WUA!

Insights Update

Loans study

April 2019

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WUA!

The WUA Insights Update is a sneak preview of our extensive study and contains:
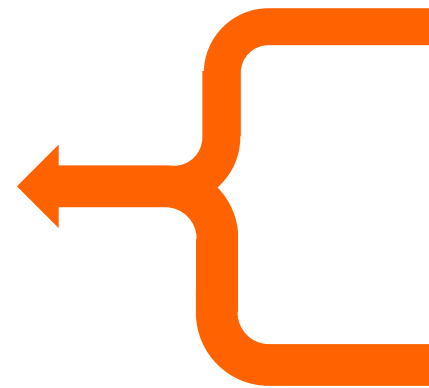
The **overall score of your website** evaluated against those of your competitors

How your website ranks on themes like **First Impression and Further Look**

What your online **Conversion, Findability and Preference is** against that of the competitor

Research setup: Loans Study April 2019

Case - Method

Research process

Participants are given an introduction to the free exploration study. They are asked to search for a loan.

By looking at all the answers and benchmarking all the websites participants selected, WUA can give you quantitative and qualitative data with clear recommendations about what you can improve to be the preferred choice of your potential customer.

Criteria: N=400

Participants were selected on the following criteria:

- The Netherlands
- Age: 25-65
- Share M/F in research : 50/50
- Smartphone/desktop: 50/50
- Responsible for finances in household
- Has oriented on a loan or has taken out a loan now or in the past
- Income between €1500 and €4000 or more

N = 200

N = 200

Customer study 4 websites

Every website is reviewed using WUA's questionnaire

Case

"Imagine, you want to take out a loan of around € 10,000. For example, to be able to buy a car, solar panels or a new kitchen. Please note: This is not a mortgage, credit card, an overdraft account or buying on credit."

Now go on the internet to search for loan providers. Go as far as possible through the process of applying for a loan. Continue on the website as far as you can without actually requesting a loan or a loan offer. "

