East Brisbane > How to take advantage of low interest rates | Trevor Kreis, Mortgage Broker Brisbane

September 16 10:07am
Home Loan and Personal Finance Blog | Trevor Kreis, Mortgage Broker East Brisbane > The Queensland First Home Owners' Grant increases to \$20,000 | Trevor Kreis > **Stamp Duty Calculator** > How Much Can I Borrow? Find Out Now > Loan to Valuation Ratio (LVR) Calculator

September 21 4:39pm
Home Loan and Personal Finance Blog | Trevor Kreis, Mortgage Broker East Brisbane > How to choose the right lender | Trevor Kreis - Mortgage Choice > What home loan features do you really need? | Trevor Kreis Mortgage Broker Brisbane > **Discover home loan lenders** > Mortgage Broker, Home loan experts Carina, Camp Hill and Carindale > Home loan interest rates

October 26 9:26am
Home loan advice, download our PDFs > Derek McLeod & Luke Cashin | Mortgage Brokers Westfield Carindale & Westfield Garden City, QLD > [firsthomeowners.initiatives.qld.gov.au](https://www.firsthomeowners.initiatives.qld.gov.au) > Should you buy off the plan? | Luke Cashin Mortgage Broker Brisbane > Is there an apartment oversupply and what it means for buyers | Luke Cashin

Jan 2 6:59pm
Free **home loan health check** > Home Loan and Personal Finance Blog | Trevor Kreis, Mortgage Broker East Brisbane > Blog Refinance, frequently asked > What defines the value of a property?

Jan 19 10:49pm
Derek McLeod & Luke Cashin Blog | Mortgage Brokers Brisbane > Is a fixed-rate home loan right for you? | Luke Cashin, Mortgage Broker > **Compare Home Loan & Mortgage Rates** > Fixed vs variable home loans | Luke Cashin Mortgage Broker Garden City, Brisbane > Should you refinance your mortgage? | Luke Cashin Mortgage Broker Garden City, Brisbane > <https://www.facebook.com/MortgageChoiceGardenCity> > Youtube How to know what is better for me a Fixed rate vs Variable rate home loan

User profile 3 - Potential First Home Buyer

User: Lead

Total sessions: 63

Total session duration: 14:26:39

Average session duration: 00:13:45

Bounce rate: 20.63%

Acquisition: Direct

Device: Desktop

April - August 2016

User Insights

Indicators suggest this user may be a first home buyer and came to the website to seek information and to understand more about mortgage brokers.

The user had a direct intent for each session but seemed interested in exploring different products, from home loans, financial planning and car loans over their time interacting with the website, which was 5 months.

The user is a confident researcher and returned to several of the same pages over months, with a high session duration. Engagement seemed to increase the more the user spent time on the website (engaging with live chat, pages and blog articles)

It was important to the user to understand why they should use Mortgage Choice (seeking out difference or unique value proposition), by exploring their about us page and their corporate profile. We could speak to this user by ensuring this information is provided clear and visible in the homepage, from the very first interaction.

The user contacted Mortgage Choice online on their fourth session, however returned several times to the website and submitted another contact form at a further date. Mortgage Choice should maintain point of contact with the user to improve overall customer service and answer questions they have along the way.

