ROAD TO NOWHERE?

An in-depth study of mortgage providers' user journeys, terminology and digital experience

Teamspirit

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INTRODUCTION

Over the last 23 years, Teamspirit has worked on hundreds of websites across the financial services sector.

In our experience, consumer mortgage websites are some of the most difficult ones to get right.

The knowledge gap between what the public understands and what mortgage providers are trying to say has always been massive and that gap is growing. The problem only increases as providers offer deal after deal in an effort to stand out in a market with tightly squeezed interest rates. The end result? Widespread confusion in the very users they are trying to attract.

This report is intended to change that, by helping the industry understand which techniques aid user comprehension and which actively hinder it. With this aim in mind, we ran a lean series of usability studies on mortgage websites to fairly assess and provide evidence of the issues we have seen.

The most fundamental stumbling block we noticed was with finding, assessing and choosing a mortgage product. This became the study's key focus.

The results of the study uncovered more than just UX issues. It led us into a wider discussion about language, product complexity, intermediation and the role of comparison sites, how consumers choose a mortgage provider and the evolution of contact preferences in financial services.

These subjects are simply too complex to cover in one paper. In order to remain tightly focused on the web experience, we've earmarked some of our findings for dedicated reports in the coming months.

While we've used mortgages as an example, many of our learnings and recommendations apply to the FS industry as a whole – and indeed anyone trying to communicate a variety of complex products online.

We ran face-to-face usability studies with 40 participants. They were selected from a broad demographic range, with representatives across age groups, education, employment type and gender.

Participants were also split between first-time buyers and those who already had a mortgage.

The study was carried out on five websites:

- Nationwide
- Leeds
- Skipton
- Yorkshire
- Coventry

Our experience with building societies in particular led us to focus on the UK's largest building societies (excluding those that we had already worked with).

We ran half of the studies on desktop and half on the users' own mobile devices. All the studies were recorded and assessed at a later date. We filtered the observations and even if only one user experienced an issue, we used our knowledge of financial services and UX to use the point to highlight wider trends.

The following tasks, set to all users, were designed to assess how easy it was to:

- Find and assess mortgages for a given scenario
- Find details about a mortgage as an existing customer
- Find contact details, both for general enquiries and in branch
- Find out more about the provider

The first two tasks were challenging for first-time buyers as the scenarios asked them to assume they already had a mortgage. We adopted this approach on the reasoning that users shouldn't need a great deal of personal experience to be able to successfully navigate and understand information on mortgage sites.

TASK 1
CHOOSING A MORTGAGE

The main process that we wanted to assess from a consumer perspective was finding, assessing and choosing a mortgage product. We knew this to be the most fundamental objective users wish to achieve, as well as the most complex.

We set participants the task of choosing a mortgage from the site provided. They were asked to imagine they:

- Had a property to sell at £100,000 with a mortgage of £50,000
- Wanted to buy a property at £200,000
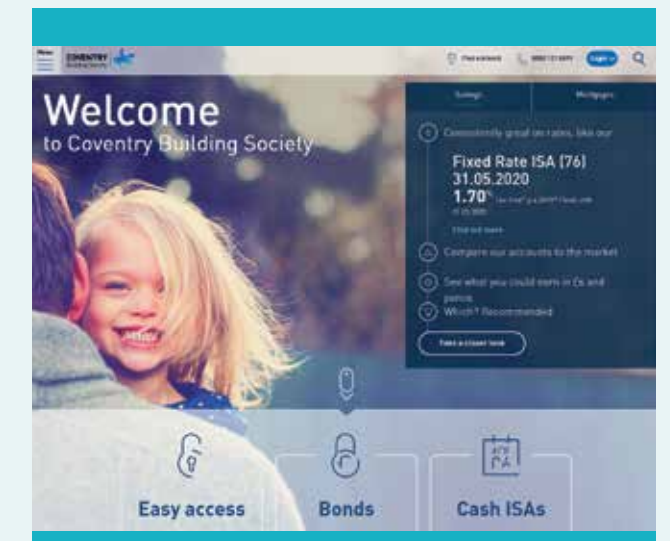- Believed interest rates are about to rise significantly

As the journey for this task is complex, we broke it down into the key stages participants encountered as they explored their nominated site.

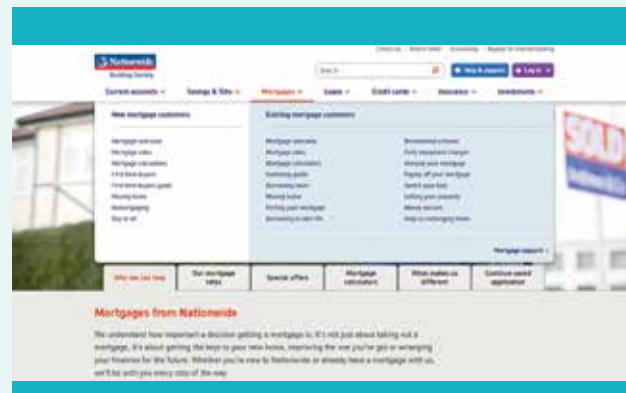## SITE NAVIGATION AND ARCHITECTURE

The first step in using any website is the navigation structure, so we wanted to take a moment to review the navigation of the five key sites that we tested.

Skipton and Nationwide appear to have the biggest 'cognitive load' - in other words, the most navigational complexity - with 15 interactive elements each. Leeds and Yorkshire manage to reduce this to 12, while Coventry opts for a burger menu* on desktop (containing six links), with five additional interactive elements. **Previously, we found that burger menus on desktop do not test well, but in this case none of our participants struggled with it.**

*A burger menu is a three-line button designed to let mobile users choose when to access a website's menu options. This means the screen is kept as uncluttered as possible.
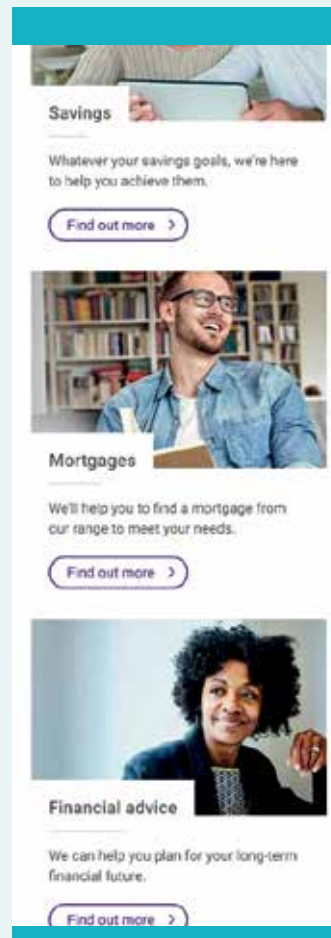
All of the sites opt for a meganav* for their mortgages section. At 37, Yorkshire has the largest number of links in their meganav, but their seven categories helped users skim for the item they were looking for more efficiently than Nationwide's 25 links in two categories.

Skipton have 17 links in two categories, but also add an ad to their home insurance section, with two additional links. As far as we could tell, this advert was completely ignored but does add to the cognitive load of the navigation regardless.

"
We're going in circles here"

Laurie

Our users understood little of the terminology used in these meganavs, meaning that the short page titles used to support a large site architecture caused confusion and doubt. Even common terms such as *remortgaging* or seemingly simple language such as *borrowing more* were frequently misunderstood by our participants.

Flaws in design and layout meant that many struggled to identify which elements on pages were interactive - and often got 'lost'.

Coventry makes use of the whole screen for its navigation, and includes fewer links - but despite a conversational tone of voice, the amount of text appeared somewhat daunting, and inhibited our users' ability to quickly filter through text to find the required information.

There is also an inconsistency in the language of the interaction which complicates the issue as users have to try each piece of text to understand what is and isn't a link.

Leeds has reduced their links in the meganav down to ten, in four categories, but this is not a full list of the pages in the section — many are only discoverable through the side menus. **Leeds' layout makes prominent use of side menus, which was helpful to some users while others found themselves on circular journeys. This is because sidebar elements are often used as part of the site's visual design, rather than being arranged for functionality.**

" *A lot of tabs that lead back to where you were.[…] If I was at home and I had clicked into it, about 30 seconds later I probably would have just clicked back and tried a different website. […] I don't feel like I could ever do it online [with Leeds], I don't know where to go, I don't know where to click"*

Rosemone

" *That's for home buyers, but I'm already a homeowner, it doesn't say for home owners […] See, I would have given up by now if I was at home"*

Angelique

" *I've got* New to mortgages *I wouldn't be any of those because I've got a house already in this scenario. I'm not sure, because I haven't got a mortgage with them already either"*

Otis

*Sometimes called a mega menu, a meganav is a dropdown menu triggered by the cursor hovering over a defined area. It is usually used for overall site navigation and contains a large amount of links and options.

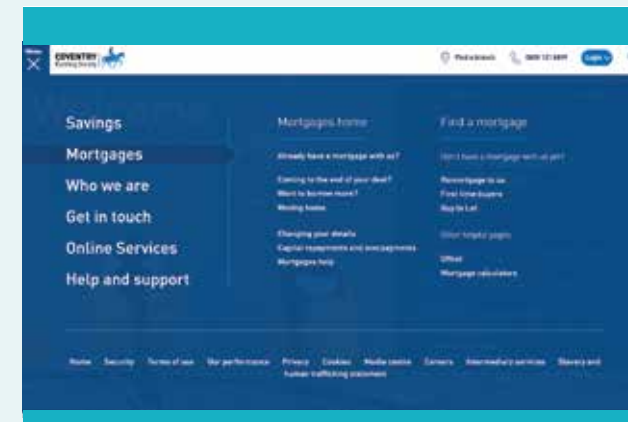On Skipton's mobile platform, some users expect these areas to be links.

Coventry's menu uses questions which are easier to understand but do not aid scanning and the inconsistencies in link styling force users to test each line.

On Leeds' mobile site, the side menus* move to the bottom of the page, which causes confusion as they have very similar styling to the menus at the end of the main page content.

On mobile, all of the sites except Nationwide move to a burger menu. Skipton and Coventry add *Menu* for clarity, while Yorkshire and Leeds omit it. **We observed only one user who appeared not to notice the burger menu on mobile, suggesting the pattern is becoming more recognised** – in previous studies this style of menu has been problematic.