Preference

WUA!
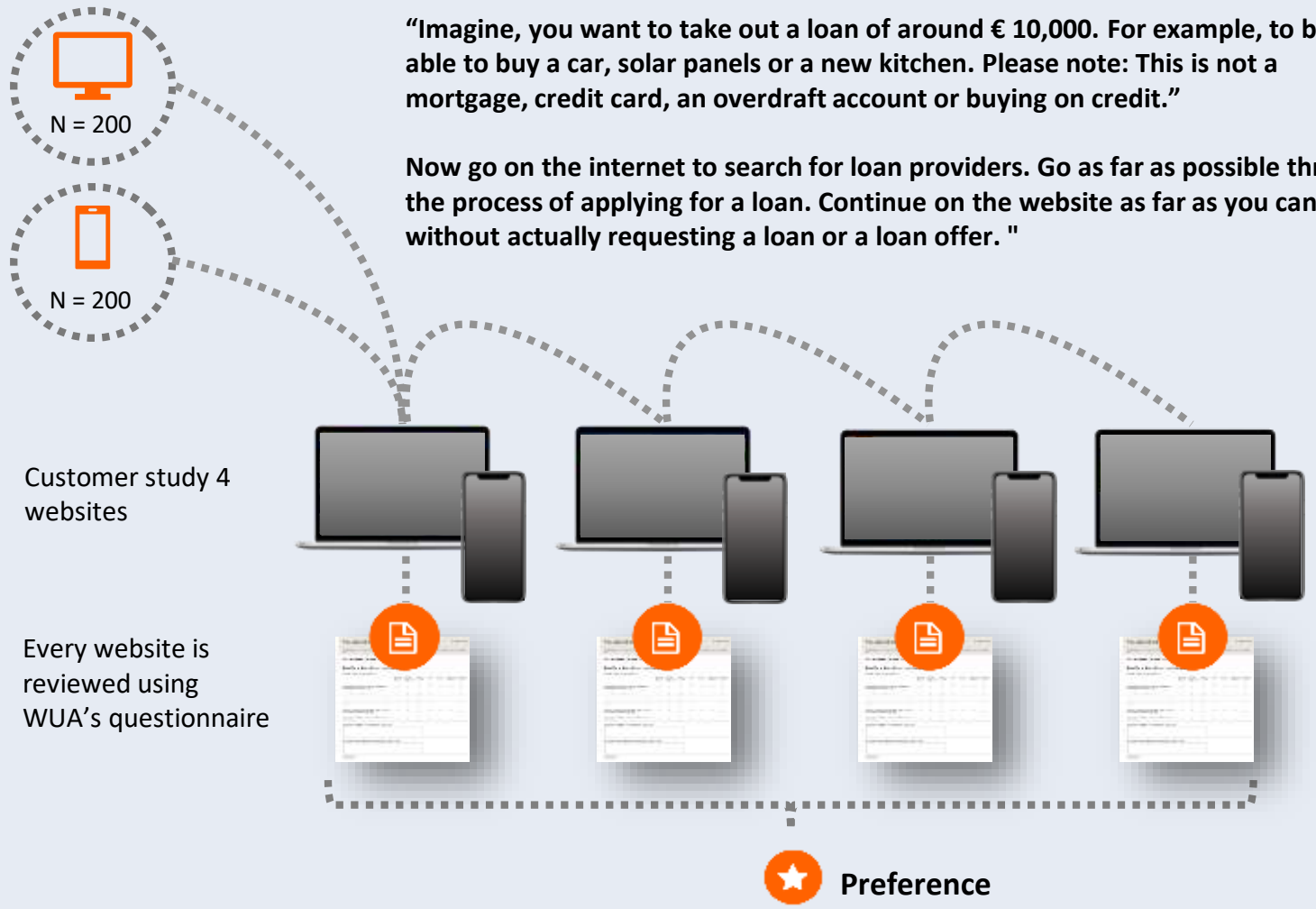
Results: Loans Study April 2019

Findability

First Impression

Continue

Further Look

Preference

Order process

The Digital Sales Score

The Digital Sales Score is a representation of **the total online market performance of a website.**

The Sales Score ranges between 0 – 100, the height of the score is an indication for market dominance of each provider

The Digital Sales Score is mainly based on the Preference percentage, and partly on Conversion and Preference score: how efficient and effective is each website with their visitors?

In the rankings we show all providers who are found by 5% of respondents or more in our studies.

Digital Sales Score

1	Freo.nl	27	27	28
2	ABNAMRO.nl	26	22	30
3	ING.nl	21	21	21
4	Rabobank.nl	18	18	19
5	Independer.nl	17	22	13
6	Findio.nl	13	13	14
7	Geld.nl	8	8	7
8	Moneyou.nl	7	7	8
9	Pricewise.nl	7	5	9
10	DeNederlandseKredietmaatschappij.nl	6	7	5
11	SNSBank.nl	6	9	2
12	Becam.nl	3	4	3
13	VDZ.nl	3	3	3

		Digital Sales Score	% found	% number 1	% conversion
1	Freo.nl	27	51%	18%	36%
2	ABNAMRO.nl	26	52%	17%	32%
3	ING.nl	21	39%	13%	32%
4	Rabobank.nl	18	38%	10%	26%
5	Independer.nl	17	18%	9%	48%
6	Findio.nl	13	37%	7%	18%
7	Geld.nl	8	17%	4%	22%
8	Moneyou.nl	7	15%	2%	15%
9	Pricewise.nl	7	7%	2%	31%
10	DeNederlandseKredietmaatschappij.nl	6	16%	2%	13%
11	SNSBank.nl	6	15%	2%	12%
12	Becam.nl	3	16%	1%	5%
13	VDZ.nl	3	7%	1%	7%
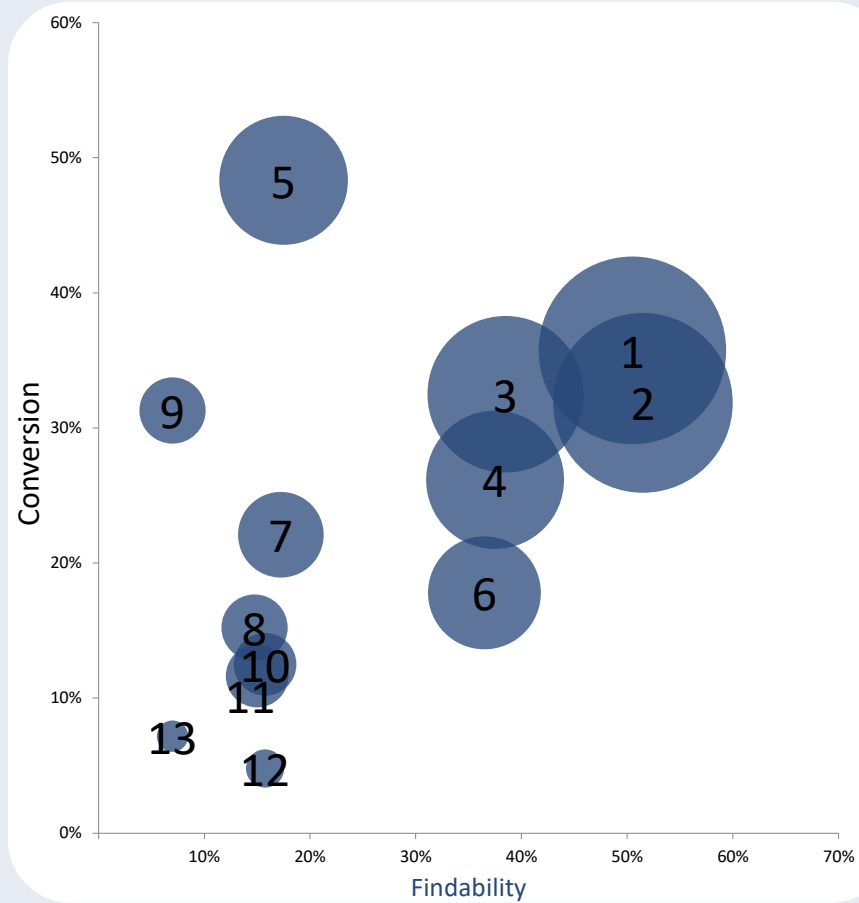
How to read the Bubble Chart