Core Products

Home loan broker

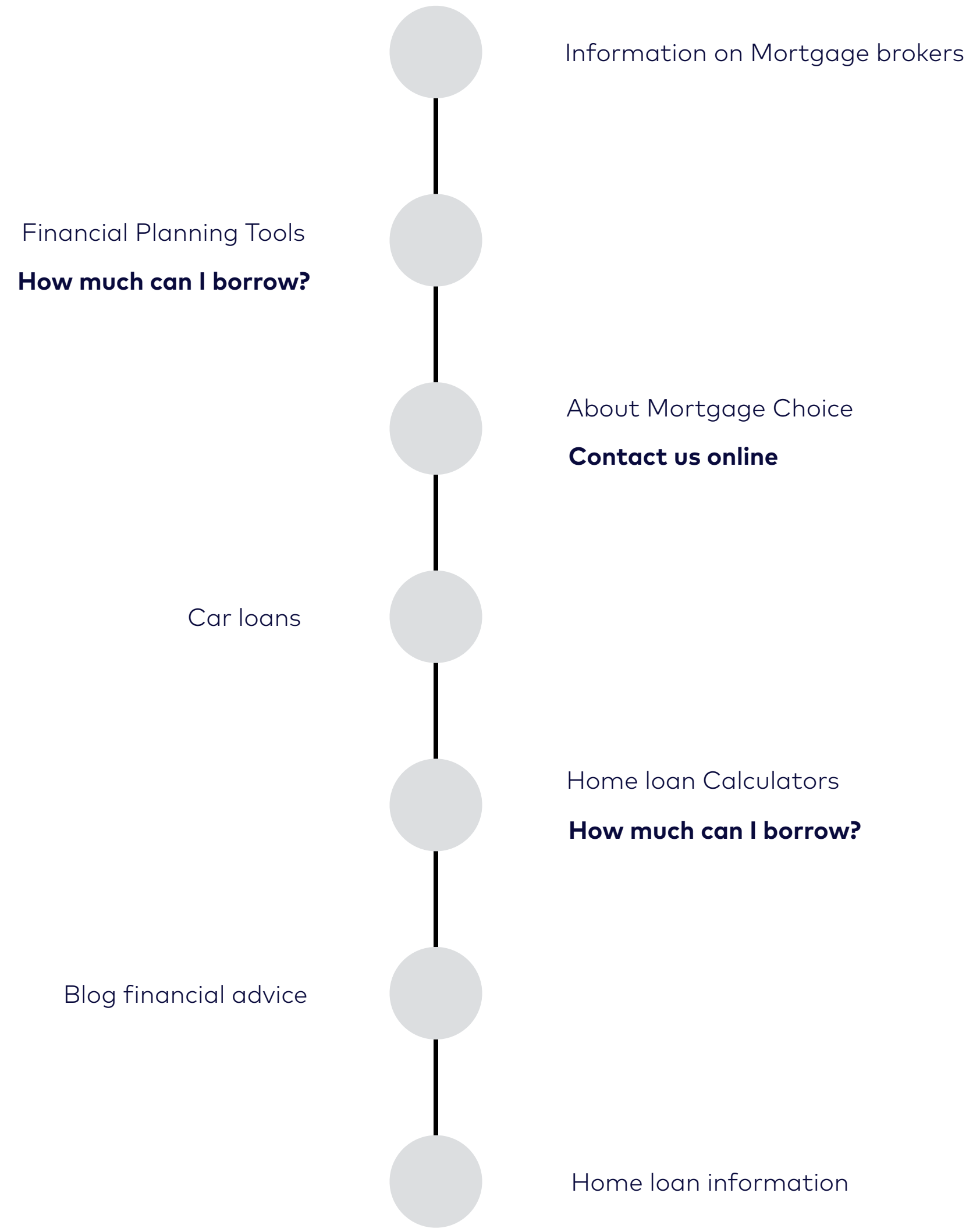
Financial Planning

Business Lending

Car loans

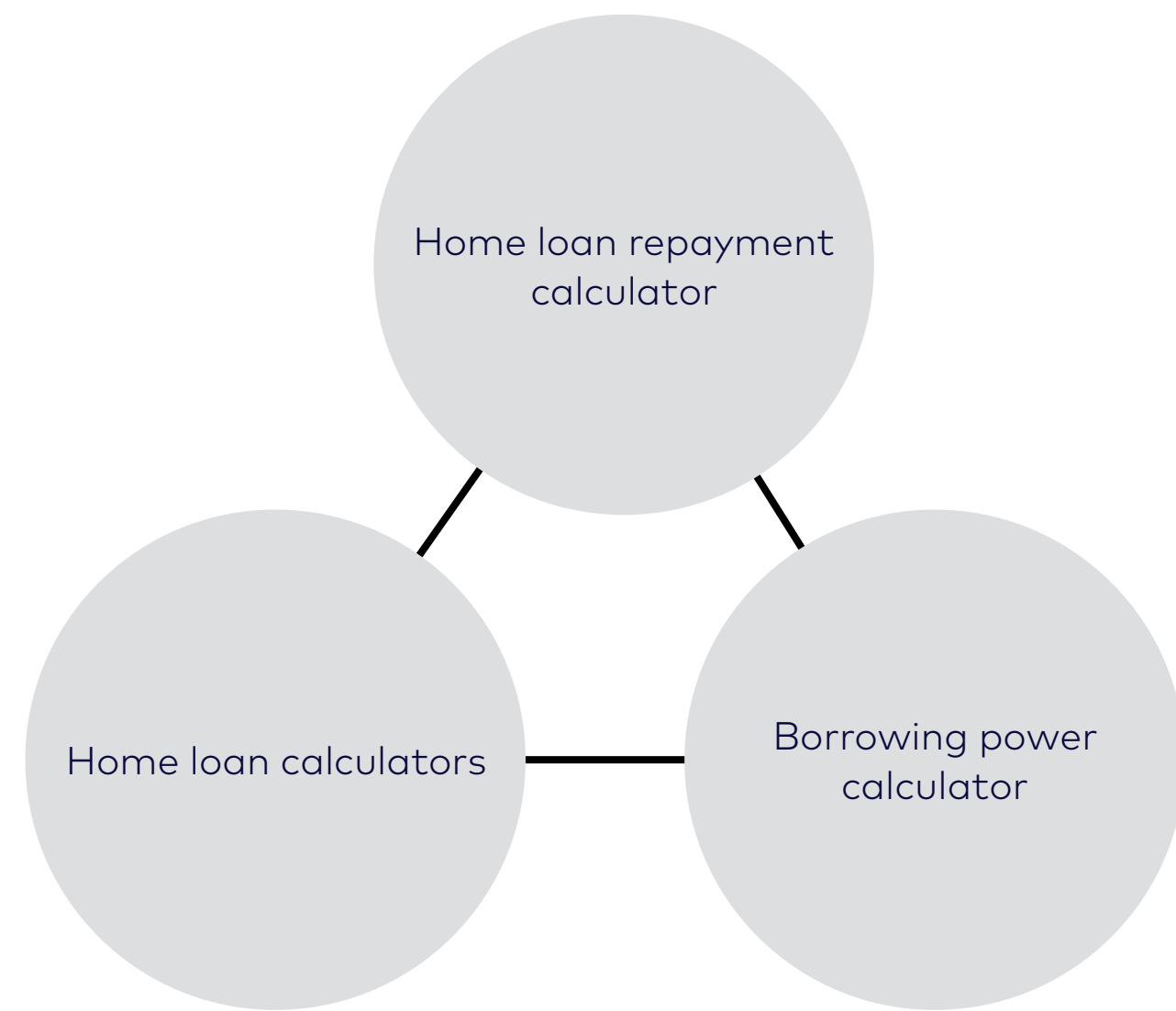
User Journey - Overview

User: Lead
Total sessions: 63
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Average session duration: 00:13:45
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Device: Desktop
April - August 2016