Nationwide collapse all their products into one menu, reducing the interactive elements to seven. Although we saw no users struggle with this, it is still a moderately high load for a mobile navigation.
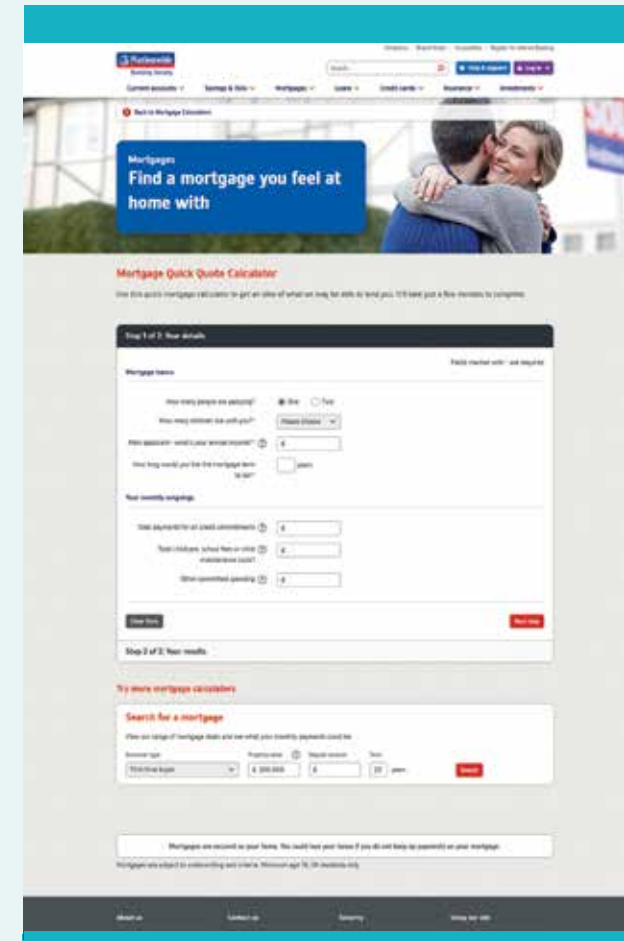
Skipton's mobile navigation is the only structure which pushes the content down rather than overlaying or switching focus entirely to the menu, which caused issues for some users who failed to understand how information was organised.

> " I'm seeing the same statements under two different areas"
>
> Rosemone
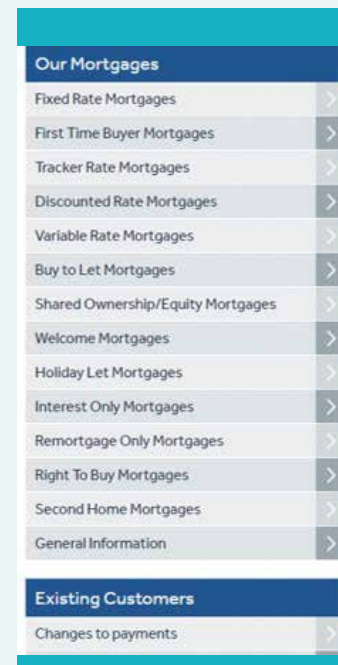
*Leeds' side menu displaying at the bottom of the page, when many of these options have already been linked to.

FINDING THE PRODUCTS

The first key to understanding users is by settling a common miscommunication between the industry and consumers: what the industry calls a *product search* the vast majority of users think of as a *mortgage calculator*.

This **communication gap** frequently leads users down a blind alley. During the Nationwide test, three of our four participants on mobile chose *Mortgage calculators* from the mortgages menu (rather than *Mortgage rates* which appeared directly above) when looking for a product. When presented with affordability calculators or borrowing quick calculators, many filled them in, in the hopes of getting product information, but became confused by the answers they received. Nationwide places the product search directly under the quick quote, a move intuitive enough to allow at least some of our users to eventually find their way to the products, though via a rather long-winded route.

On Nationwide's desktop site, the paths users take are less predictable — we saw four participants take four different routes. This is unsurprising given the large architecture described above. Three of the routes were successful, although some took longer than others.

Once on a Nationwide page with a product search option, the user is forced to locate and select the *Our mortgage rates* tab, unless they have chosen *Our mortgage rates* from the navigation.

Placement of Nationwide's product search.

Yorkshire makes it easy to find search by placing it at the top of each of its *Find a mortgage* pages in the mortgages section. On mobile we saw a variety of quick routes to the search. **On desktop, users were most likely to choose the mortgages tile from the home page as their entry point, avoiding the meganav and getting directly to the search.**
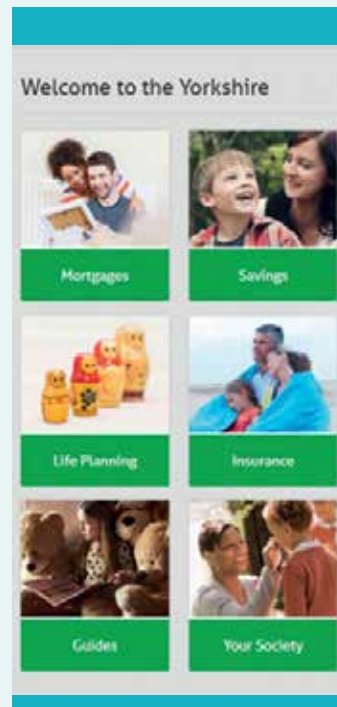
Yorkshire's home page tiles for easy navigation on mobile.

One participant compares the experience of the two routes:

" When I clicked on the mortgage one [meganav] earlier and it gave me loads of words I was like 'oh, now I've got to properly look' but these [tiles on home page] are really nice that you can just read one thing and click on them. So I would probably use those more than I would use these ones at the top [meganav]"

Vicky

Coventry prioritises the search even more, placing it in tabs on the home page, which are used by all our desktop participants, whilst on mobile they were more likely to use the burger menu to get into the mortgages pages. Again, all of the sales-focussed sub-pages feature the search in the hero.

Leeds and Skipton, the two sites without a product search, also require the user to choose a sub-page to see the product listing — this took a while for some users to realise. In search of a search function, many users on these two sites ended up in the calculators, which caused issues for some participants on Leeds. When navigating to the Borrowing calculator page, users are landed on a page which explains that they're going to be taken somewhere else.
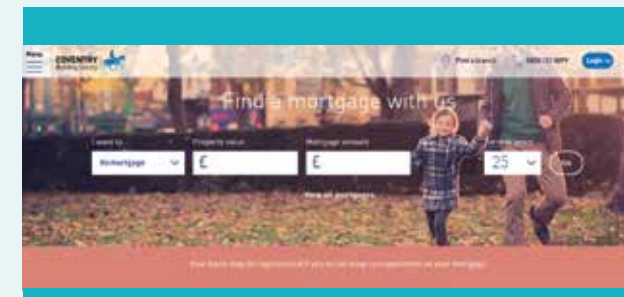

A hero is the first area users see when accessing a website. It is designed to be a point of focus and often contains a strong visual image.

Clear communication

If it is unavoidable to send users off-site then signposting is good practice, but must be done with clarity and minimal copy. In this case, many users bounced from the page as it was not what they expected to see.

Despite the warning, those that use the continue button, both on mobile and desktop get stuck in the calculator, which has no navigation, no way back to the main site and opens in the same tab.
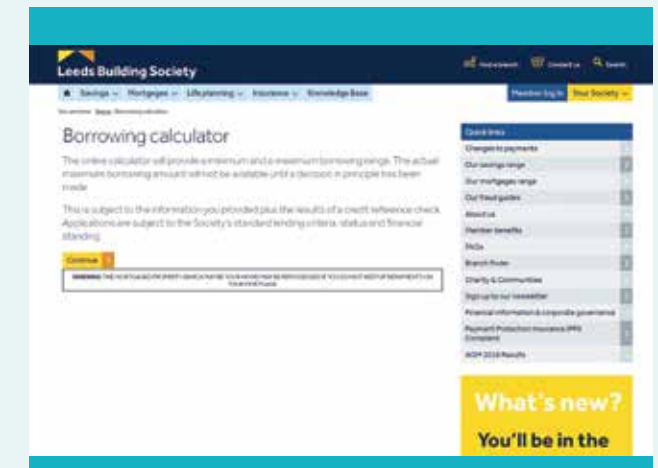
The redirection page on Leeds, which led many to immediately return to the previous page. Those who continued got stuck in the calculator page despite the warning.
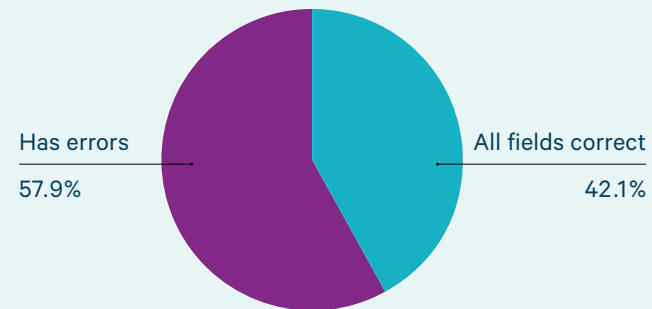
USING THE PRODUCT SEARCH

In this section we will only discuss the three sites that have a product search function, Yorkshire, Nationwide and Coventry.

Of the nineteen users we observed, only eight filled the product search tools in correctly – a 42% success rate, even among more experienced users. These results were split equally between the three sites.

The three searches all include essentially the same four fields – buyer type, property value, mortgage amount/deposit and term.

There was usually only one field that each participant got wrong, but nevertheless, that provided them with an inaccurate product set. If we look at the errors in each of the field types we can see how they occurred and how we might avoid them in future designs.
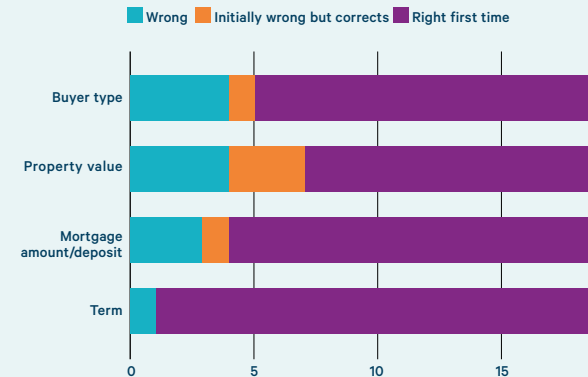
Buyer Type

Buyer type errors were generally caused by a communication gap between users and providers, with the terms used for mortgages creating a large part of the confusion on mortgage sites in general. Nationwide do best on this by choosing descriptive labels that everyone can understand. Presenting all of the options at once rather than putting them into a dropdown with a default value also ensures that the users engage with the question.
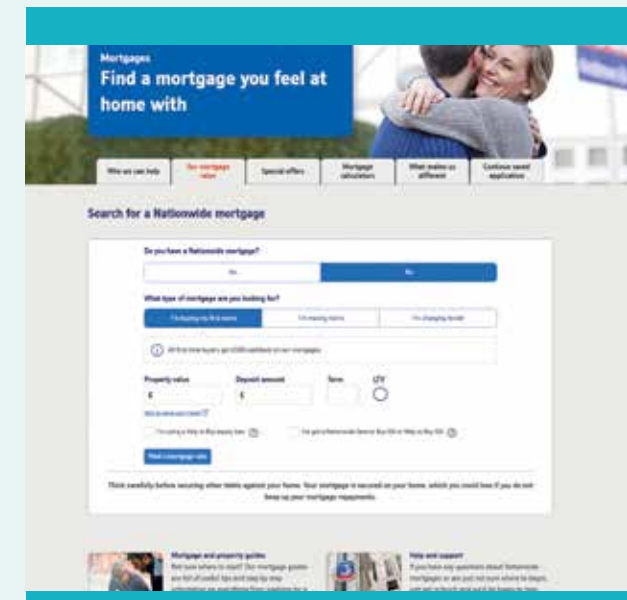
Nationwide break away from mortgage jargon and use simple phrases to help users understand.

