

CRM Brain

Mortgage Advisors' Co-Pilot

UI/UX Product Designer

Nadav Raviv /// [Website](#)

March 2024 - London.

Nadav Raviv



+10y User Researcher & UI/UX Designer



Finished 2y as a PD in Mortgage Brain
+ 7 months in Aro.co.uk



+10y working with FE & BE Developers



Data expert [AI. Hotjar. Microsoft Clarity.
Mixpanel. Google Analytics. Tableau.]



2nd prize in a AI Hackathon [London, 2024]



1 Project. 1 Designer.

1 Product Designer.

Working with 9 Product owners.

Collaboration with +20 [FE & BE] developers

Designing +700 Figma screens.

+

+20 user research interviews.

Weekly analytics reports.

Design Service for all Mortgage Brain

Crafting company website with a design agency

Even ran the company's "Pub Quiz": bi-weekly for 3 months...

Our Agenda

- **User Research**
- **Define** Requirements & Prioritisations
- **Ideation**
- **Prototyping** [Miro]
- **Hi-fi Design** [Figma]
- **User Testing** [Usability & Accessibility]
- **Traction** [Impact/Results]
- **Your Questions & Thoughts**

User Research

Qualitative & Quantitative Research



Qual

1:1 Interviews with Mortgage Advisers

1:1 Interviews with Admin for Mortgage Advisers

1:1 Interviews with Mortgage Advisers Network directors

Survey in Mortgage Advisers Facebook and WhatsApp groups

Competitors Audit



Quant

Stats coming from the Qual info. above [ex. competitor no. of users]

KPI of Mortgage Advisers CX [ex. "From Lead to submission" Av. time]

"Screens per process" on competitors CRM [ex. "Add a dependant"]

3 User Personas



Admin

Do all the admin & paperwork & reports



Advisor

Strategy & submission. Only starts working, when all data is filled



Network Executive

Reports to the FCA about all advisor activities in their network

Patterns



Admin

+21y graduates. Digital experts. Fast paced. “Tick the boxes” flow.

Pressured to be fast.



Advisor

Over 30s. Slow paced. Not so digital. Prefer “all the info and then act.”

Pressured to be right.



Network Executive

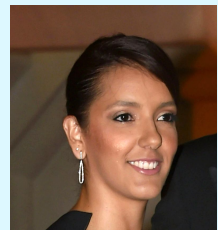
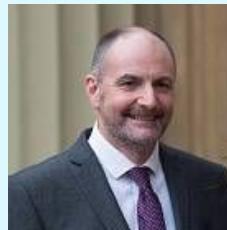
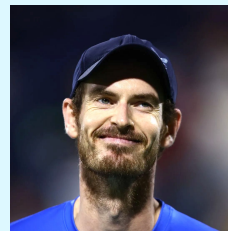
Filter all things from ROI perspective. Try to keep up with latest trends [AI]

See every process in “how we sum this in a report”. **Pressured on ROI.**

User Story

You're a mortgage advisor and Andy & Jamie Murray are in your office. They need BTL + summer house + help their dad with a mortgage + Judy BTL.

- Andy Murray
- Jamie Murray
- Judy Murray
- Kim Sears, Andy's wife
- Alejandra gutierrez, Jamie's wife
- William Murray, their dad



User's Tasks

**Open 4 cases of Mortgage Application and
Add FULL information for each person, for each case.**

Each person requires:

- Personal Info
- Dependents
- Credit history
- Assets [Like Andy's shares in his fashion brand company]
- Debts
- Address History etc.

