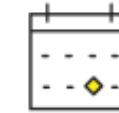


Calendar entry

Booking an appointment for a home loan

Role: Product designer

Time: 2 weeks



Book an appointment

Talk to a home lending specialist.

What you can book an appointment for

- New home loan
- Refinance to CommBank
- Top Ups (existing customers)
- Next home loan (existing customers)
- Fixed rate options (existing customers)

You can book an appointment

- In branch
- Over the phone (existing customers)
- At a convenient location (existing customers)

Book an appointment



Change your existing loan online

The tasks below can be done in netbank in minutes.

Change your loan

- [Switch from variable rate to fixed rate](#)
- [Refix loan \(if your fixed rate is expiring soon\)](#)
- [Split your loan](#)
- [Increase/top up your loan](#)
- [Link offset to your loan](#)

Change your repayments

- [Change repayment amount/date/frequency](#)
- [Switch repayment from Interest Only](#)

or

About your privacy

By continuing you acknowledge that we are collecting your personal information in order to assist with your home loan application. This information will assist in determining your eligibility for your home loan application. If you are applying as a joint applicant you have permission to provide the person about information about the person you are applying with. For more details about how we handle your personal information or how you can access or correct your personal information or contact us with any questions, please visit our [Privacy Policy](#).

Design brief

Problem

We get hundreds of complaints from customers who are frustrated they can't make an appointment for for in-life needs such as re-fixing their home loan.

This change is about giving existing customers the self-service options before they try to book an appointment for which there are not options available.

Approach

Treat the experience as a customer coming to talk in branch (conversational UI).
Improve clarity of self service options and ensure clear copy.



Close ✕

Talk to a Home Lending Specialist

Appointments for new home loans or refinancing

Booking an appointment only takes a few minutes. You can talk with a Home Lending Specialist:

- In branch
- At your home or work
- Over the phone

Make an appointment

We may call to see how we can help, even if you don't complete your booking request

Make changes to an existing loan

You can increase (top up) your home loan or make other changes such as your repayment frequency in NetBank.

To change your loan to a different type, [message us](#).

[Go to NetBank](#)

Want to browse?

Check out our easy-to-use tools, market updates, expert tips and range of home loans, in your own time.

[Explore Home Buying](#)