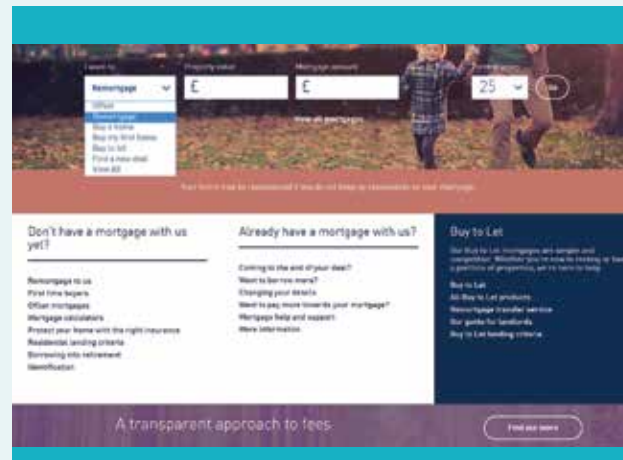“ Remortgaging makes it sound like you already have one [a mortgage] with them, but then under this [already have a mortgage with us] section it doesn't say remortgaging"

Angelique

Success rate

Has errors
57.9%

All fields correct
42.1%

Product search issues

■ Wrong ■ Initially wrong but corrects ■ Right first time

Buyer type

Property value

Mortgage amount/deposit

Term

0   5   10   15

Yorkshire and Coventry opt for the dropdown approach. Although they mostly use simple language, both opted to use *Remortgage/Remortgaging*, **a term we found was often misunderstood by users.**

66 Although.. I suppose it is a remortgage isn't it, or buying a new. I will just go with Remortgage"

Ian

Property Value

If participants made an error in the property value field it was usually due to misunderstanding which property was relevant, as our scenario asked the user to imagine they were selling one home and buying another, with two differing values.

66 *"I'm selling a property at 100,000 so that's what I believe the value of the property is"*

Morris

Coventry and Yorkshire use drop downs and the word remortgage, which is not well understood.
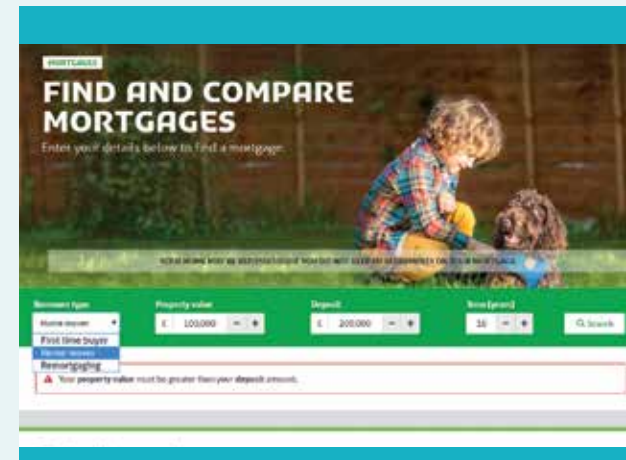
Mortgage Amount/Deposit

An error in the mortgage amount/deposit field could come down to a couple of things: either an inability to calculate the correct value or a misreading of the field. As both terms are commonly employed, users may become used to one over another and make the assumption that they know what to enter.

We found evidence of another potential communication gap around the word 'deposit'. Though this is really only relevant to first-time buyers and in other cases it should technically be referred to as equity, however this term is probably not universally understood. Yorkshire have chosen to use 'deposit' for all scenarios, presumably because they believe it to be more widely understood, but a few of our participants noticed or were thrown by the incorrect usage.

Coventry use the term *mortgage amount* in all cases, and Nationwide switches between **deposit** and *mortgage amount* depending on the type of mortgage chosen. Both of these methods solve the issue successfully.

Using **Mortgage amount** allows for customers who are adding funds from elsewhere to their purchase. It doesn't, however, resolve the calculation issue, although one could argue that the task was slightly unrealistic in that users will probably have completed the calculation of how much they wish to borrow before arriving at a mortgage provider's site.

66 Oh so I've got £50,000 mortgage, is that the equity? Have I got any deposit?"

Rebecca

Term

Although this field only caused an incorrect entry once, this is largely due to the fact that some sites provide a default of 25 years. We observed several instances where our participants, even those with more mortgage experience, had **confused *initial term* with mortgage term.**

" *They say helpfully there 25 years, but I'd be amazed [to see] a fixed [mortgage] for that"*
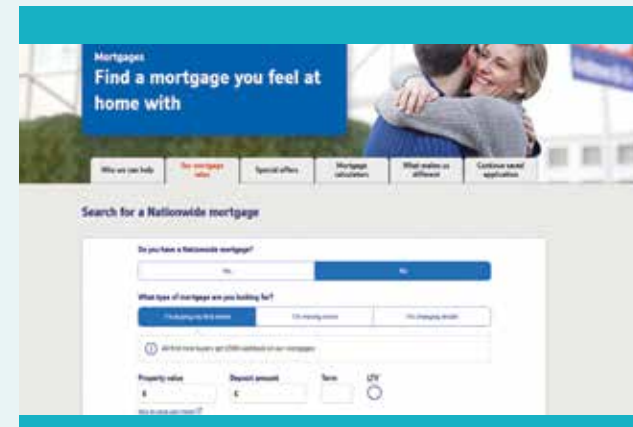
George

Nationwide and Coventry default the term to 25 years, which does seem to help users. Coventry even go so far as removing it from the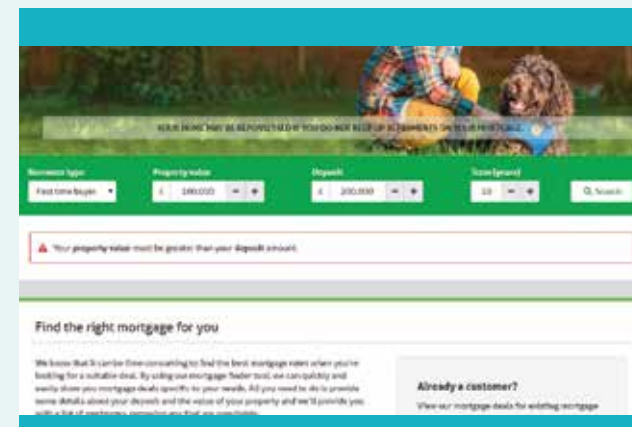ir home page quick search, although the user is able to scroll up and change the term on the results screen, should they realise this.

Given the amount of communications issues we observed, there is clearly a need to keep the product search form as simple as possible. Nationwide, however, include ads about cashback when the user selects different mortgage types, and a How to value your home link, which we found reinforces the misconception that Property value refers to the property the user is selling rather than the one they are buying.

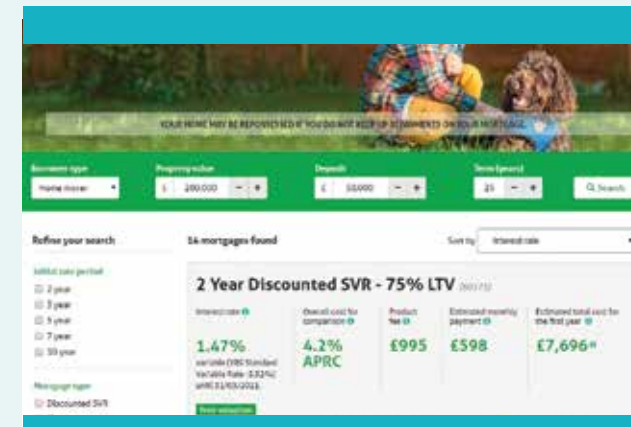" It's telling me that the loan to value is 75%" Chris

Their error messaging did assist some of our participants to correct their mistakes, although others could not work out why they had errors and used trial and error to find out what would be accepted. **Yorkshire's short, simple error messages are successful in assisting users.**

Nationwide and Coventry display the calculated LTV (Loan to Value), which could be useful for user understanding, though this would necessitate further research.
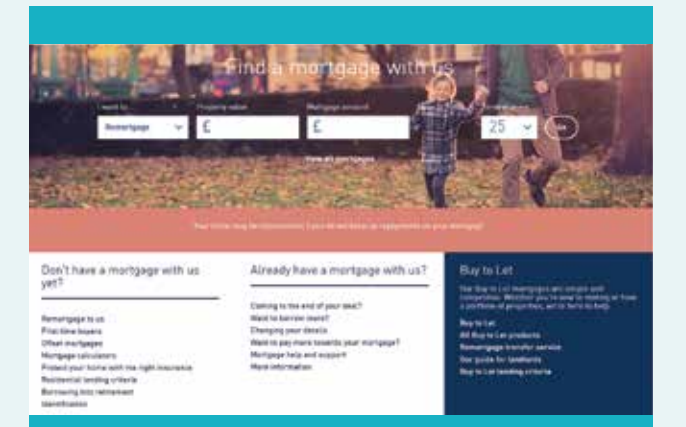
Yorkshire has +/- buttons beside the numerical fields and we observed a number of participants attempting to use them on both mobile and desktop, before finding the £1 increments too small and reverting to typing the value manually.

On Coventry some participants failed to use the Go button. We didn't observe this on other sites, leading us to conclude that the ghost button (a clickable button styled to be transparent) might be too recessive. There is also a delay between the results page loading showing zero products and the products loading into the page, which confused some participants.

On the Nationwide mobile site a loading delay caused the search fields to be shown at the top of the screen, rather than the results. This made the participant think their search was not working and caused them to submit it several times.

Nationwide's complex search layout.

Yorkshire uses clear language to report errors.

Yorkshire's simple search layout performs well but would be better without the +/- buttons which are not practical due to the size of the figures involved.

Coventry's search criteria is difficult to see against the poorly contrasted background image. Some users initially failed to use the ghost "Go" button.