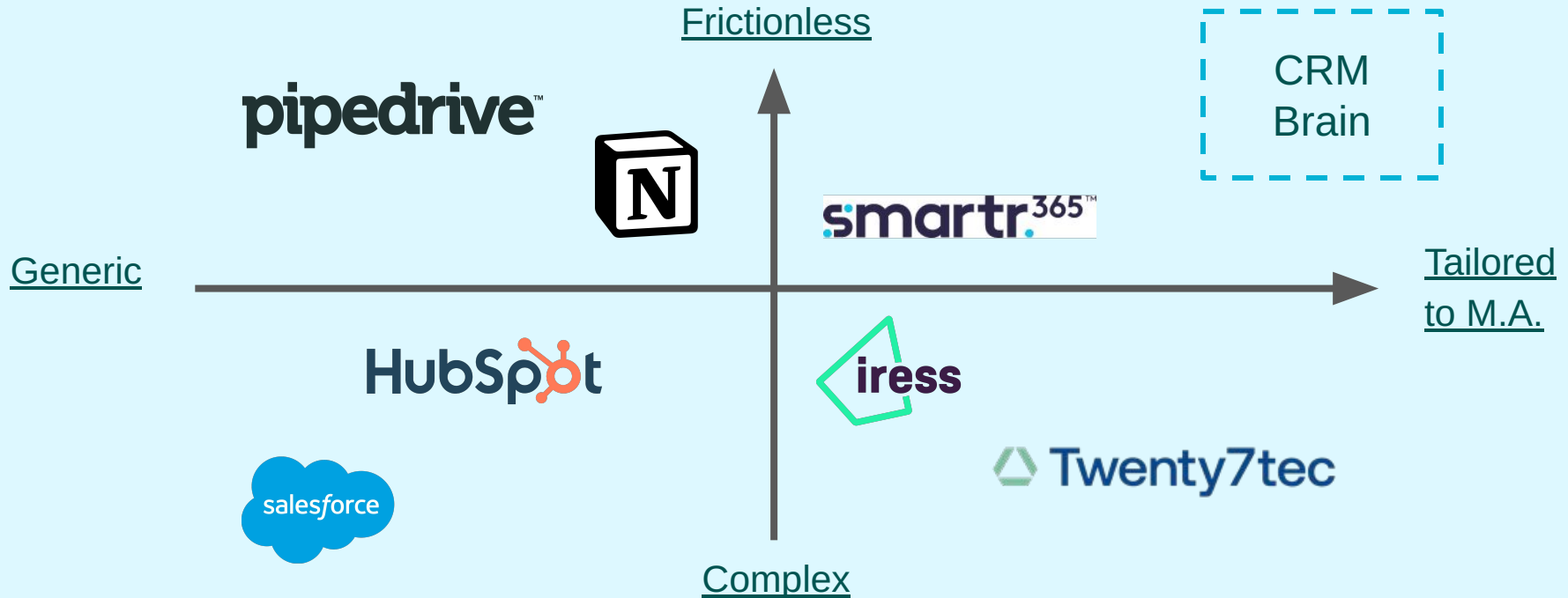
The Problem

**4 cases of Mortgage Application with 6 people in the mix.
= Opening 24 files.**

Each case...

- Needs full information on each person.
- Plus the kids, past addresses & so much more, for each one.
- Every update of 1 thing e.g. Andy won Wimbledon, needs to update on each of the 4 cases, as it's a bonus factor for “assets” pre lending application
- GDPR: If 1 person want to transfer/delete their info, the data needs to vanish from all cases.

CRM - Competitors Audit



Define

£1.6T Playground



£1,675.8B

Residential mortgage loans in the UK, 2022 [\[i\]](#)



31,031

Mortgage Advisors & Admin in the UK, 2022 [\[i\]](#)



£1.6T / 31K / 256d =

£210,852 1 work day worth

[*256 working days in 1 year]

1 Minute

£439

1 minute worth... for a mortgage broker.