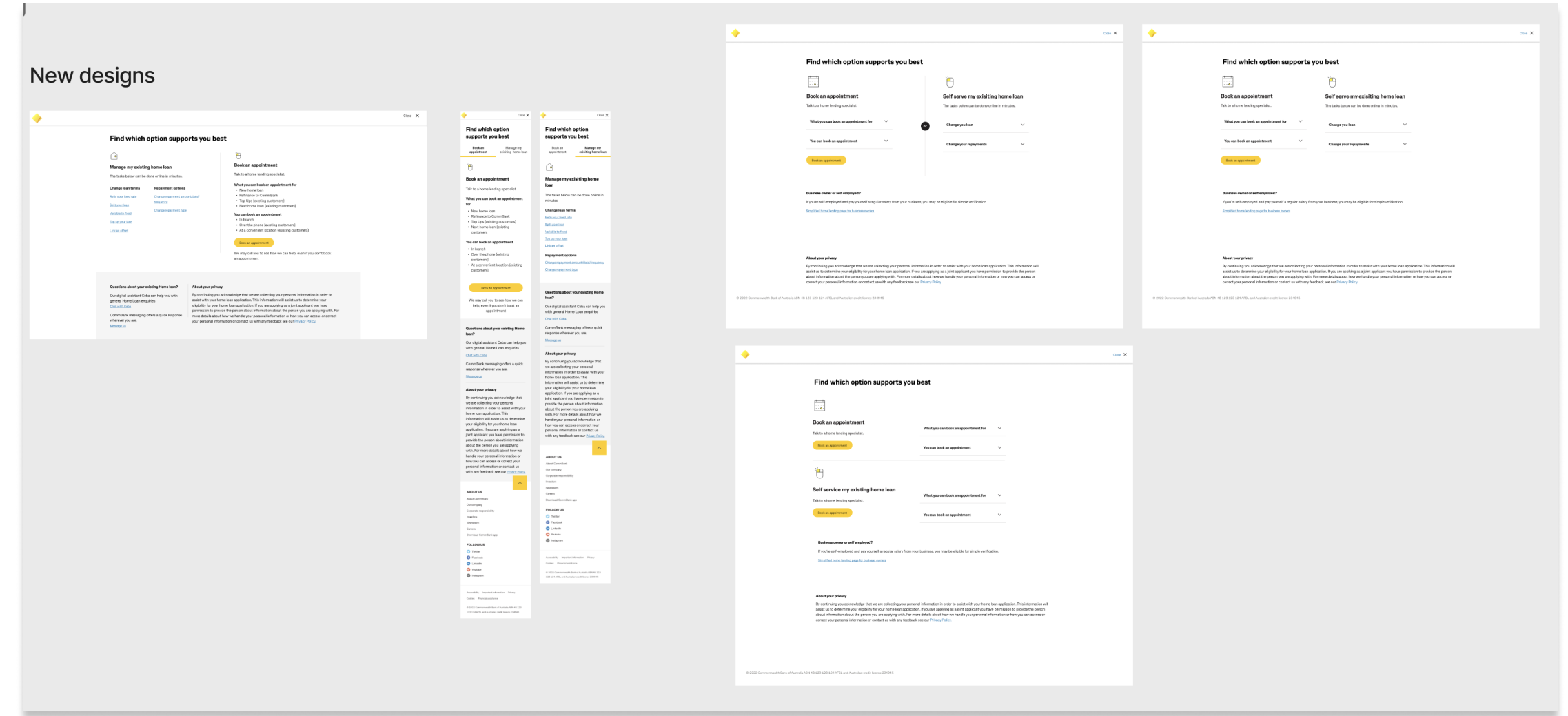
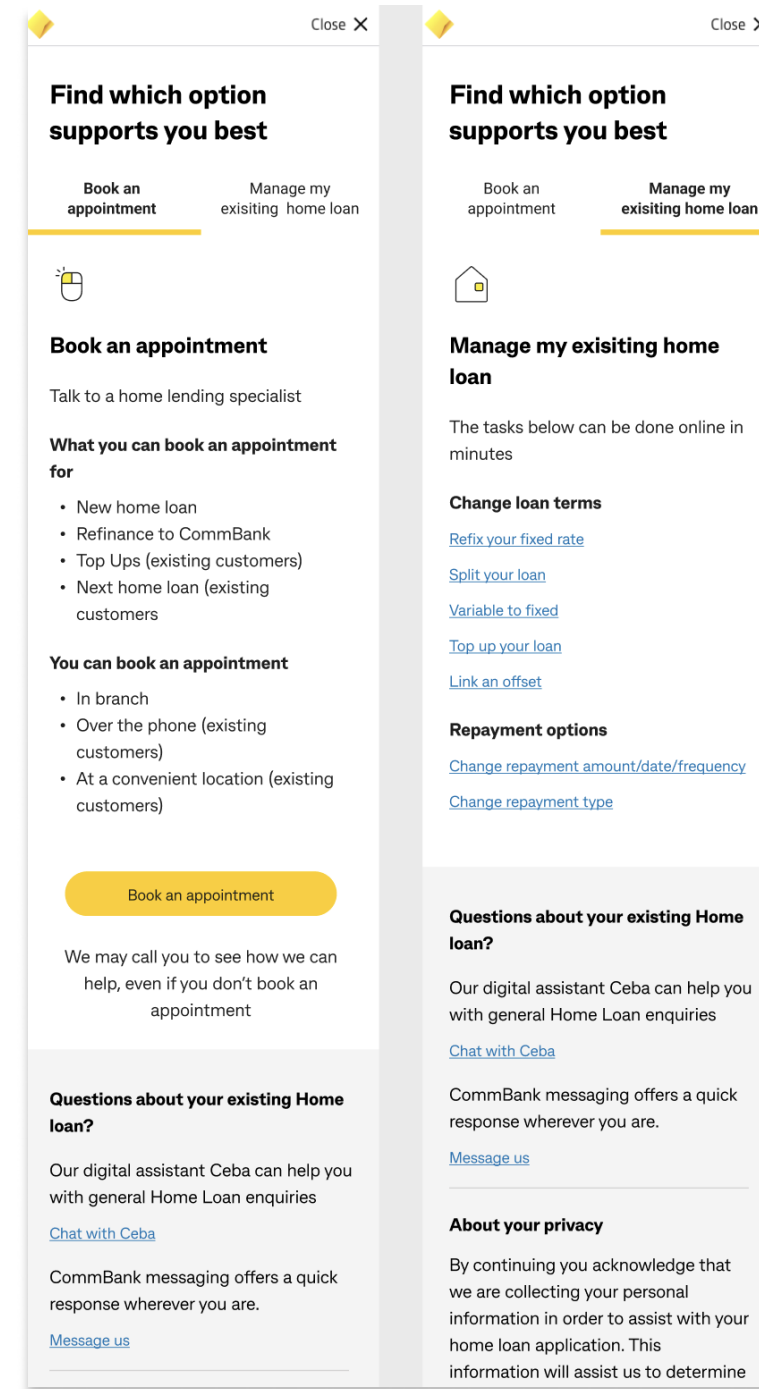
Ideation