SORTING AND FILTERING RESULTS

Only sites with a search function also have **sorting and filtering** options: Yorkshire, Nationwide and Coventry.
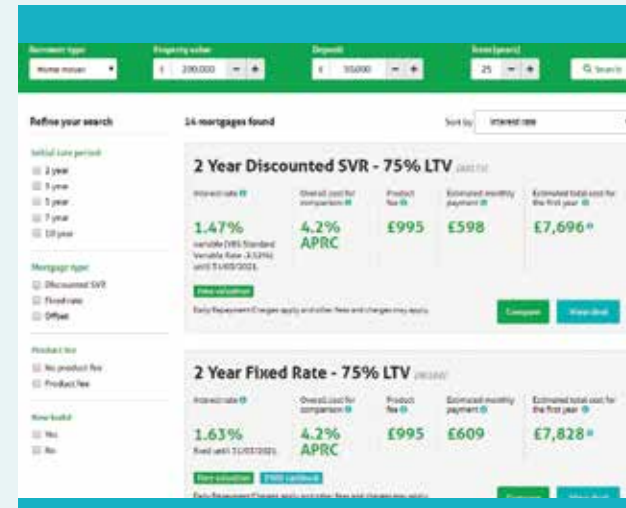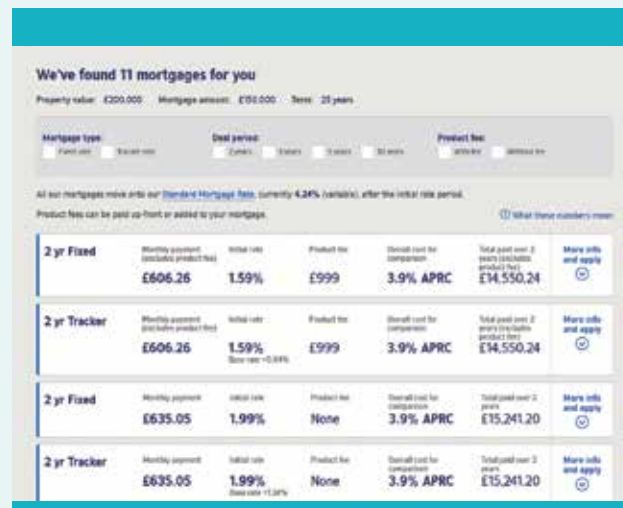
Nationwide and Yorkshire have similarly extensive filters, although Yorkshire has chosen to put their search tool on the left-hand side, where it has its own space.

One site placed its search filters just above the search results, making the filters less noticeable and leading one user to overlook the filter function entirely.

" *All I would say to you is that it would be good to bunch up all the tracker rates and fixed rates separately so that if you're looking for just a fixed rate you can [...] really squeeze down. I want a fixed rate for five years, at the moment we're just seeing every single product"*

Daniel

There is a filter that does exactly this.

On mobile, both Nationwide and Yorkshire choose to hide the filters behind an interaction (pressable link) which meant they went unnoticed by our mobile participants.

In addition to its filters, Yorkshire has a Compare product tool, which one participant used and found it to create a useful view. However, everyone else missed this function entirely so it must be weighed up in terms of benefits vs development costs.

Coventry has gone for a smaller set of filters and a sort option, which does not require users to tap an additional link. We saw an issue with Coventry's filter in that tapping/

clicking the term filters OUT a selected term, whereas users expect the filter to restrict results to ONLY the selected term. The ticks on the buttons do not necessarily dissuade them of this idea.

Coventry's filter automatically resets every time the user returns to the page, which could be frustrating if users wish to look at several different products from their selection.

For many users, having a lot of filters available is key to narrowing down products. One user on Coventry website commented:

Yorkshire's filters have their own space and are easy to spot.

Coventry's smaller set of filters sit above the product set but are given their own space.

" The filters just weren't right for me, I really need more filters to just knuckle it down rather than me staring at pages, thinking well that's not right, the year's not right"

Chris

We also saw many participants jumping on the no product fee option and wonder if they weighed up the costs and benefits or simply saw it as an opportunity to get a bargain.

RESULTS DISPLAY

A challenge facing all providers is how much product and rate information to provide. Do you give the user the full range of choice or be more selective?

The main websites are evenly split on this question. On sites which feature larger product sets, participants tended to only check the first page of results.

We feel that Yorkshire have achieved the correct balance in the display of their product listings, making key details prominent but allowing for a multi-line display. There are, however, some question over whether this is compliant as it doesn't show the revert rate at all. As we are well aware, designing mortgage websites to be both compliant and user-centric can be a significant challenge.

Often size and the amount of information provided is an issue, especially when transitioning to mobile. More effective sites are selective about the placement and prominence of figures, and optimised for readability on mobile.

" *I would prefer it if it was like that [indicates narrow rows]"*

Marvia

" You could load more products, you could go on forever"

Chris

In addition to the initial rate, Coventry also included the two additional variable rates that users might expect to paying across the life of the mortgage, plus the APRC (overall cost for comparison) for most products. Some participants thought that these separate rates were different products, not even thinking to scroll beyond the end of the box to see the other products available.

" *OK, so there's obviously three options by the look of things. I wouldn't apply just on that information, I'd want to speak to somebody or go and see somebody"*

Bonnie

The "followed by" section on each product confused a number of users:
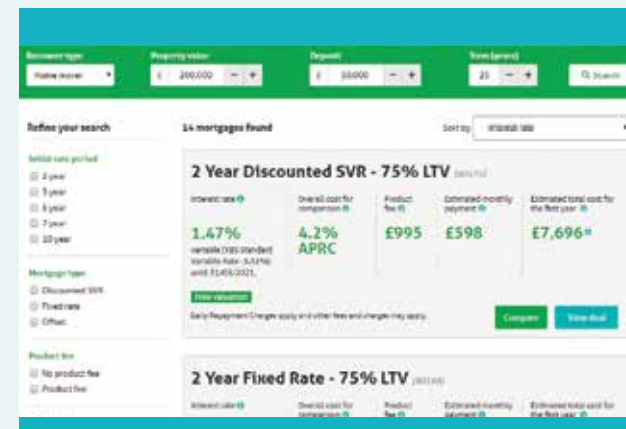
Yorkshire gets the right balance in its product listing, but is this compliant?

" *Fixed rate to 30/9/20, followed by 4.9.. eh? [scrolls around rest of page] it's only giving me a short fixed rate here so that may not be suitable because then it's coming on to standard variable here. So I've asked for fixed and then it's coming on to standard variable"*

Jasmine

" *oh, so it is a variable rate"*

Richard, looking at the followed by section on a fixed rate product

They do have an option to switch to a table layout, which is easier to compare, although they have a lot of information in the terms column, leading to very tall rows. Only one of our users noticed the option to change the view.
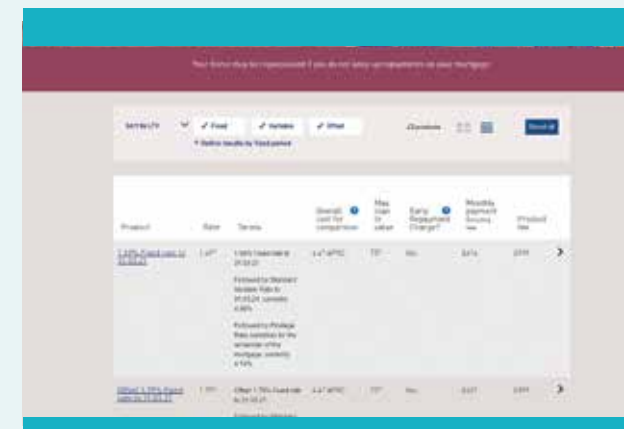
Coventry's over-large product listing shows too many figures with the same weighting

One provider has also made the decision of showing the initial term as a date rather than as a total number of years. This approach was not popular with users, who all then had to manually work the date back to compare it with other products they'd seen, often making errors along the way.

" *Why do I need to work that out?"* Helen

" *It's not very obvious how long it's been fixed for, I think I'd prefer that to say 2 years or something rather than giving you the date and making you work it out for yourself"*

Chris
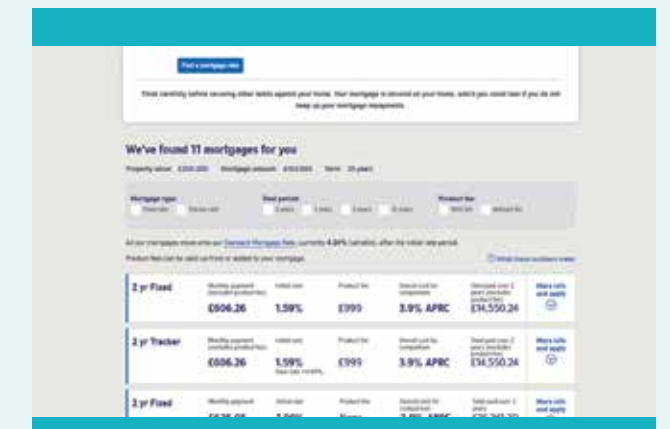
Nationwide's product details feel a little cramped, although they are easier to compare as a list.

Side-by-side comparison - Results display (desktop)
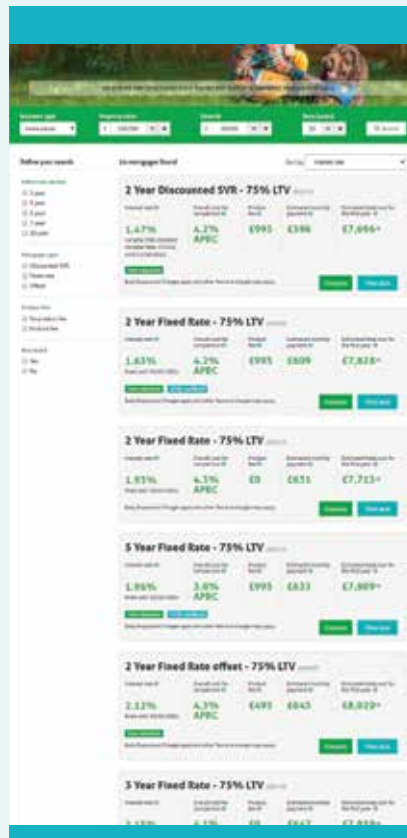
Yorkshire gets the right balance in its product listing, but is this compliant?

Coventry's over-large product listing shows too many figures with the same weighting

Nationwide's product details feel a little cramped, although they are easier to compare as a list.

Side-by-side comparison - Results display (mobile)

On mobile, Yorkshire is still relatively clear and easy to view. Nationwide opts for a horizontal scrolling set of tiles, which is easier to compare as the relevant numbers are aligned.
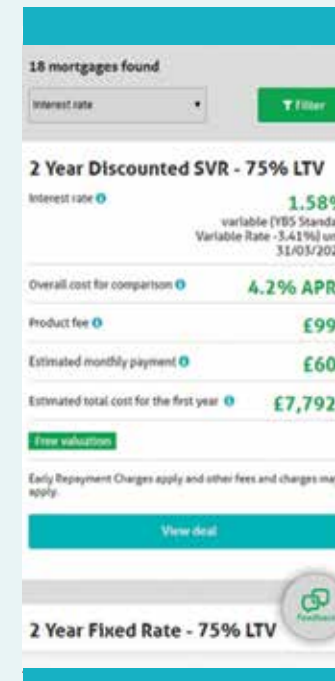
Mobile versions of the product details. (L-R: Yorkshire, Coventry, Nationwide)

Visual 'clutter' needs to be weighed up and reduced, both in terms of non-essential information and even superfluous colour coding. While the desired result was clear, the study showed how clutter simply added to the cognitive load, impairing action and decision-making.

And while all three sites show the estimated monthly payment, Nationwide and Yorkshire also included additional information designed to help the user make comparisons.

They may have unwittingly achieved the contrary. One provider, for example, displayed cost over the initial term which confused some users into comparing mortgages designed for entirely different time periods.

" *So that's what you'll pay over 28 years, even though you're fixed rate for two years, even though you've asked for a 25 year mortgage. So, they've lobbed 3 years onto it without you even asking for it"*

Maraid

PRODUCT LISTINGS

The communication problem

When using sites without a search function, users found product lists difficult to navigate at a glance, with no way to tell which products they would be eligible for.