CRM Brain #1 Goal

Save Time

Define Users' Pain Points



Too Generic



Manual



Repeated Tasks



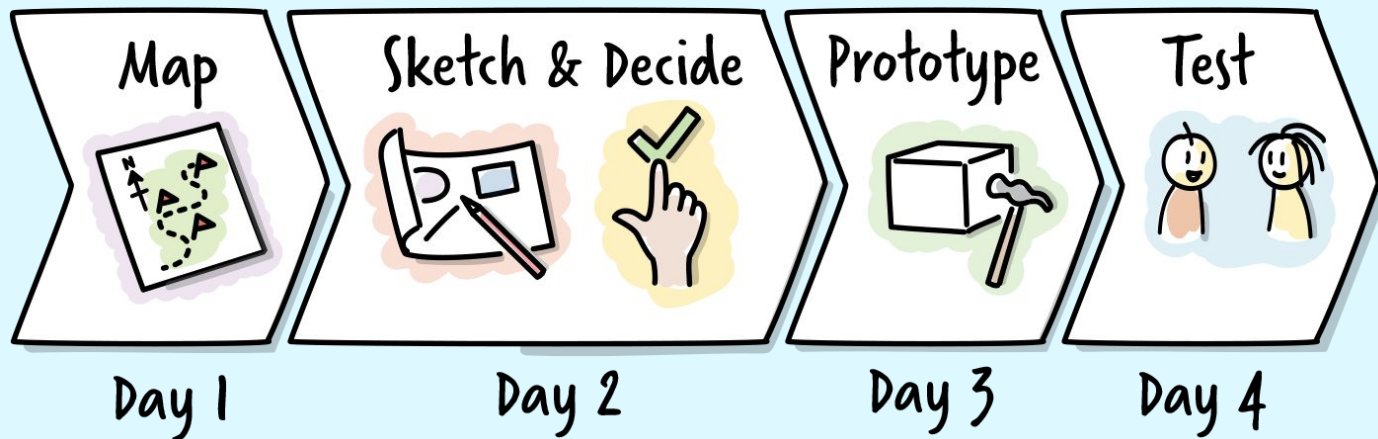
No Automation



Zero Compliance

Ideation

Design Sprint



New Information Infrastructure



Client File



Case File

New User Flow



Onboarding clients by
opening 6 client files

C1

C2

C3

C4

C5

C6



“Tagging” clients when
opening 4 case files

M1

M2

M3

M4

User Benefits

Save Friction & Time.

- CRM that is bespoke to the Admin & broker needs
- Automation and “no-need-to-type-it-all-again”
- **Instead of 24 files to update... 10 files only!**

Prototyping

Miro



Crafting users' journeys

[Customer Journey mapping]



Wireframing 700 screens



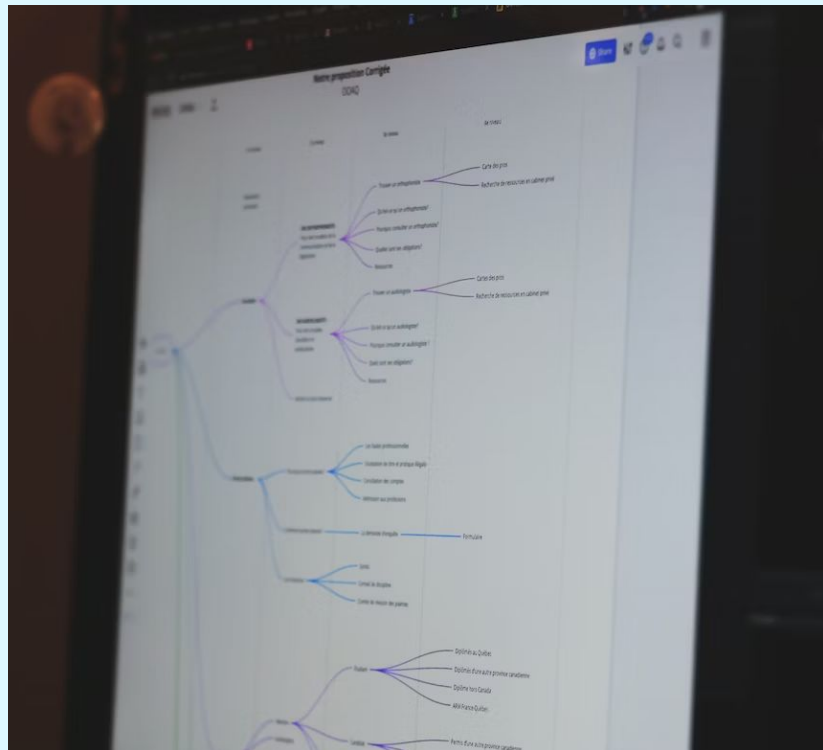
Write Acceptance Criteria

to each screen



PD tests the wireframes [pre-figma]

to see UI & edge cases
are being addressed.