Hierarchy & layout

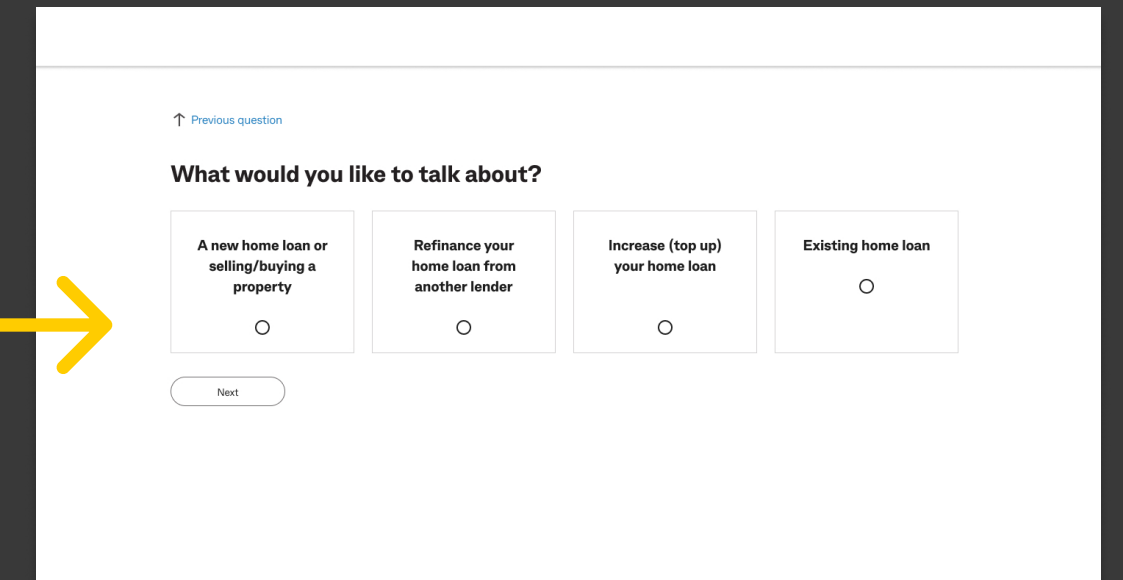
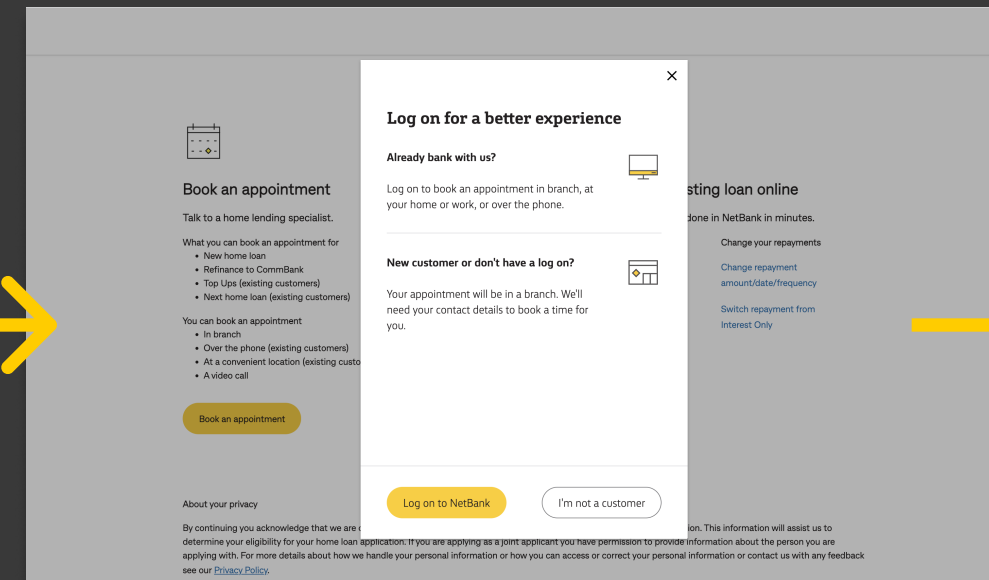
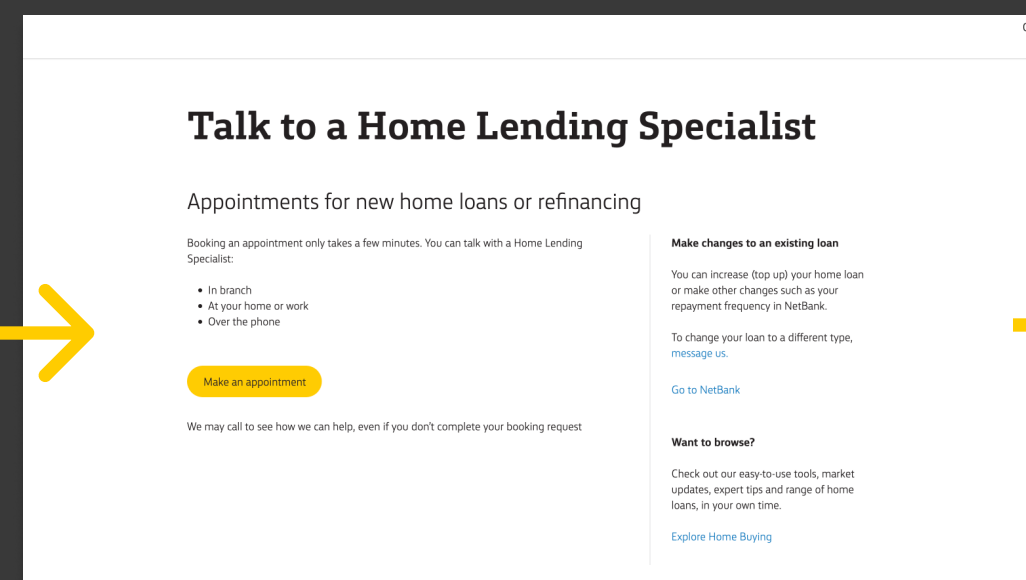
