



AT INTERNET

Digital Intelligence Solutions



prêt d'union

**PRÊT D'UNION COMBINES  
TESTING & DIGITAL ANALYTICS  
TO BOOST CONVERSIONS BY 10%**

CASE STUDY

Client:  
Prêt d'Union



Industry:  
Financial Services

Vendor:  
AT Internet

Key numbers:

- #1 secure bank-free lending platform
- 1 million visits per month
- 3.8 million pageviews per month

Solutions

- *Analytics Suite*

Results:

- 10% more funnel conversions
- 5% more forms completed
- Conversions grew 2X on some landing pages

Case study developed in participation with:



**CAROLINE ROULET**

Loyalty and Monetisation Manager  
Prêt d'Union

## INTRODUCTION

PRÊT D'UNION is France's leading peer-to-peer lending platform.

The group's concept is simple: offer individuals or businesses with savings (investors) the opportunity to directly finance consumer loans for other individuals (borrowers). Investors and borrowers are matched up through a secure online platform.

Available on desktop, mobile and tablet, Prêt d'Union lets borrowers run a 100% free and non-binding simulation, in just a few clicks. The overall monthly traffic of the [www.pret-dunion.fr](http://www.pret-dunion.fr) website exceeds 1 million visits, with about 3.8 million page views per month.



## CHALLENGE

Since its creation in 2011, Prêt d'Union's business approach has been essentially data-driven. Data processing and analysis is omnipresent at Prêt d'Union – it's used for credit scoring, for in-depth analysis of acquisition and loyalty initiatives, and to optimise customer experience. With an innovative business model that challenges the conventions of traditional banks, Prêt d'Union uses digital analytics to help build and evolve this business model iteratively.

This strong culture of data and testing helps the group prioritise its projects. Prêt d'Union improves the user experience (UX) on its site using an intensive and ongoing test-and-learn approach. With this strategy, each idea is tested and approved before deployment. This can range from simple tests (colors, terminology, buttons ...) to more complex multivariate tests such as iframe or scenario integrations.



*With testing and analytics, we can continuously optimise our conversion funnel.*



Thanks to a decidedly ROI-focused approach, Prêt d'Union's marketing teams are constantly looking to improve and master conversions on their site. As the entire acquisition and lead conversion process takes place online, the group's **#1 challenge is continuous optimisation of this conversion funnel.**

## SOLUTION & RESULTS

Prêt d'Union's marketing team uses AT Internet's *Analytics Suite*, along with Kameleoon's testing solution. These tools enable the monitoring and analysis of UX on the website, from the conversion funnel to the main monetisation sources. Prêt d'Union launches around twenty tests per month, segmented by acquisition source, by device (tablet, smartphone, computer) or by user type (new user vs. current user), for example.

### **ANALYTICS: THE KEY TO IDENTIFYING AND PRIORITISING ELEMENTS TO TEST**

Prêt d'Union's approach is to systematically use analytics data to determine and investigate potential tests upstream, and then prioritise them. Standard web analytics indicators like devices, browsers and page analyses (bounce rate, pageviews, clicks) provide a solid basis for the group's initial analysis. Caroline Roulet, Loyalty and Monetisation Manager, explains that the detailed analysis of Prêt d'Union's conversion funnel (such as conversions at each funnel step, and conversion and navigation paths in the customer journey) allows the group to easily identify hot spots where high-priority tests should be set up. At each step of the conversion funnel, AT Internet's advanced analyses provide Prêt d'Union with a level of detail sufficiently precise for UX optimisation: abandons, clicks on the "Back" button, errors, and pages viewed upon exiting the funnel.

### **FUNNEL OPTIMISATION: UP TO 10% MORE CONVERSIONS**

Thanks to an early analysis of user pathways, the marketing team was able to identify major obstacles at the beginning of the funnel. Caroline Roulet points out, *"The strength of AT Internet is that it helps us affirm decisions about changes that may be heavily significant."* She evokes the impact data has on convincing and motivating teams (to deploy expensive developments, as an example). AT Internet analytics data helps Prêt d'Union to identify optimisation levers and also get internal buy-in to these changes.

For example, the group recently tested a change in how form fields were ordered in the loan calculator funnel. This test ran for 2 months, and the results were used to optimise the process by swapping certain fields and steps in the conversion process. In the end, the new form had generated an increase of **+5 points for completed forms, and 10% additional funnel conversions across all marketing acquisition channels.**

This rather risky change not only bore its fruits, but also opened a new direction for optimisations and guided future developments. Caroline explains that this test has helped Prêt d'Union build a distinctive market position, while also affirming this strategy.