" *I may not be eligible for some of these deals.[..] I think for me it would be more – this is my details and what I'm looking for – I'm looking for fixed or tracker, based on what I want to borrow [..] what are the options available to me"*

Mary

" *I need somewhere where I can look at where I'm going to get my mortgage from to put the information in to get my rate"*

Brenda

" *I've got a couple of options but I can't see anywhere where I can put in my scenario"*

Otis

" *I was expecting to see a borrowing calculator or something that I could kind of input some rough figures or something and just kind of get a rough statement rather than me having to read a lot because I just feel like that's still not personal to me"*

Rosemone

" *I still haven't put down how much I need to borrow, this is what I'm looking to do, to put in how much I need to borrow. Cos normally it'll come up with 'how much do you need to borrow' over a period of time and then it will calculate how much your monthly payment is"*

Jeremiah

Most participants simply didn't understand what was restricting their results. Those who did appreciate that LTV was the issue often felt unable to do the maths required.

" I'd get a bit stuck on this bit, I think. On trying to work out exactly the percent of what I'd need, this is the percent that you can get, right?"

Samir

As the products on these sites are not filtered, many users fed back there was simply too much information to wade through.

" *There's so much here, honestly I have no clue [..] this is all too much for me, I have no clue where to go [..] there's so many different sections I just feel like I wouldn't even know where to start, there's just too much going on under too many categories. I feel like it should be a bit more plain and simple[..] I literally don't know where to start by doing this task if I'm honest with you."*

Rosemone
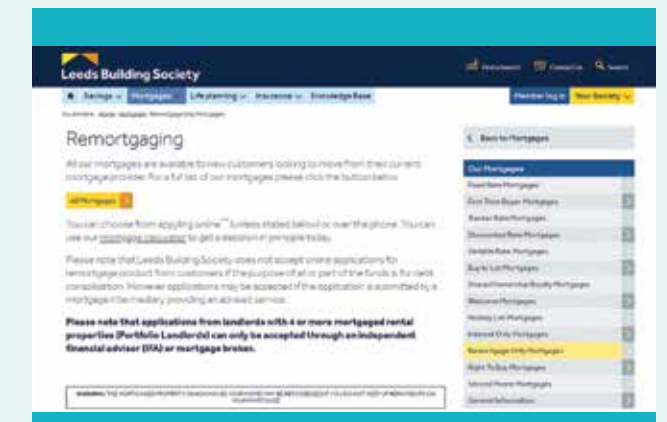
Leeds miss an opportunity. Although this page has text which explains you can use any of its mortgages, users seldom read it. Instead, the message communicated is there are no remortgaging products at all.

"
To me it looks like they just do fixed rate"
Samantha
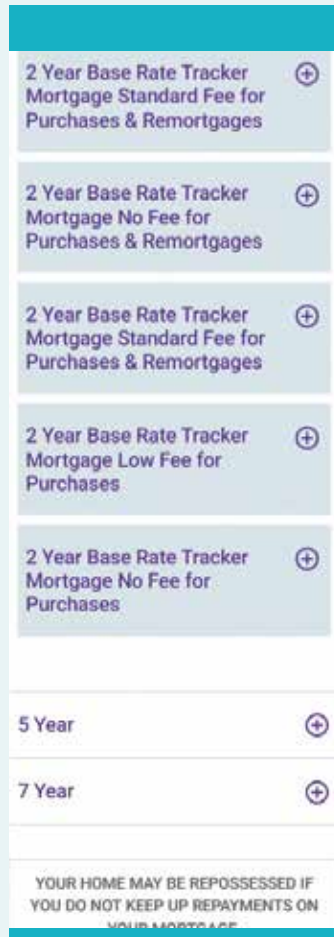
Skipton's product listing has issues on both mobile (above) and desktop (right).

Some of the category pages on Leeds also have no products in them, which confused some participants.

" *No products available, is that because... oh no, this is the actual website... err"*
Angelique

On sites that didn't have filtering functionality, users spent a great deal of time looking for product details - and were then overwhelmed by the quantity of options.

We found users also often missed key information where details were hidden in accordions (a list with expandable elements).

On these sites, despite the use of tabs to narrow down the selection, users found the listings far too long and often didn't make it to the bottom. For example, fixed rates are shown first, with tracker products at the bottom, but users may not get far enough to find them.

Finally, all of Skipton's products have long names that serve as a description, but as users tend to skim they may not catch the detail. For example, many product names end in for purchases and remortgages which leads some users to the wrong conclusion:

" *These are all remortgages"*
Nathan

The FCA-mandated representative example causes confusion again in this layout as one of our participants assumes that it indicates the min/max value. This causes them to pick an unsuitable 60% LTV option:

" *Reason being is because the mortgage repayment amount [in the representative example] makes sense because I already have a 50 thousand pounds as it is already, my property is worth 100 and I want to get a new property which is 200"*
Samantha

" There's a hell of a lot to choose from [..] I didn't even scroll down to the bottom and I was already like argh I've got to choose now"

Emma

UNDERSTANDING THE PRODUCT LISTINGS

It is clear from this study that users do not understand most of the numbers that are presented in product search results – proof of a significant communication gap.

The overall cost for comparison (APRC), introduced in 2016 in an effort to make products easily comparable is understood by only two of our 48 participants. **Users instead focus on the numbers that they understand: usually the initial rate, the monthly payment and the total cost for the first year/the initial term:**

" *Obviously I don't really understand the 4.5% [APRC]. The bit that matters to me the most is the estimated monthly payment and total cost for the year because that means something to me because I know that's what I'm going to have to pay"*
Sophie

Different sites provide varying degrees of help to aid users' understanding all of the different figures. Nationwide has the most understandable explanations, but they place them all in one link above the product set and none of our participants noticed it.
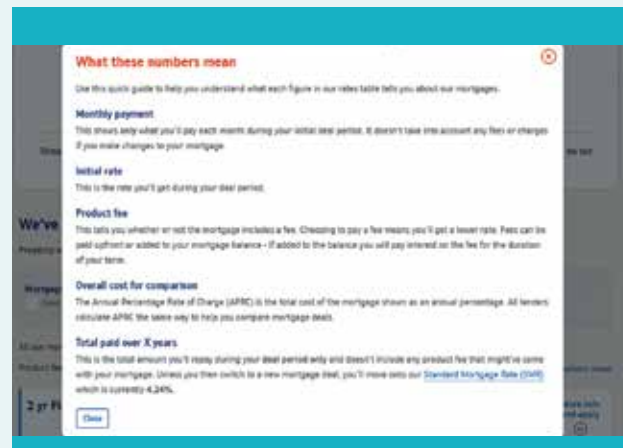
Yorkshire are the most comprehensive, placing a clickable (i) icon beside each column, that results in a popup explanation. Unfortunately, some of the explanations are very complex:

We asked a participant to explain overall cost for comparison to us when he had just read the text shown in the Yorkshire screenshot below:

> **"**I think that would be with the interest rate – so the monthly plus the interest rate would be the overall cost of the comparison"
>
> Nenad

[when asked to clarify what they mean by "the monthly plus the interest rate"]

Yorkshire has a few deals such as free valuation and cashback, so there is some ambiguity in the figure shown for the year. However, clicking on the number brings up a detailed calculation of what is included, which is a nice way of clarifying.

Some users appear to be confused about different product types, or are so focused on fixed rates that they don't consider that there may be other products on offer, reinforcing the need for providers to aid understanding. We observed users comparing different product types with the same initial term (i.e. 2-year fixed and 2-year discounted SVR) as if they were the same thing.

Coventry also introduce some branded product names **Flexx fixed** and **Flexx for term**, which our participants could not understand.

Leeds use particularly challenging language in their product tables: **Then changing to the Society's SVR less a discount of 1.00%, up to and inc. 31/12/2023, (currently)**. As the products are separated into different category pages which are then subdivided into tabs, it is hard for users to compare and to understand which products might be repeated in different sections.

> **"**I don't understand this actually. I'm not sure that this is the language that I speak"
>
> Nenad

Nationwide's use of clear language is great, but the placement of the link means that none of our participants spot it.
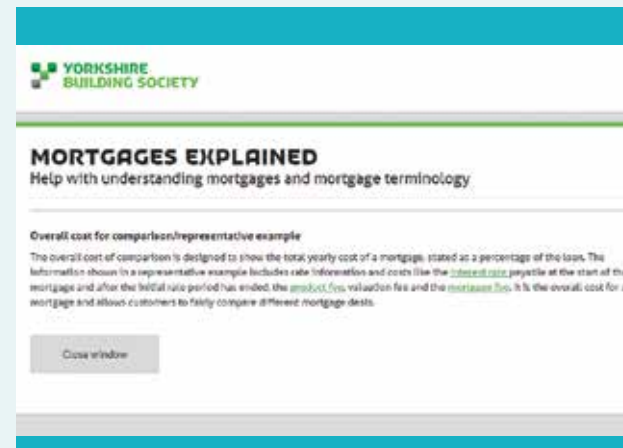
Yorkshire place information icons next to words they are trying to explain, but the language in the pop-up is too complicated.

With Leeds, the convoluted language and tabs combine for a poor experience.

TASK 2

FINDING DETAILS ABOUT A PRODUCT

For this task we asked users to imagine they already had a mortgage with the provider whose site they were testing.

They were then asked to find out whether they could add more to their mortgage so they could build an extension to their home. We knew that the information on the criteria for borrowing more was available on all of the sites and wanted to find out how easy it was for users to locate it on the websites.

> **"**Oh, I'm being stupid aren't I, I know where I should go, I should login [...] or the other thing I'd do, which is always a good fall-back is I'd call somebody"
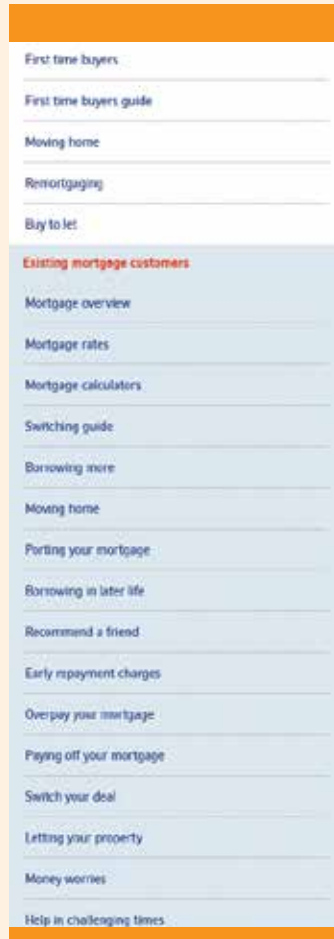>
> Toby

The communication problem

Borrowing more is the most commonly used term for this action on the sites that we tested. A seemingly clear and straightforward use of language, we still saw some people struggle with it, whether thinking it was about buying a more expensive new house or scanning the navigation for a different term they had in mind.