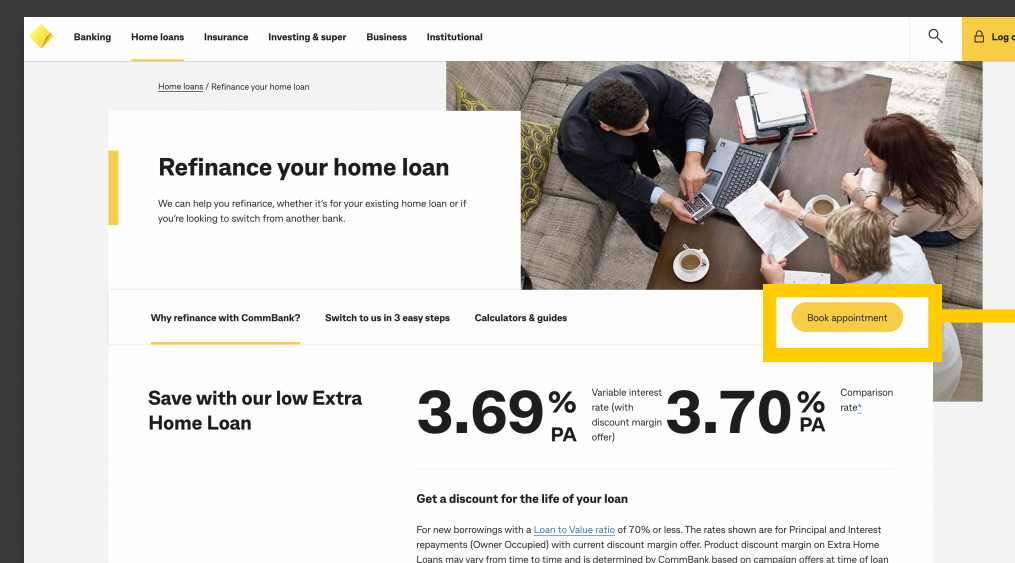
Ensuring that both self and booking an appointment are clear options