Hi-fi Design

The UX

Done +700
Figma Screens

Will show later
the Figma mockup,
if we've got time.

The screenshot displays the CRM Brain web application. The left sidebar contains navigation links: Dashboard, Clients, Client File, Cases, Reviews, Documents, Insights, Commissions & Fees, Notes, Client's Portal, Opportunities, Reporting, Case Admin, Compliance, Commissions, Address Book, and Calendar. The main content area is titled 'Commitments' and includes a search bar at the top. Below the search bar, there are tabs for Client Overview, Personal, Address, ID & V, Dependants, Credit History, Employment & Income, Commitments (selected), Properties, Mortgages, Policies, and Savings & Investments. The 'Commitments' section has an 'Add Record' form with fields for Client(s) (Jason Hegarty), Type (Other Commitment), and Status (Current). Below this is the 'About the Other Commitment' section with fields for Select commitment type (Loan from Family/Friend), Initial amount (£ 1,000), Monthly payment (£ 200), and End date (01/06/2022). The 'Balance History' section shows a table of outstanding balances with columns for Outstanding balance, Date of balance, and a Delete button. The table contains two rows: one for £ 400 on 01/04/2020 and another for £ 900 on 01/02/2022. At the bottom of the form is a 'Save' button and a 'Cancel' link. The footer of the application shows the Mortgage Brain logo, copyright information (2022 © Mortgage Brain Ltd.), and links for T&G, Privacy, and GDPR.

CRM Brain
Thu, Aug 25th 2022
09:18

Dashboard
Clients
Client File
Cases
Reviews
Documents
Insights
Commissions & Fees
Notes
Client's Portal
Opportunities
Reporting
Case Admin
Compliance
Commissions
Address Book
Calendar

Search by client, ref. number, lender, etc.

Clients / Client File / Commitments
Clients Jason Hegarty & Victoria Rance Manage Associations (1) Notes

Client Overview Personal Address ID & V Dependants Credit History Employment & Income Commitments Properties Mortgages Policies Savings & Investments

Commitments

Add Record

Client(s) Type Status
Jason Hegarty Other Commitment Current

About the Other Commitment

Select commitment type Initial amount
Loan from Family/Friend £ 1,000

Monthly payment End date
£ 200 01/06/2022

Balance History

Add New Balance Record

Outstanding balance Date of balance
£ 400 01/04/2020 Delete
£ 900 01/02/2022 Delete

Save Cancel

Mortgage Brain
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The UI



Easy Navigation
between Client File
& Case File

The screenshot displays the CRM Brain interface. On the left is a dark sidebar with a menu. The top of the sidebar shows the CRM Brain logo, the date 'Thu, Aug 25th 2022', and the time '09:18'. The menu items are: Dashboard, Clients, Client File (highlighted with an orange box), Cases, Reviews, Documents, Insights, Commissions & Fees, and Notes. The main content area on the right has a search bar at the top with the placeholder text 'Search by client, ref. number, lender, etc.'. Below the search bar is a breadcrumb trail: 'Clients / Client File / Commitments'. The main heading is 'Clients', followed by the client name 'Jason Hegarty & Victoria Rance' and a 'Manage A' link. Below this is a tabbed interface with 'Client Overview' selected. The 'Commitments' section is visible, featuring an 'Add Record' button. Below this, there is a form with a 'Client(s)' dropdown menu showing 'Jason Hegarty' and a 'Type' dropdown menu showing 'Other Commitment'.