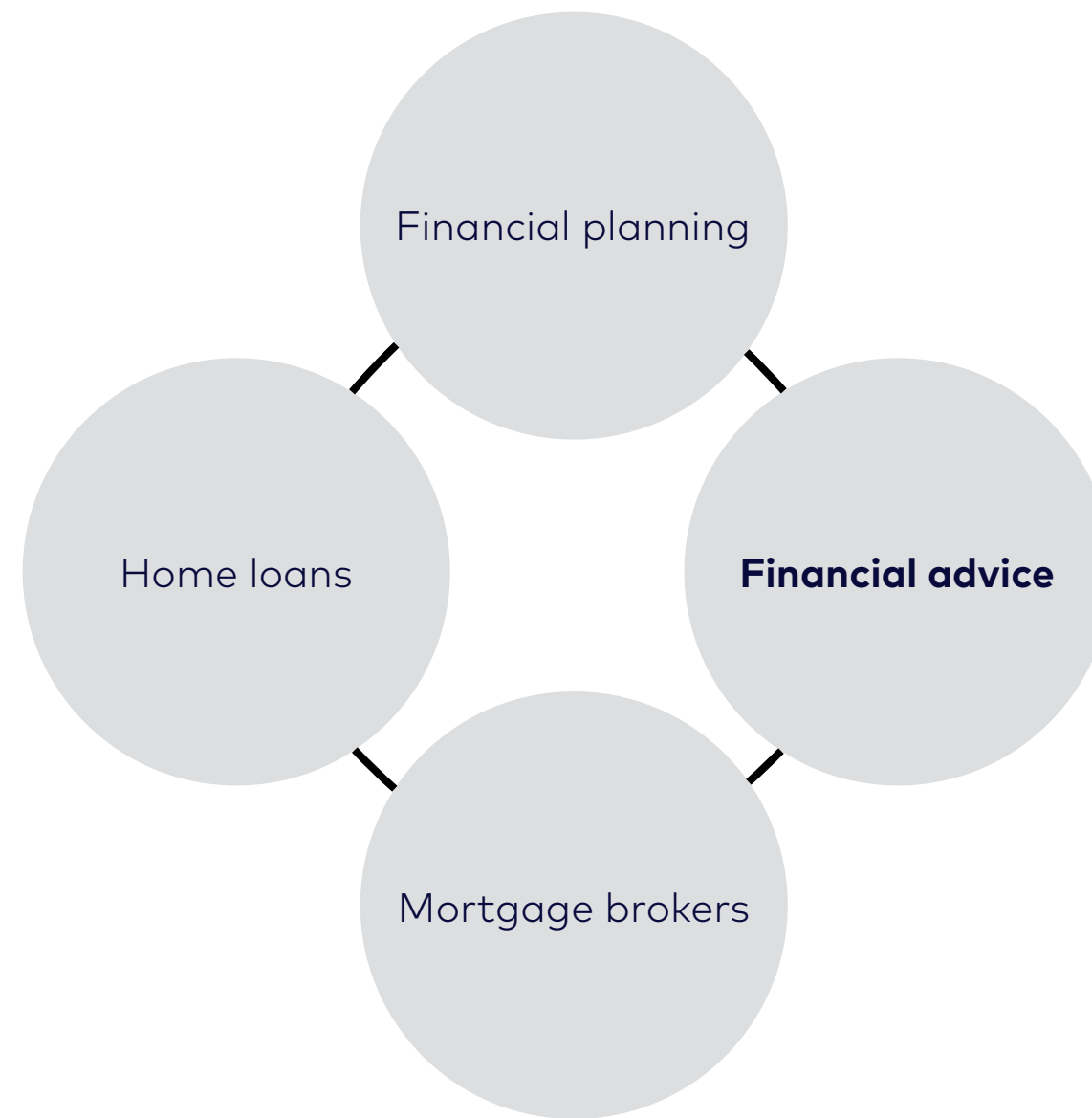
User Journey - High level Content Group

User: Lead
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 Average session duration: 00:13:45
 Bounce rate: 20.63%
 Acquisition: Direct
 Device: Desktop
 April - August 2016