Copy

Accessible, confident and clear language



Booking appointment flow



Guerrilla testing

Recruitment

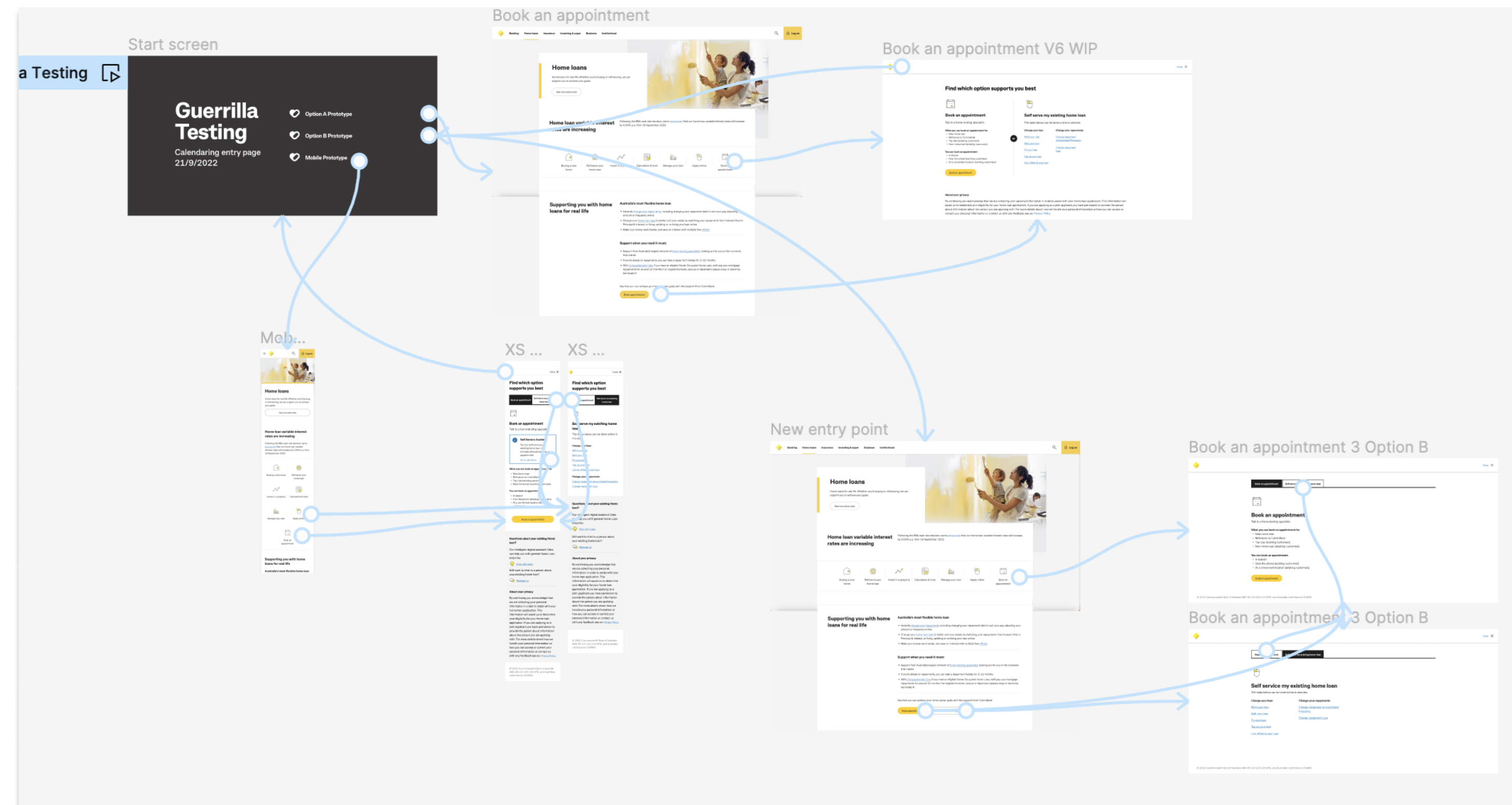
Volunteer dog Yammer group

- October 22nd, 9am - 5pm
- 10-15mins guerrilla test
- 10 Participants online
- 10 participants in person

Guerrilla testing

Three prototypes

- Test A: One CTA on Home loan page → Both options on one page
- Test B: Two CTA's on Home loan page → Individual option
- Mobile: One CTA on Home loan page → Individual option