More “Save Time” UI Hacks

- Add new lead.. from EVERY screen. [“Ready when the phone rings!”]
- Add association [another person to the case] - always on display
- Can open a new case file, without filling all info on client file
- Can upload docs without leaving the screen [side popup]
- No long forms on popup: Side popup solve this friction [cause big drop offs]
- Admin & broker can see which tasks are done and which needs to be done
- To save horizontal scroll... some elements can “collapse”
- Mortgage Calculators are on every screen.

Added a B2C App Design



B2C is always Mobile first UI

50:50 ratio [web/mob] and UI web is easier



Uploading docs is a *dialogue*

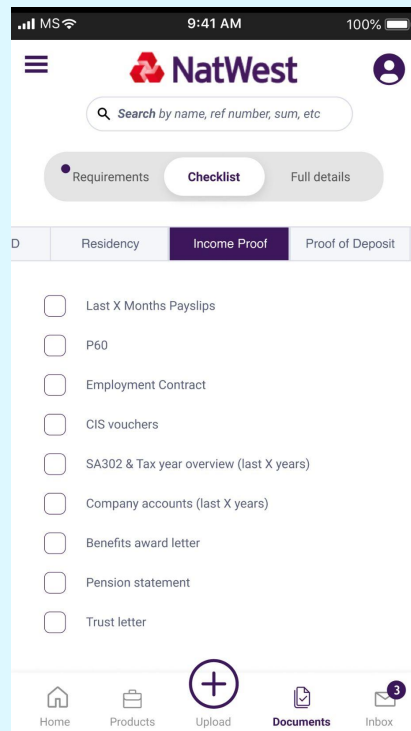
Back and forth [from uploading to approval]

UI that came from a specific insight



All data is accessible on 1 screen

From messages to application notifications
+ getting real-time status - all in 2 clicks max!



Dev Hand-Off

- Delivering Figma screens that are 100% functional and accessibility tested
- Make sure that all tickets have the relevant figma screen link
- Share sources of all design assets [ex. Free Icons from Bootstrap 5]
- Providing the devs with a design [style] guide on [Storybook](#)
- Raising front end bugs tickets, pre release.
- Ongoing support to the dev team [from answering to their Q to “reasoning”]
- Share the newest trends with the front end devs [Figma dev & [Anima](#)]

User Testing

Accessibility Testing

- **Figma Plugin** [Done by PD]
To test color contrast on all screens
- **Edge Cases** [Done by PD & QA testers]
Can users go back or “regret” an action
- **Acceptance Criteria** [Done by PO, PM & QA testers]
Following the requirements on the Jira ticket

Usability Tests

- **Internally**
Company staff outside the product/dev team
- **Clients Executives**
They prefer not to do tasks, but sometimes they want to.
- **Pilot Users**
Love to do that and their traction is the most important to align to.

Traction

What to look for

Tools to measure



- 1:1 interviews
- [Hotjar](#)
- Google Analytics
- [Marker.io](#) feedbacks
- [Microsoft Clarity](#)
- MVT [Multivariate Tests]

Short Term Insights

- Fix bugs
- Fix drop offs
- Measure retention and see if it's positive benchmark
- See if the feature is “nice to have” or essential [“pain killer”]

Long Term Insights

- User [feature] prioritisation
- See if the traction influences the product roadmap
- See if the release created a new opportunities:
If users love the “Reports” tab, add “Alerts” & “Predictions”.

Microsoft Clarity Reports



Heatmaps

What they missed out and what worked align to the plan



Drop-offs

Where they stopped found value on the product



Rage clicks

If users clicks couple of times to make a button work



Retention [also can be seen with Google Analytics]

To see if they found value and came back!

From 4 days... to 44 minutes!

CRM Brain “north star” KPI: Saving time for the Advisor & Admin.

From meeting clients and get their info in 4 meetings [Today: 4h in total, including small talk] to 44 minutes [so 1h with the small talk].

75% saved time

In recording clients data and craft a mortgage application.

3H Savings in total: £79,020

Questions & Thoughts

UX Designer

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