Again, users tended to look for a calculator or some other kind of input function to understand their particular scenario, rather than generic information. This led several of them down the wrong path.

Some users concluded that they would need to log in to get this kind of information, which they expected to be personalised to them, saved to their profile and readily available. However, this conclusion often came after spending time on a fruitless search.

> **"** *I would expect, as a customer of these people, to be able to log in somewhere and do it. I would expect to be able to login to my account, because I have got an account with you and you should know a bit about me already, and I should be able to have a few other options"*
>
> Yvonne

Nationwide's extensive menus led to users not reading far enough to locate 'Borrowing more'.

> " I don't feel like they gave me an option to do what I needed to do"
>
> Bonnie

FINDING THE RIGHT PAGE

On Nationwide's mobile site, users struggled to find their way through the large number of options in the mortgages section of the navigation, especially on mobile where the **Existing customers** section was frequently off the bottom of the screen. In one case, a bug with the navigation closed the menu when attempting to scroll.

We also observed several participants, on mobile, failing to scroll far enough down the list. Their intended destination, **Borrowing more**, is stuck halfway down the **Existing customers** section and is easily missed.

Leeds pose a question styled in the same way as their other menus, which some users don't see as part of the page content.

Leeds' users found their way fairly easily to the **Borrowing more** page, through the repeated side menus. Once there they were presented with a set of options styled in exactly the same way as the menus, leaving some confused.

Most users on Yorkshire managed to find their way through the menu to the **Borrowing more** page. For users who instead went straight to the main mortgages page as their default, they struggled to locate the correct section – as the option was not shown again here.

One user went instead to the remortgage page and found herself going round in circles due to the language used on the buttons and the lack of product details until the search button is clicked.

> " And then it takes me back to "what is remortgaging" so I find that frustrating cos I just want to apply and fill in a form. And I'm not too sure I'd know where to click now cos I'm going round in circles."
>
> Vicky

On some sites users tried to use the product search to answer the question, but where there were no appropriate options for borrowing more, many participants ended up entering numbers they were unsure of.

This is partly due to the existing customers page having a search in the hero – a feature which has since been removed. They do have a Want to borrow more? option in their navigation, but most users missed this when scanning. This could be due to the question style of the navigation which, while well intentioned and works in a standalone context, does not assist scanning.

> " I feel like I'm going to start going round in a circle again, cos I've already clicked on that [indicates borrowing more]"
>
> Angelique
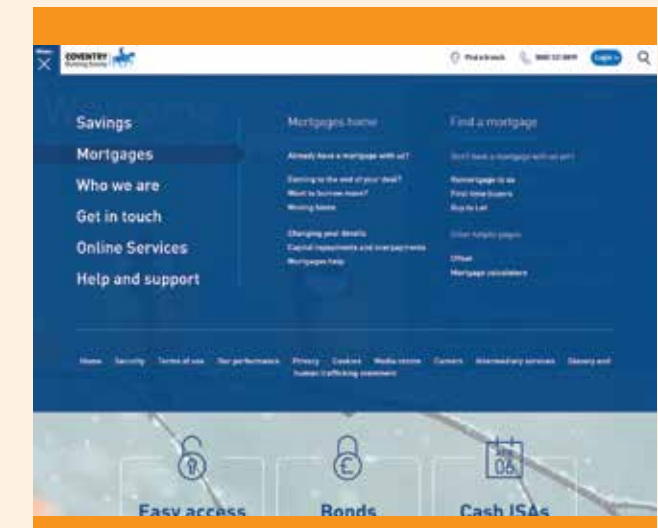
Coventry's menu uses questions which are easier to understand but do not aid scanning.

A few participants said they would give up at this point and call instead.
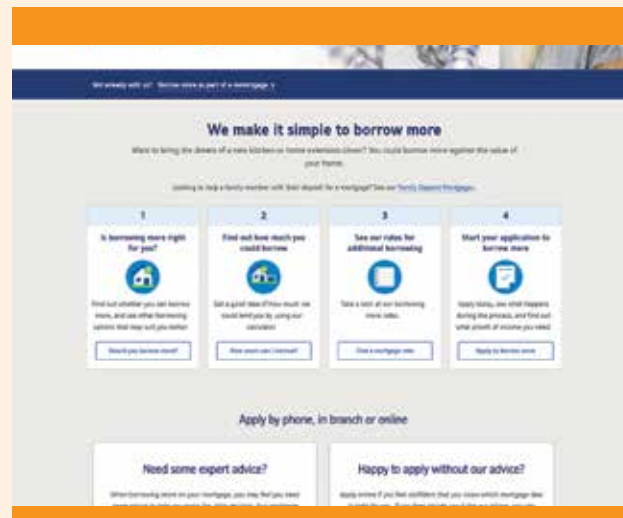
The **Want to borrow more?** link leads to a section in the help. An unusual, though logical decision. Users could have benefited if this was signposted in some way to make it more expected.

Most users on Skipton found the additional borrowing page without difficulty, whether through the menu or from links in the mortgages page.

UNDERSTANDING THE INFORMATION

Nationwide opts to break the information about borrowing more into steps. In concept, this is good practice. However, some buttons lead to pages which are not specific to the 'borrow more' process, and some customers found it confusing to be taken to the **How much can I borrow?** page, rather than seeing an option for additional borrowing.

❝ *It wouldn't necessarily have answered all my questions [..] surely it's not necessarily based all on my income, it's based on the equity as well, so there's a fault on the system there, maybe there isn't a fault, maybe it's just the way that I'm thinking"*

Daniel

The link to the information participants needed to complete the task was in the first of the four steps, **Should you borrow more?**, which led to a detailed and well-laid-out page. Although once on the subsequent pages, there is no way to move to the next step.


Nationwide breaks the information into sequential steps, making users feel like they have to complete every single one. This isn't the case.

❝ I guess I have to go back because it doesn't give me the option to progress from here"

Paresh

On desktop, the *How does it work* and *Am I eligible?* boxes are visually linked, but on mobile the eligibility panel referenced in step one may not be visible.

The layout of the information on Yorkshire works well on desktop, but on mobile the key panel **Am I eligible?** is pushed below the **How does it work?** panel, in normal responsive fashion, but this leaves some users unsure of where to find the details referenced in the first step.

Coventry's help page lays out the fundamental information in the opening paragraph, but users' focus is drawn to the much more prominent **How much could I borrow?** panel and they move on to the affordability calculator, which does not have a tailored option for borrowing more.
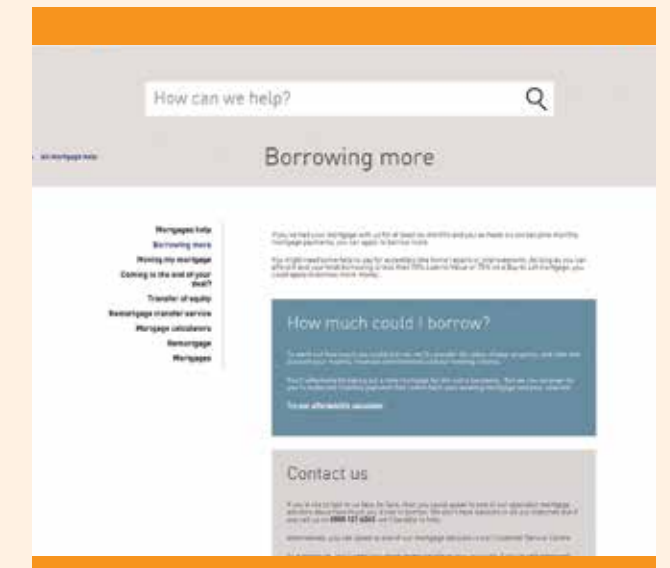
With Coventry, users skip over the introductory text and look directly at the bolder *How much could I borrow* box.

TASKS 3 & 4
GETTING IN TOUCH

THE IMPORTANCE OF CONTACT DETAILS

When users have trouble understanding the information they find, the natural next step is to get in contact to seek clarification. For that reason, getting in touch with any provider should be a quick and easy online process.

Although companies may be motivated to reduce call centre traffic, it often results in frustration for users if finding a phone number is made too difficult. A number of our participants voiced their frustration:

"This is, I find, the most unhelpful area of banking ever because they don't normally give you many options. [..] And what they always do is they try to give you an FAQ to avoid you having to do the question and then you usually say none of this helps, can I still ask the question? So they don't really want me to ask a question I would say" [..] and again they try to answer it because they do everything possible to avoid contact"

George

With a topic as complex as mortgages being able to have a conversation is even more important. With that in mind, we set two tasks for our participants: to find a contact phone number and then to find the specific phone number of their nearest branch.

When it comes to intuitively finding a phone number, we found a large number of participants now go immediately to the footer, a behaviour we have not noticed in such large numbers before.
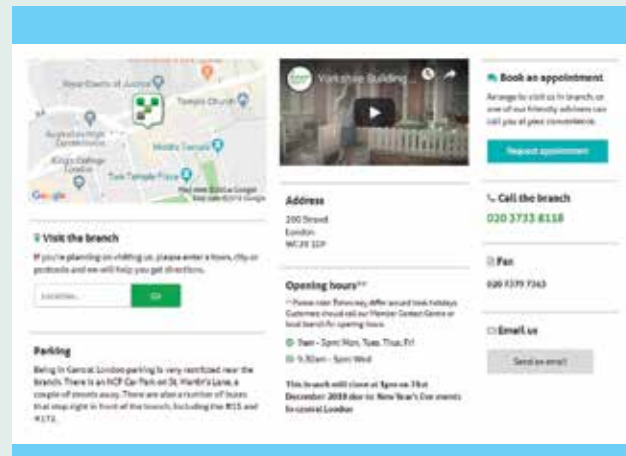
I would automatically [..] go all the way down"

Michael

Cos normally at the bottom of websites they've got a contact number"

Israel

HOW THE SITES PERFORMED

Yorkshire and Coventry performed best on this measure, although all sites had aspects that could be improved.

Yorkshire

At the time of the study, Yorkshire's mobile site allowed the contact link to immediately open the user's phone app with the number populated. On desktop, it led to a simple choice: **In branch, by phone or complaints and feedback** before offering clear information. Some of our desktop users spotted **Help and support** in the meganav first but were easily guided round to the contact page from there.

We notice that Yorkshire has since changed this functionality to a series of questions (under the label **Help** rather than **Contact us**), followed by FAQs and only then offering a list of phone numbers. This is probably the result of a business need to reduce calls, but often users prefer the feeling of control and support.

Yorkshire's branch finder was similarly easy for users to find and use.

Yorkshire branch details... complete with unnecessary ads.