Guerrilla testing

Summary

Features	Overall feedback	What worked well	What needs improvement															
<p>Domain/Crew: Acquire & Decide/ Digi Leads</p> <p>Product: Calendar</p> <p>Feature: 'Book an Appointment' landing page</p>	<p>Platform</p> <table border="1" data-bbox="486 551 776 720"> <tr> <th colspan="2">Total # participants: 20</th> </tr> <tr> <td>Mobile</td> <td>Desktop:</td> </tr> <tr> <td>7</td> <td>13</td> </tr> </table> <p>Home loan status</p> <table border="1" data-bbox="486 832 1079 1061"> <tr> <th colspan="3">Total # participants: 20</th> </tr> <tr> <td>Existing home loan customers</td> <td>Considering a home loan</td> <td>No home loan/not considering</td> </tr> <tr> <td>13</td> <td>4</td> <td>3</td> </tr> </table> <hr/> <p>For those with a home loan, customers consider multiple options to top up their home loan.</p> <p>Majority of users felt comfortable self-serving and would try booking an appointment with a lender only if they found it hard to navigate after a certain point online. A minority of users did not feel confident in themselves making changes to their existing loan, and therefore would rather have someone else do that for them.</p> <p>Users without a home loan would book an appointment with a lender once they were confident in their decision to go with Commbank.</p>	Total # participants: 20		Mobile	Desktop:	7	13	Total # participants: 20			Existing home loan customers	Considering a home loan	No home loan/not considering	13	4	3	<p>The options were well-understood and was clear that customers could make any of those home loan changes online.</p> <p>Option A was the most preferred option overall, however, the entry point of option B was much clearer to customers.</p> <p>Mobile layout was clear. Users liked having the self serve information text to show them there is another option available.</p>	<p>The entry point Customers felt that certain terminology we use could be simpler and more relatable. For instance:</p> <ul style="list-style-type: none"> Top up your loan 'Refix your loan' vs 'fix your loan' <p>In the mobile prototype, the 'Ceba' and 'message us' options were not too clear. They were overshadowed by the 'Book an appointment' button above.</p> <p>It's not very clear on the 'Book an appointment' page that existing customers can self-serve to 'Top up' or for their 'Next home loan' because the same options are listed under the 'Book an appointment' section.</p>
Total # participants: 20																		
Mobile	Desktop:																	
7	13																	
Total # participants: 20																		
Existing home loan customers	Considering a home loan	No home loan/not considering																
13	4	3																

A& B Result

Overall the Layout of option A was easy to understand. Very few users felt the layout was cluttered, the rest thought it was useful and clear.

Users like having two entry points of option B as they felt like it was tailored to their needs. However once on the screen some users liked the spacing better and others thought it was too empty and unclear that you could switch tabs. Suggestions included adding an information blurb like the mobile design for booking an appointment and self service.

