

**EVALUATE**

**KNOWLEDGE**

**CONFIDENCE**

**IMPLEMENT**

MORTGAGES & LENDING

CORE DATA

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## ABOUT COREDATA

CoreData is the research arm of the market intelligence and consultancy firm, brandmanagement.

The group provides financial services companies with deep research and market insight from both a channel and end-customer perspective.

With a primary focus on financial services, CoreData is able to deliver its clients with timely and actionable research and market intelligence which companies can use to develop enhanced business strategies and a better understanding of their respective markets.

Our associates contribute deep specific industry knowledge and primary research skills, bringing perspective to current market conditions and developments.

The group's primary aim is the formulation of distribution and consumer research, with a specific focus on sentiment and user/buyer behaviour.

CoreData prides itself by identifying market trends at the earliest opportunity and formulating research for clients to

help them stay ahead of their competitors and better meet the day-to-day challenges facing their businesses.

The CoreData team has a depth of experience that is reflected through having a rich understanding of the changing environment facing companies in different markets.

We aim to deliver a breadth of market insight that general researchers are unable to capture.

## PRIMARY DATA SOURCE

Over the past six years CoreData has developed an unparalleled proprietary database for conducting financial services research.

This includes more than 60,000 consumers (including mass affluent and high net worth individuals), 12,000 financial planners, 10,000 mortgage brokers among its primary data sources.

CoreData has similar relationships in China and the UK.

# Mortgages and Lending

CoreData provides bespoke and syndicated research to the mortgage and lending sector from both a business-to-business distribution channel perspective and also a business-to-consumer point of view.

The B2B syndicated work covers the banking channel, the broker channel and direct channel across the market.

From a consumer perspective, the group provides retail consumer syndicated research of the Australian mortgage industry.

Collectively these research products span lenders, brokers & loan consultants, first time buyers, refinance seekers, new borrowers, reverse mortgages and those seeking equity release.

All of these studies allow businesses to better understand how their operations are performing from both a relative perspective and an industry comparison benchmarking point of view.



# BUSINESS TO BUSINESS

CoreData's annual Broker-Loan Consultant Research report is an in-depth study aimed at delivering mortgage groups key insight into the evolving needs and demands of loan consultants and outlines the specific triggers influencing them to join/leave a given mortgage group.

The analysis encompasses an internal and external view of each mortgage group so firms can better position themselves to negotiate with existing loan consultants, attract new lenders and also protect themselves against some of the more aggressive groups seeking to attract their staff into their own businesses.

The B-TRACS Index© allows mortgage groups to understand where their internal strengths and weaknesses lie and also allows them to be measured against the external industry environment in terms of the attitudes and perceptions of the broader broker/loan consultant market.

**Participation:** More than 1,000 brokers/loan consultants

## Broker-Loan Consultant Research

### *The B-TRACS Index*©

From a benchmarking perspective core to this study is the CoreData-brandmanagement B-TRACS Index©

B = Brand/ reputation

T = Tools and software

R = Remuneration

A = Ability of dealer groups to generate/provide new leads

C = Culture and support

S = Suite of products

# BUSINESS TO BUSINESS

## Mortgage Lender Research

Core-Data's annual mortgage lender report is an in-depth study aimed at delivering mortgage providers key insight into the shifting demands of brokers/loan consultants and mortgage distribution groups.

The study comprises an array of empirical data that identifies developing trends in the market and disproves/reinforces other trends.

The research focuses on getting under the skin of what drives distributors of mortgages and their respective broader groups to recommend particular products and lenders more than other providers in the market.

This is done by identifying what lending providers need to offer and deliver in order to be accepted as leading players in the market in terms of meeting the evolving product and service needs of brokers/loan consultants nationwide, particularly in relation to where their peers are at.

To do this the research assesses all aspects of the broker/loan consultant and lender relationship.

### ***The B-PROP Index***<sup>©</sup>

From a benchmarking perspective core to this study is the CoreData B-PROP Index<sup>©</sup>

B = Brand

P = Product Flexibility/Features

R = Relationship (BDM support and service)

O = Offer (price, rates, commission etc.)

P = Professionalism/Ease of Doing Business

***Participation:*** More than 1,000 brokers/loan consultants

# CONSUMER

## Mortgage Shadow Shop Research

The mortgage shadow shop research is an annual benchmark study of Australia's major mortgage providers.

The aim of the project is to equip clients with a benchmark assessment of their customer acquisition effectiveness from appointment-making to documentation.

The study uses actual shoppers that are going through the process of seeking and getting a home loan, so participating organisations receive a detailed view of every part of their loan writing process.

Using the CoreData ACQUIRE Index®, the study involves more than 300 shadow shop events in order to build a detailed picture of how each participant is performing.

### ***The ACQUIRE Index®***

A = Assurances  
C = Compliance  
Q = Quality  
U = Understanding  
I = Intention  
R = Reaction  
E = Environment

***Participation:*** 300 Active mortgage shoppers

## Switching & Refinancing Research

The CoreData Switching & Refinancing Study is a bi-annual study aimed at measuring a range of existing borrower issues.

These include inclination to switch, sentiment towards incumbent providers, repayment issues, propensity to refinance with same provider and the drivers of switching (more attractive offers etc.).

The study delivers mortgage providers with a clear benchmark assessment of the proportions of existing customers that are switching compared to competitors, the proportion that are refinancing and remaining as customers and the groups that are attracting the greatest share of wallet across the refinancing segment of the market.

***Participation:*** More than 2,000 existing mortgage borrowers



# CONSUMER



**Participation:** More than 1,000 consumers

## Mortgage Brand Mapping Research

The CoreData brand mapping report has been compiled to meet the needs of home loan providers in assessing their current market position to that of their competitors in the mortgage space.

As more home loan providers enter the market, the need for existing groups to re-evaluate their branding strategy is all the more apparent.

Offerings made available by mortgage providers are dominated by several key influences: customer focus, service, flexibility, innovation, emotional appeal, strength, efficiency, premium, price, location and speed of processing.

For consumers, it's these factors consistently driving the attractiveness of one mortgage provider over another.

Brand mapping is a strategic technique used to effectively differentiate and distinguish competing groups.

Using the CoreData BASIC Index<sup>©</sup> the study facilitates firms in comparing strengths and weaknesses, identifying market gap opportunities between companies, brand distinctiveness, and ultimately aid better articulation of current and future branding goals.

### ***The BASIC Index<sup>©</sup>***

B = Brand strength

A = Advertising effectiveness/awareness

S = Standard of service perception

I = Implicit distinction

C = Competitiveness of price



CORE DATA

SYDNEY - LONDON - BEIJING - MANILA