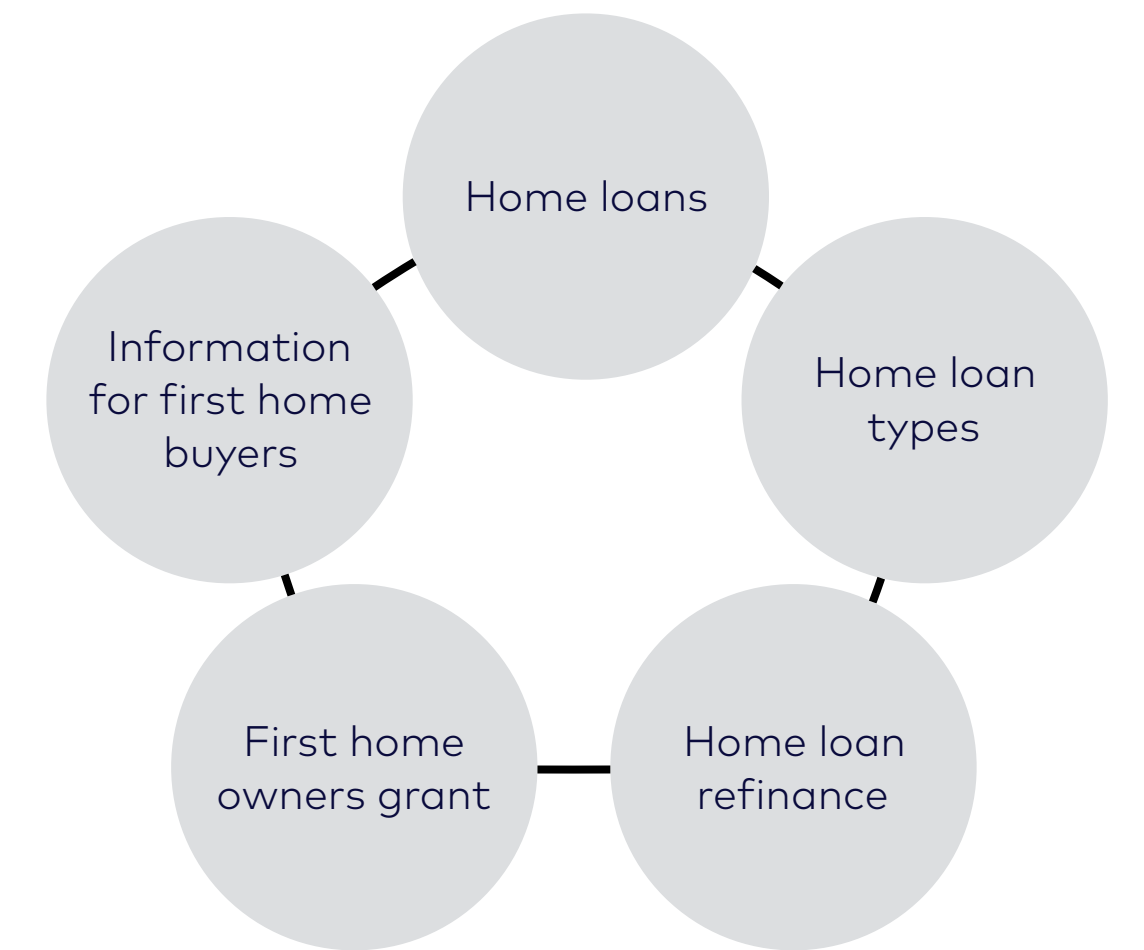
April 2016

Intent: Using calculators for financial estimation



May - August 2016

Intent: Seeking expert advice around finances



Intent: Understand more about first home buyer loans

User Journey - Detailed

User: Lead
Total sessions: 63
Total session duration: 14:26:39
Average session duration: 00:13:45
Bounce rate: 20.63%
Acquisition: Direct
Device: Desktop
April - August 2016

April 6 4.20am

Home > Home Loans > **Mortgage brokers** > What does a mortgage broker do? > What makes us different? > Why is our home loan service no cost?

April 7 10:10pm

Home > **Financial Planning** > Tools > Home Loans > Financial Planning > Business Lending > Home > Financial Planning > How Much Can I Borrow? > Refinancing

April 11 2.59pm

Home > **About Mortgage Choice** > Home > Contact us online

April 11 8.55pm

Home > **Car Loans**

April 11 11.18pm

Home > Home Loans > **Home loan calculators** > Financial Planning > Tools > Home loan calculators > How Much Can I Borrow? > Home loan calculators > Home Loan repayment calculator

April 28 5.42pm

Home > Footer > **Blog** > Financial planning advice

May 20 2.45pm

Home > **Home Loans** > Information for first home buyers > First Home Owners Grant > Are you eligible for a First Home Owner Grant? > Home buying process of your first home > Property investing > How does negative gearing affect taxes? Home > Home Loans > Information for first home buyers > Home loans tailored to you > Home loans types > Corporate profile > Mortgage Choice Board of Directors > Home loans > Livechat > Information for first home buyers > Why Our Service is No Cost to Our Customers > Mortgage Brokers > Find your local broker > Click on Call Button > Contact us online > Use our home loan calculators

May 28 3.41pm

Home > **Home Loans** > Information for first home buyers > Home loans > Home loan refinance > Home loans types > First Home Owners Grant > First Home Owners Grants in WA > Home loan refinance > Refinance cost and savings > Could you save when refinancing your home loan?

Insights and Opportunities

Analysing user profiles provides an opportunity for understanding patterns of behaviour and interaction, as well as a framework for how we can speak to our users.

- Understand the intent for users session each time they visit the website so we can direct them to where they need to be and follow up with relevant call to actions.
- Keep value proposition visible and clear so users don't have to find it.
- Re-organise and prioritise information according to user profiles.
- Users on average spend about 5-7 months researching. We should take advantage of this life cycle and speak to them at relevant parts of the journey.

The overall pattern across the three user profiles sees intent move from seeking **direct outcome** to **expert advice** and towards the end of the journey, **understanding**.



Thank you

Chloe Lawrence-Hartcher

M. +61 401 508 380

T: +61 2 9431 3000

E. chloe@atlasagency.com.au

Level One

360 Pacific Highway

Crows Nest, NSW, 2065

Australia

info@atlasagency.com.au