**We have generated 10% additional conversions across all acquisition channels.**



Ultimately, without the preliminary use of AT Internet data, it would not have been possible for Prêt d'Union to implement this change so quickly. Caroline Rouillet also notes that testing allows extreme flexibility in developments while minimising risk.

### **SOURCE-SEGMENTED TESTS: CONVERSION RATES UP 2X**

In another example, Prêt d'Union analysed its traffic and observed very different behavioral patterns from one acquisition channel to another. The marketing team hence set up a series of tests for different landing pages based on traffic sources.

These tests resulted in the creation of customised pages, tailored to different acquisition channels. For instance, some pages required more content in order to reassure visitors, whereas others converted better with a direct, no-frills approach.

In the end, with the help of tests, and taking into consideration the acquisition source and the device, **conversion rates doubled on certain landing pages.**



**Conversion rates grew 2X on some landing pages...**



## CONCLUSION

Among the key learnings, we see that a company's "data culture" is a critical factor. At Prêt d'Union, marketing teams are free to measure and manage their performance by systematically performing a preliminary analysis, followed by tests. Caroline Rouillet explains that a quick analytic assessment prior to test launch increases flexibility and affirms decisions. It also offers a real advantage when it comes to persuading others internally.

Digital analytics has proven essential in both determining the number of optimisation levers, and also in prioritising projects. In addition to saving time, digital analytics also enables Prêt d'Union to save resources in the optimisation race.

Moreover, digital analytics has helped bring about a real cultural shift by enabling even the most sensitive areas to be safely tested and handled. This has led Prêt d'Union's teams to completely overhaul how they approach the conversion process, and their future projects.

In addition to impressive lifts in conversions, in both the funnel (+10%) and on landing pages (2X), Caroline Rouillet also cites the rallying effect of performance measurement. Communication about tests and their effectiveness (both successes and failures) within the teams who helped implement them is a true motivation driver.

## BENEFITS

- 10% more funnel conversions
- 5% more forms completed
- Conversions grew 2X on some landing pages



# AT INTERNET

Digital Intelligence Solutions

## About AT Internet

One of the world's major players in digital intelligence since 1996, AT Internet helps companies measure their audience and optimise their digital performance across all channels. AT Internet's expertise extends from collecting raw data to treating it in real time and delivering it for analysis and the sharing of insights. Applications in AT Internet's *Analytics Suite* provide reliable, contextualised and actionable information. Scalable and completely modular, AT Internet's offering adapts to businesses in all industries: e-commerce, media, finance/banking, corporate institutions. Easy-to-use and accessible to all individuals within a company, these solutions help address the challenges facing both novices and experts in digital analytics and data mining. The power of AT Internet's *Analytics Suite* and the quality of its services (consulting, training and support) are recognised worldwide. AT Internet counts more than 3,800 customers around the globe, in all industries. With more than 200 employees, the group is present in 32 countries via its customers, subsidiaries and partners.

## About Prêt d'Union

Prêt d'Union is Europe's largest lending platform and a registered credit institution. Its secure Internet platform allows different kinds of qualified investors (private persons, foundations, companies, pension funds, insurers, etc.) to directly finance personal loans for French households. It was made available to the French public in December 2011 and today counts 100 employees and has financed €280 million worth of loans. The company has raised €48 million from prestigious investors including Crédit Mutuel Arkéa, Eurazeo, Schibsted-LeBonCoin, AG2R la Mondiale and business angels including Pierre Kosciusko-Morizet, Xavier Niel, and Weber Investissements. French Prudential Control and Resolution Authority (ACPR) and the Financial Markets Authority (AMF) have accredited Prêt d'Union as a credit institution and Investment service provider since 23/09/2011 (Certification n° 16488). Charles Egly (ex-BNP, Chairman of the Management Board), Geoffroy Guigou (ex-McKinsey & Poweodirect Energie, Managing director) and Thomas Beylot (ex-Rakuten PriceMinister.com, Marketing & Communication director) founded Prêt d'Union.

## DISCOVER YOUR DATA'S TRUE POTENTIAL

Request a demo at [www.atinternet.com](http://www.atinternet.com)



Follow us on  
**TWITTER**



Follow us on  
**LINKEDIN**



Follow us on  
**YOUTUBE**



Follow us on  
**DA BLOG**



Follow us on  
**SLIDESHARE**