



MORTGAGE LENDING MARKET: An analysis of the choice criteria

Ourmila Dawaking

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The aim of the study is identify the main determining factor when consumers decide to go for a mortgage loan. No previous study has been carried out in this field and therefore results obtained out of the project will be communicated to the Barclays Bank, where I belong. This paper presents an analysis of customer choice criteria in the home loans market in the following markets of UK, US and Mauritius. In particular, the study investigates the relative importance of choice criteria according to consumers and also analyses differences in the importance of choice criteria with respect to a number of demographic and related factors. Analysis of the date obtained from the survey carried out on a random population of 300 respondents from the telephone directory shows that choosing a home loan institution on the basis of professional advice is the most frequently cited choice criterion on the UK, followed by brand loyalty for the US market and finally for the Mauritian market, the most important factor comes to pricing. The analysis was done by focusing on the three main elements in terms of Focus, Differentiation and Cost Leadership.

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