> 66 I love those websites where you open the website and it's [the phone number] just there, I love that, but you rarely get that"
>
> David
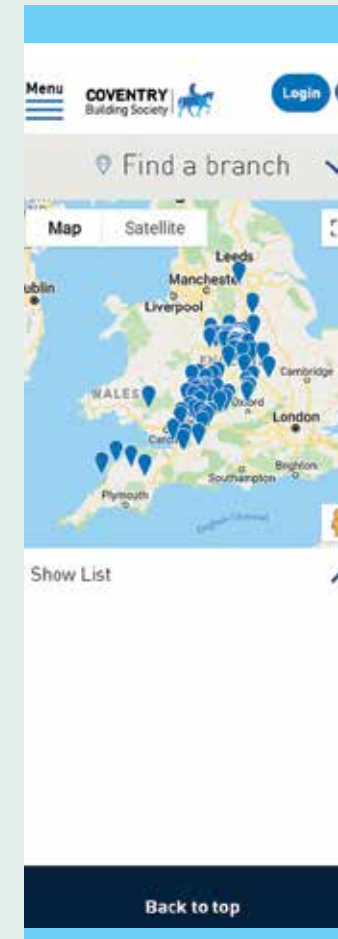
Coventry's branch finder focusses on the map, making it hard for mobile users to find the search function..

> 66 Ok, so I'm not seeing a 'contact us' section"
>
> Ian

Coventry

On desktop, Coventry place their phone number in the navigation bar. All four participants using a desktop saw it immediately. Most users appreciated this approach, although one would have preferred specialist numbers, a division of preference that we also found on other sites.

> 66 *I'd rather speak to someone who specifically deals with mortgages so that I can have belief that they know what they're talking about."*
>
> Chris

Clicking on the phone number on desktop helpfully provides more detail. However, on mobile the number completely disappears, is not in the footer and was challenging for some users to find through the navigation. They were required to choose **Get in touch** followed by **Get in touch home** to find the details. This highlights the importance of using the phrase that users are scanning for rather than getting more creative.

> 66 I don't know about home, sounds like somebody's home"
>
> Jasmine

Added to that, the use of the word home in this way is better reserved for internal conversations than put on the site.

Coventry has an innovative approach to the branch finder, but it does have some usability issues. On mobile they present the map first, where most users expect to see a search field. Search is available through a drop down above the map, but only one of our participants noticed it. One participant found a bug which constantly forces the panel closed.

There are other ways to find a branch, either through interacting with the map or choosing the list view, both of which are successful, but require more effort.

The desktop version performs much better — the link in the nav opens a search dialogue and the results balance the map view, list view and the search nicely.

The only drawback here is the use of the term **Services** for the text link, which confused users who were looking to see full branch details:

> " Services to me would tell me what they do in branch, it wouldn't tell me that there's a phone number, I was taking a chance on that"
>
> Chris

The pins on the map also require a click to display information, which is not obvious to all desktop users who may expect a hover action.
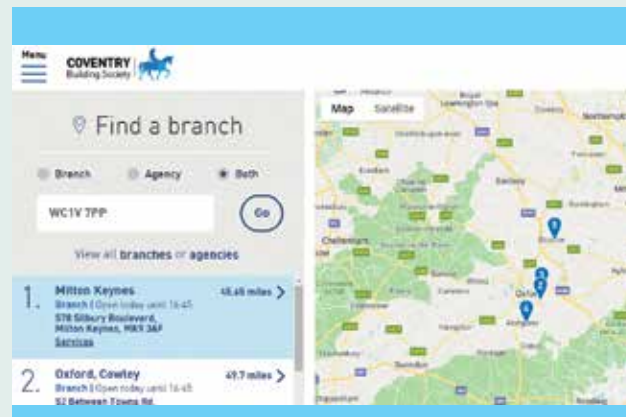

Coventry's branch search works much better on desktop.

Leeds

Leeds uses a handy **Contact Us** device in the mobile footer, designed to help users find contact details quickly and easily. Many participants made good use of this feature.

Leeds list a lot of different phone numbers which helps users to get through to the right department, something which is appreciated by some users – although some interaction might have improved it further:
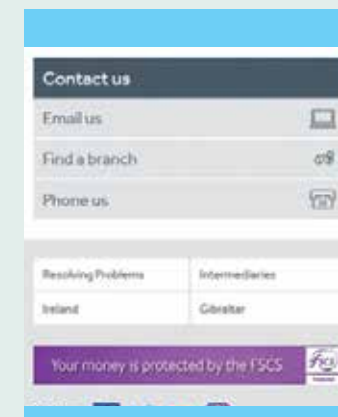
A nice device helps Leeds mobile users go straight to the right contact details.

> " I feel like all the different numbers seem to be listed here, which I think is helpful so that I'm not having to call and press 2 for this, 3 for that so I like the fact that all the numbers are clearly laid out"
>
> Rosemone

Despite their attempts to simplify the contact process, Leeds' **Find all Branches** function proves problematic. The **View all branches** button is given much the same weighting as the **Search** button and the more familiar placement below the entry field meant that some users mistook it for the **Search** button and ended up having to choose from a list instead of getting results.
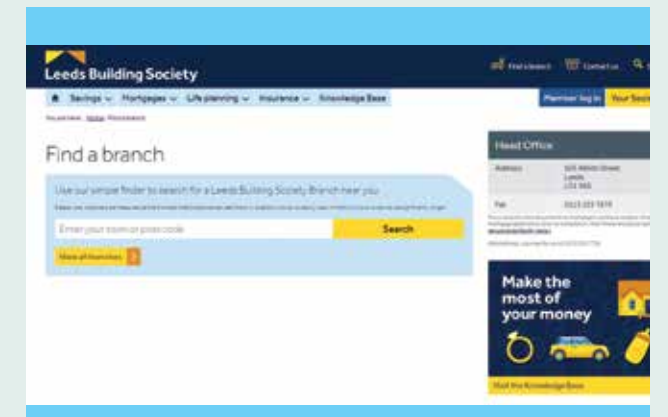
Leeds *Search* and *View all branches* buttons compete for attention.
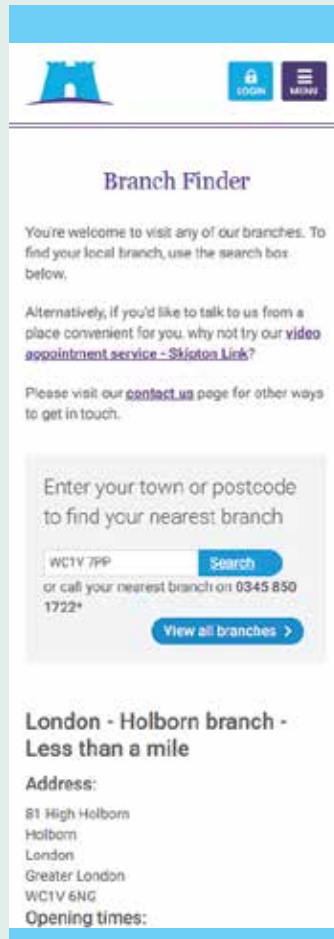
> "I'm looking for a contact us button"

Prateek

Skipton

Skipton has some issues on their contact page. It has a more interactive feel than many other sites, but the *Our telephone numbers* text link doesn't work (it should open the telephone numbers accordion below it). It doesn't occur to mobile users to scroll down where they would find the accordion. This is less of a problem on desktop, as the list of numbers is more likely to be on screen already.

Terminology is also a problem: branch is referred to as *In person* which is not the term that our users looked for.

> "Oh ok, I missed that completely. I quite like the term branch finder because that's what I'm used to, I'm not used to In person so that would flummox me, I wouldn't even notice that"

David

The Skipton burger menu does not allow users to reach the contact page, meaning some navigated back through previously-visited pages rather than smoothly navigating towards the right information.

The *Branch Finder* is prominently displayed, which is useful. However, it uses small interactive movements when requesting users' postcodes, and presents a search bar at the top of the results page, creating confusion for users.

Another user taps the View all branches button below the search without scrolling down to see the results of his search. On the contact page, the branch search is not set to submit when the enter key is pressed, leading another participant to assume that his postcode wasn't accepted.

> "Oh, it is this one! That's weird! I think that is confusing, you see? Because it looks as if they are asking you again so that's confusing you shouldn't have this [indicates search] when you've already put that in. This [indicates results] should come immediately first because you see I didn't see it"

Laurie

Nationwide

Most participants on both mobile and desktop found the Nationwide contact link easily in the nav (although one chose the **Help and support** link instead). Users are then presented with a number of questions in steps, in a similar manner to Yorkshire's new approach.

This process is signposted with icons, which is often good practice - however, a small number of users were unable to successfully navigate them.

" *Where it says contact us as soon as I clicked here I would have expected the telephone contact number, email address or something like that, three or four different options"*

Paresh

A further two questions are posed before FAQs are proposed and, finally, a phone number is provided.

This approach split our participants. Some appreciated skipping phone menus and getting to the right person.

Others felt it was unnecessary at this stage in the journey.

" *I suppose probably just being quite straightforward [would have made it easier] [...] without asking all of these questions, because usually when you call people up they'll ask you all of those sorts of questions anyway, so it's pretty immaterial really because they'll ask you 'how can I help you' and you have to start the process all over again"*

Daniel

The branch finder was successful for all participants. Despite putting the mobile search field above the results as Skipton did, it is much more compact so users can immediately see the results below.

" Well that's quite good, because in theory, what this seems to be telling me is that there's going to be different numbers based on what my specific question is in regard to my mortgage enquiry [...]"

Morris
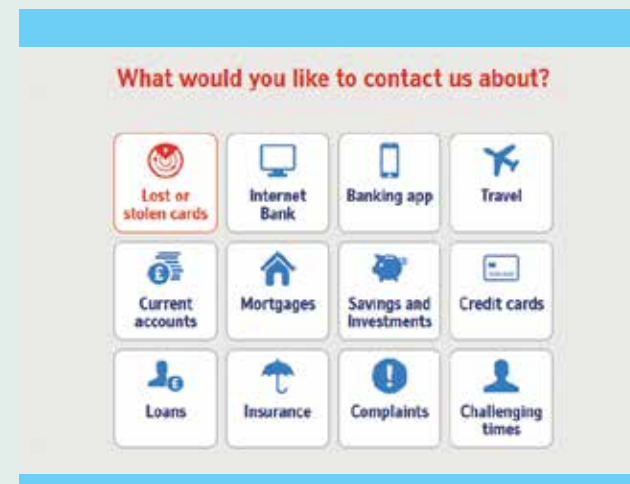
Nationwide's icon set confused some users landing on the contact page.

Nationwide's rather awkward route to a phone number.