Solution

Desktop

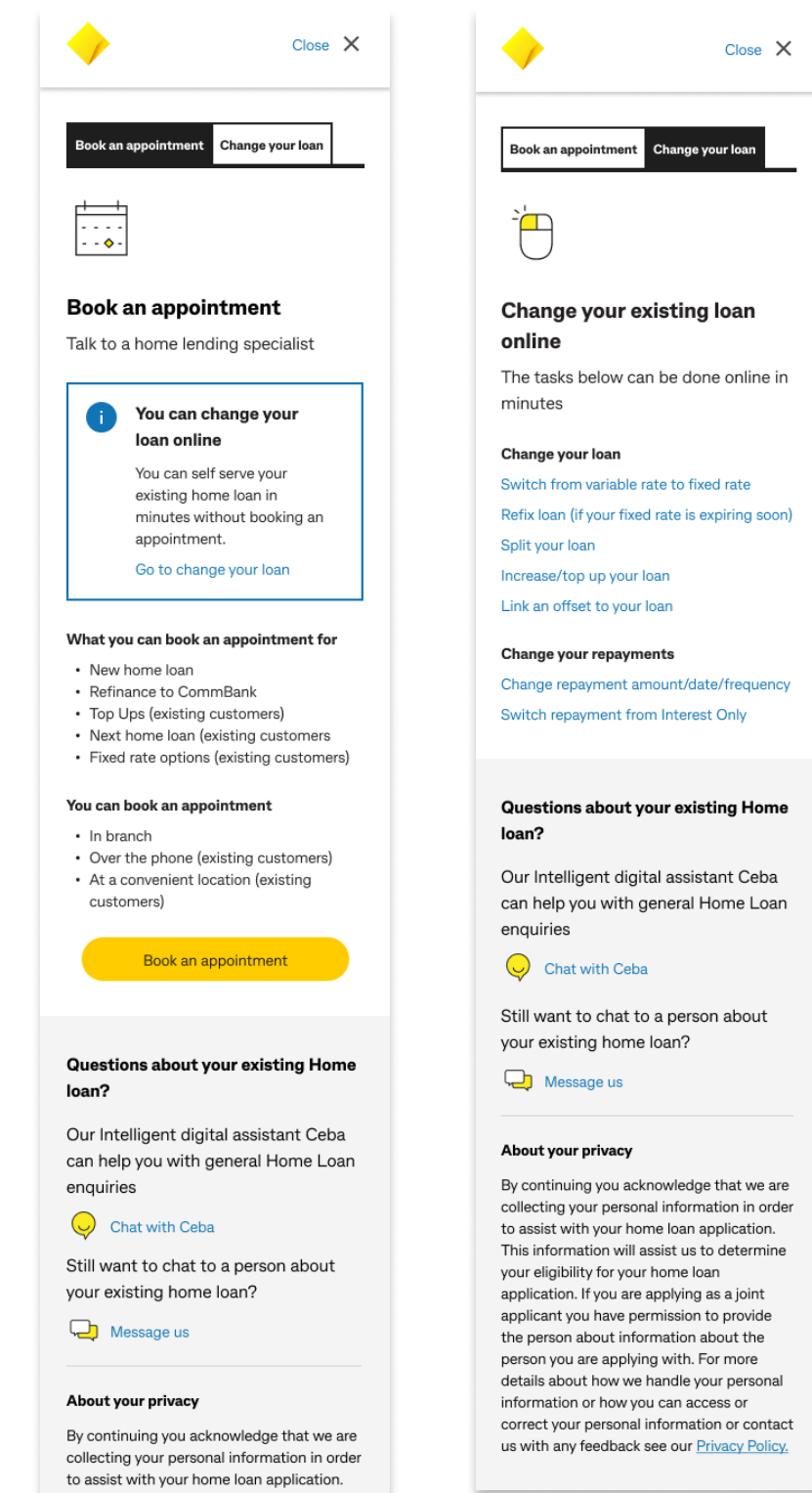
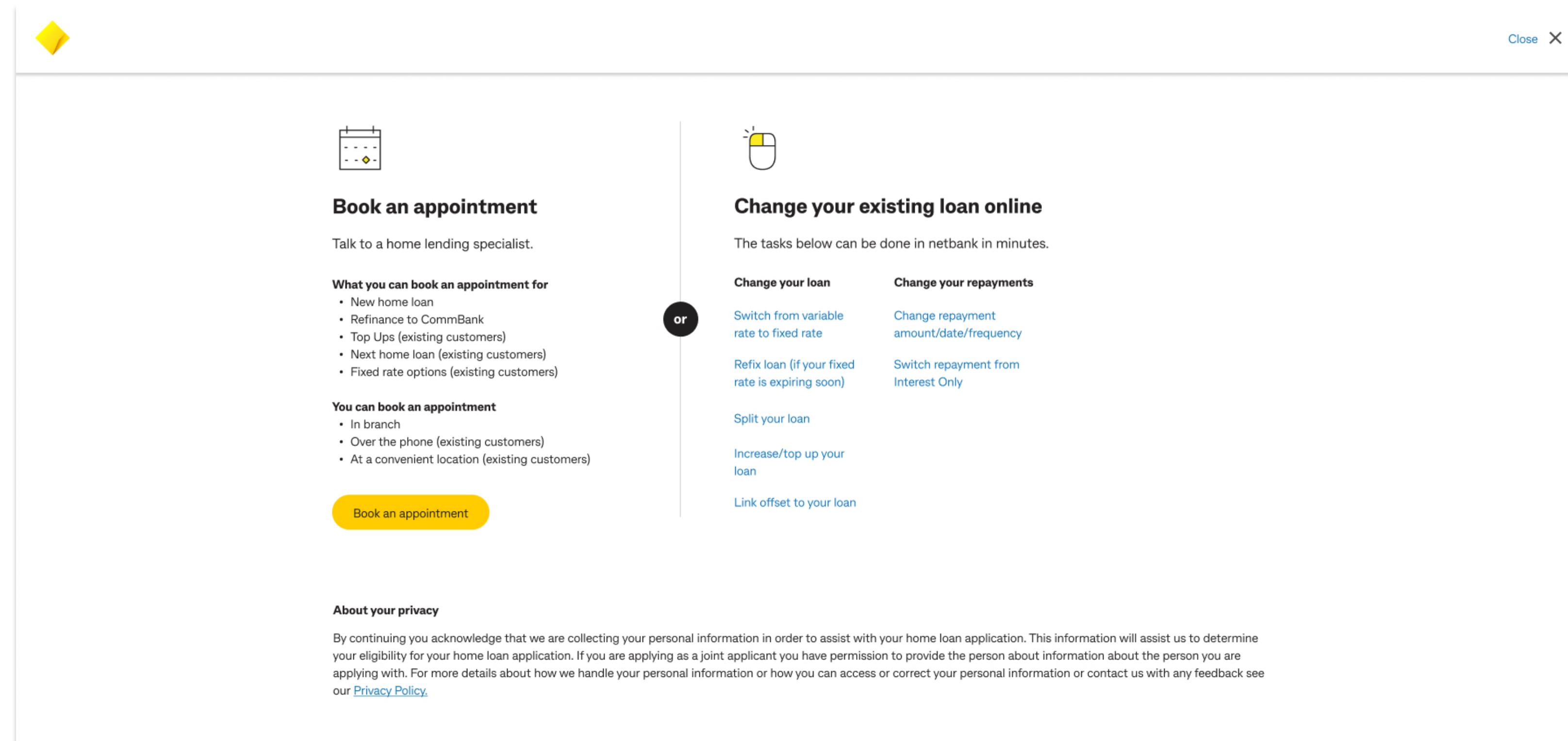
Book an appointment page is divided in two with equal weight