TASK 5
COMPANY INFORMATION

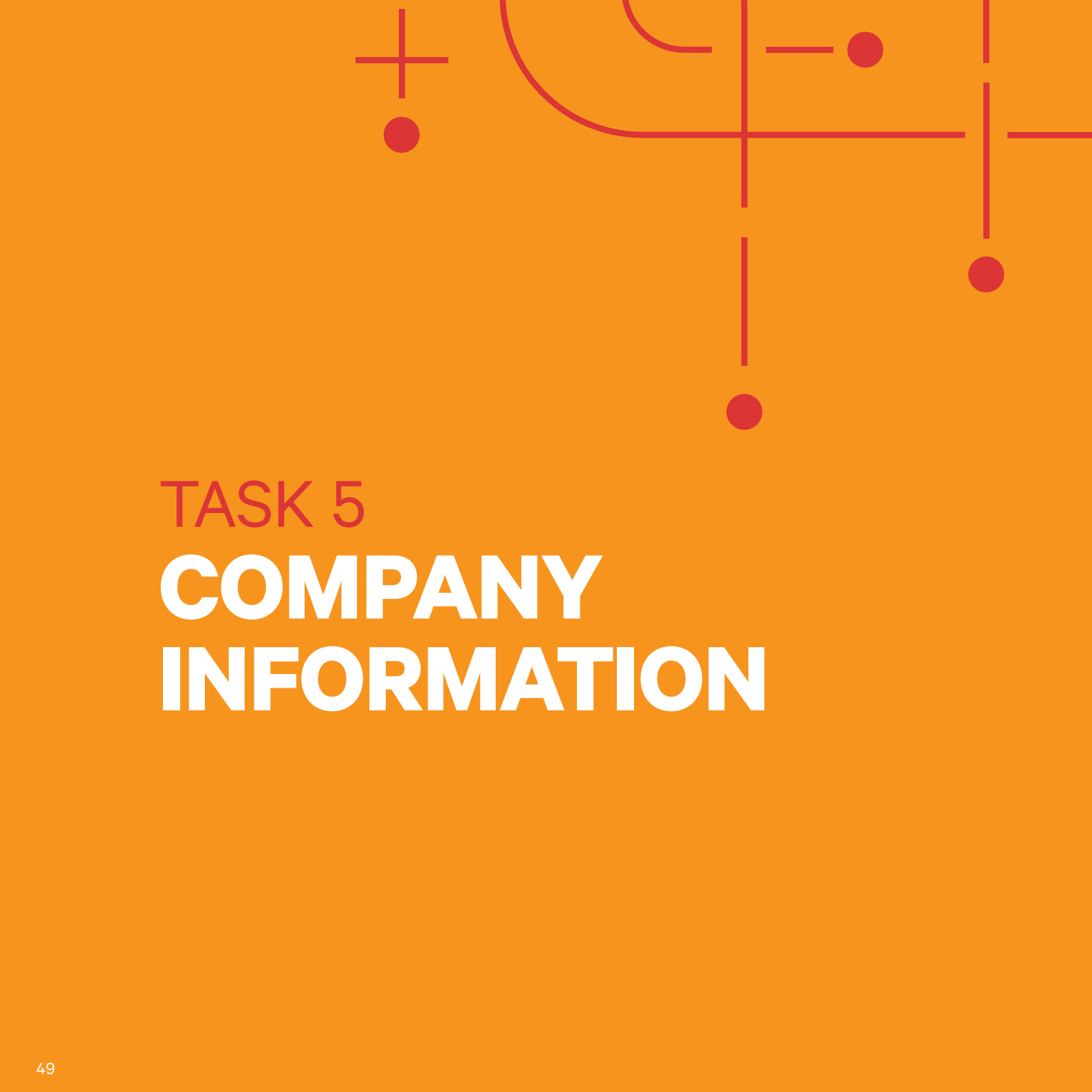Although our study showed us that users are so focused on rate that little else matters to them, we feel that it is still important to be able to find out about the company on a website. A company's presentation of itself communicates personality, warmth and encourages user to make contact.

We set users the task of finding "reasons to believe" in the company as a way of testing how easy it was to gather information about them.

In this case it is very clear that users were scanning for the phrase about us, so when sites veered away from that specific phrase it caused issues.

Leeds and Yorkshire use the term *Your Society* presumably to express the difference that mutuality provides. Coventry continues its pattern of using simple language that veers away from what users expect from a mortgage provider. In this case they used *Who we are* which caused issues for some users, as it wasn't what they were looking for.

Your Society fared better on mobile, where users were looking through short lists in the nav or in Yorkshire's home page navigation tiles, where it was recognised and used. However, its placement on Leeds' desktop meant that it went unnoticed.

The placement of *Your Society*, along with the less familiar language meant that nobody clicked on it to find out about the company.

Nationwide uses the term **About us** but the link is only available deep in the home page carousel or in the footer, where the link to the top level page is broken. The sub-section **Membership**, which contains the relevant information, was not clicked on by any of our participants, who thought that **Corporate information** or **Investor relations** looked more promising.

Skipton uses the familiar **About us** in its navigation on desktop, but has omitted a link on the mobile site where the only routes to the page are buried in the home page carousel, or through the mutuality link towards the bottom of the home page. The **Why Skipton** section in which **About us** is housed, is another example of Skipton's lack of understanding of user expectations. In this case, the large image is not a link, but the small text link below is.

As one final point, we'll mention site-wide search. We saw many users reach for it in the contact and about tasks, but very rarely saw them succeed through it. This led us to seriously doubt the value of site-wide searches, but if you do choose to have them, at the very least make sure that *Contact us* returns a useful result.

CONCLUSIONS AND RECOMMENDATIONS

Before this study began, experience told us that there were substantive issues in mortgage website usability. Our results confirmed this theory, but also taught us a great deal about the consumer thought process behind finding a mortgage online.

We have identified four key ideas and recommendations to consider when designing a mortgage provider site, or indeed any FS website where you are trying to communicate complex financial products to a set of customers who will most likely have a varied understanding of what you're offering them.

LANGUAGE

Mortgages are a complex financial procedure and an emotive subject. As users are easily confused, it is critical that the language used is understandable and that usage is consistent with user expectations.

Put yourself in the users' shoes and think about the terms they will be searching for. Are you using those common terms, or are you using your own version of them? Where there are very common phrases like About us or Contact us, use them. More creative phrases like Coventry's Who we are and Get in touch may be great for your brand tone of voice, but unless you have managed to reduce your navigation to three or four items, users may miss it when scanning.

Avoid technical terms, even really common ones like remortgage. Fewer people than you think actually understand them. Find other ways to express the same thing, using everyday language.

Above all, test the language you use thoroughly and in the place you intend using it, as users may interpret things differently in the context of your website.

Always remember: users don't read websites, they scan them. Anything critical to their understanding must be displayed prominently and read at a glance.

ARCHITECTURE

Reduce the architecture of your mortgage site as much as possible. Because users don't understand much of the language on mortgage sites, extensive meganavs full of technical terms are unhelpful.

Consider instead how to use fewer but more interactive pages to answer groups of queries. Make sure that groupings cover all possible options but do not overlap to avoid the scenario on Leeds' website, which left users unsure of where to go.

GETTING THE SEARCH RIGHT

Product search is the main reason that consumers come to mortgage websites. Whether they've prompted by an ad, directed by a comparison site or they're already familiar with your brand, users want to know what products are suitable for them.

Here's a quick summary of the recommendations we would make when creating a mortgage product search:

- Above all, make sure that the search function is easy to find. Users refer to product search as a calculator – so make sure that a link to the product search is included in the calculators page. This simple change could save a great deal of frustration.

- We'd recommend multiple choice buttons for the buyer type – with multiple parts if necessary and using conversational language.

- Be specific with field descriptions. For example, **Property value** could be misconstrued – *The property I want costs*.... is much clearer.

- Avoid asking for deposit and instead ask for mortgage amount or *I want to borrow…* to avoid moments of doubt.

- Consider whether it is worth creating a mortgage amount calculator that clarifies how big a mortgage a user might need. This might require inputs like current property value, current mortgage, additional funds available for purchase and could offer the option to add approximate costs.

- Keep the search interface as clean and simple as possible and avoid any additional messaging.

- Use a default value for **Term**. This should avoid most cases of confusion with **Initial term**.

- Create a robust system of help pop-ups and test the language in them with people outside the industry who have never bought a house.

- Make sure that the search button is prominent and cannot be missed.

- Cut out any products that the user logically will not choose (i.e. higher-band LTVs of the same offering).

- Consider whether to include some top-level filters (such as product type or initial term) as questions in your search to help users pare down their results to the most useful.

- Add further filters and sort options but ensure that they are not crowded by other information and consider whether they are more important on mobile. Instead of hiding them consider making them more prominent as it is harder to compare multiple products.

- Ensure that products in the results are easily comparable on both desktop and mobile, using a table style on desktop and horizontal scrolling cards on mobile.

- Show monthly payment and total cost for first year as part of your results and ensure it is easy to find clarification on what is and isn't included.

- Be wary of the representative example and where you place it – users will too easily assume that it is personalised to their inputs and be misled.

GETTING IN TOUCH

With a subject as complex as mortgages, it's vital that consumers can get in touch easily and in the way that they prefer. For now at least, humans remain more effective at communication than any website. Users are becoming more comfortable with live chat, but make sure that phone is easy to find as well, as individual preferences are strong and divided.

Video chat advice sessions are an enticing possibility which could suit both consumers and providers, fitting into busy lives whilst providing dedicated face-to-face time. Skipton are ahead of the curve on this and reception from the few participants that we discussed it with was warm. We shall be watching with interest.

THE FUTURE OF MORTGAGE WEBSITES?

After seeing users struggling with the terminology and complexity of mortgages, we'd really like to see a much more conversational style applied to mortgage pages – talking to consumers in the language they speak rather than in industry jargon.

We saw some providers going in this direction, particularly The Cambridge, who use natural language forms and a set of simple questions to filter the products. But all providers could go much further.

There have been plenty of calls across financial service to simplify products jargon and this definitely applies to the mortgage market too, Habito found that almost 95% of homeowners think the government should regulate to force providers to make contracts easier to understand[1].

While this would certainly be an effective approach, we believe there's much that can be done right now. Clear communication should be the priority from the start of the consumer journey, which means considering not only the language used but the way it is displayed and the hierarchy of navigation.

Beyond that, there's the capacity for some innovative new ways of approaching the problem.

What if a site only had one mortgage page, but by asking a series of questions, chatbot-style it could ascertain what information to serve you? This could be a filtered set of products, including your preferences on fixed, variable etc.

It could also include information that aids the way you make your decision – is it by lowest monthly payment? By lowest overall cost? That way, the product information can be presented with the things most relevant made more prominent.

What if, after selecting a product the site could guide the user into understanding whether they are eligible for the mortgage? Again, this could be achieved through a series of simple questions, of the kind that a mortgage adviser would ask.

The same question set may serve up some FAQ style information, if that is what the user is after, or instruct them to login if appropriate.

There's also an intriguing sweet spot between what Trussle and similar sites like Habito are doing and the two-click, pre-filled search on comparison sites like MoneySupermarket. This is an approach we feel could be exploited further.

What if an online tool could provide that instant answer, but continue to ask more questions and reduce the pool of recommended mortgages with every question answered?

With as many problems as possibilities it's clear that mortgage websites – and the wider industry – are ripe for disruption. Whoever succeeds in remaking this space, and how they do it, will not only find success among consumers, but likely set the industry roadmap for the years to come.

[1]Mortgage Solutions article - https://www.mortgagesolutions.co.uk/news/2018/06/27/almost-95-homeowners-think-mortgage-contracts-easier-understand-habito/

Contact details:

If you have any questions regarding this report or if you work in the financial services space and are interested in Teamspirit reviewing your website to provide bespoke recommendations, then please don't hesitate to get in touch.

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