- Describes what appointments you can book for
- What type of appointments
- Change your loan for existing customers on the left side has quick links to popular actions for serving existing home loans

Mobile & Tablet

Book an appointment page features two tabs.

- A information box informs the user they can self serve their existing home loan
- Further options to message a lender or chat to Ceba



Metrics & result

Launched with an A/B test on IOS for a week which extended to every instance there after

- Customer flow which **reduced customer drop off** and increased the overall page visit to opportunity creation (**lead**) and **submit by over 5%**.
- This in turn resulted in an **extra 284 opportunities and 153 appointment booked for the month**.
- By identifying the problem that customers who have an existing home loan did not interact with the tile to self serve their home loan and instead have a poor experience trying to book the wrong appointment for them.
- As we did not have time or funding for usability testing, my proposal to implement cost effective guerrilla testing various Commbank employees allowed us to gain insight into customers' experience with the new front page flow.

Other further changes in calendaring were quality of life for customers:

- A progress bar to inform them how much longer they have in their booking an appointment journey.
- A way for customers to help save if they have less than a 5% deposit by linking home hub to calendaring.
- A video call option for branch appointments.

All these efforts in calendaring have driven 2,189 incremental home loans, over \$1bn in funding and 4.6bps of market share, in the 22-23 FY.

Page views to OMs

	UV	OMs	Conversion	Uplift
Default	1559	887	56.9%	
Challenger 1	1549	926	59.78%	5.07%

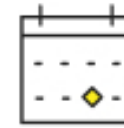
Start to submit

	Starts	Submit	Conversion	Uplift
Default	887	405	45.66%	
Challenger 1	926	425	45.9%	0.52%

Page views to submit

	UV	Submit	Conversion	Uplift
Default	1559	405	25.98%	
Challenger 1	1549	425	27.44%	5.62%

Book an appointment Change your loan



Book an appointment

Talk to a home lending specialist

i You can change your loan online

You can self serve your existing home loan in minutes without booking an appointment.

[Go to change your loan](#)

What you can book an appointment for

- New home loan
- Refinance to CommBank
- Top Ups (existing customers)
- Next home loan (existing customers)
- Fixed rate options (existing customers)

You can book an appointment

- In branch
- Over the phone (existing customers)
- At a convenient location (existing customers)

Book an appointment

Questions about your existing Home loan?

Our Intelligent digital assistant Ceba can help you with general Home Loan enquiries

[Chat with Ceba](#)

Still want to chat to a person about your existing home loan?

[Message us](#)

Future

A/B test on a conventional hierarchy

Would like to test this version to see if users convert more or stay the same.

Book an appointment

Talk to a home lending specialist, in branch, over the phone or at a convenient location.

What you can book an appointment for

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- Top Ups (existing customers)
- Next home loan (existing customers)
- Fixed rate options (existing customers)

[Book an appointment](#)

Change your loan in netbank within minutes.

[Fix your rate](#)

[Increase/top up your loan](#)

[Link offset to your loan](#)

[Make more changes to your loan and repayments here](#)

About your privacy

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