In the graph you see Findability, Preference, and Conversion at work. Below a few starting points:

- The horizontal axis shows Findability: the percentage of consumers who evaluate a website during their orientation on a specific product.
- The vertical axis shows Conversion: to what extent is a provider able to convince visitors of their website to choose this website?
- The graph shows the relationship between Findability and Conversion. At the bottom right of the graph are websites that are frequently found, but manage to convince relatively few of these visitors (Conversion).
- At the top left are websites that are highly convincing, but not often found.
- The size of the circle is determined by the absolute Preference for the website within the industry. The larger the circle, the higher the Preference.

Desktop
June 2018

#		% Conversion	% Findbability	% Preference
1	ING.nl	32%	58%	19%
2	ABNAMRO.nl	30%	54%	16%
3	Rabobank.nl	28%	49%	14%
4	Freo.nl	37%	33%	12%
5	Findio.nl	27%	28%	8%
6	MoneYou.nl	18%	30%	6%
7	Independer.nl	24%	12%	3%
8	SNSBank.nl	12%	18%	2%
9	Lening.nl	12%	13%	2%
10	NN.nl	2%	12%	0%

Desktop & smartphone
December 2018

#		% Conversion	% Findability	% Preference
1	ING.nl	32%	50%	16%
2	Rabobank.nl	31%	49%	15%
3	Freo.nl	30%	47%	14%
4	ABNAMRO.nl	28%	48%	14%
5	Independer.nl	39%	18%	7%
6	Pricewise.nl	45%	6%	3%
7	NN.nl	39%	7%	3%
8	Findio.nl	18%	28%	5%
9	Moneyou.nl	25%	14%	4%
10	Geld.nl	19%	15%	3%

Latest — Desktop & smartphone
April 2019

#		% Conversion	% Findability	% Preference
1	Freo.nl	36%	51%	18%
2	ABNAMRO.nl	32%	52%	17%
3	ING.nl	32%	39%	13%
4	Rabobank.nl	26%	38%	10%
5	Independer.nl	48%	18%	9%
6	Findio.nl	18%	37%	7%
7	Geld.nl	22%	17%	4%
8	Moneyou.nl	15%	15%	2%
9	Pricewise.nl	31%	7%	2%
10	DeNederlandseKredietmaatschappij.nl	13%	16%	2%
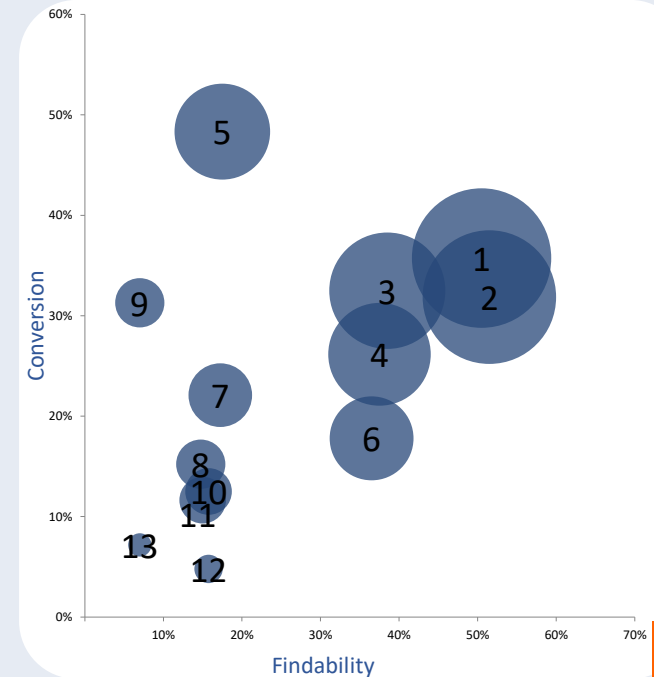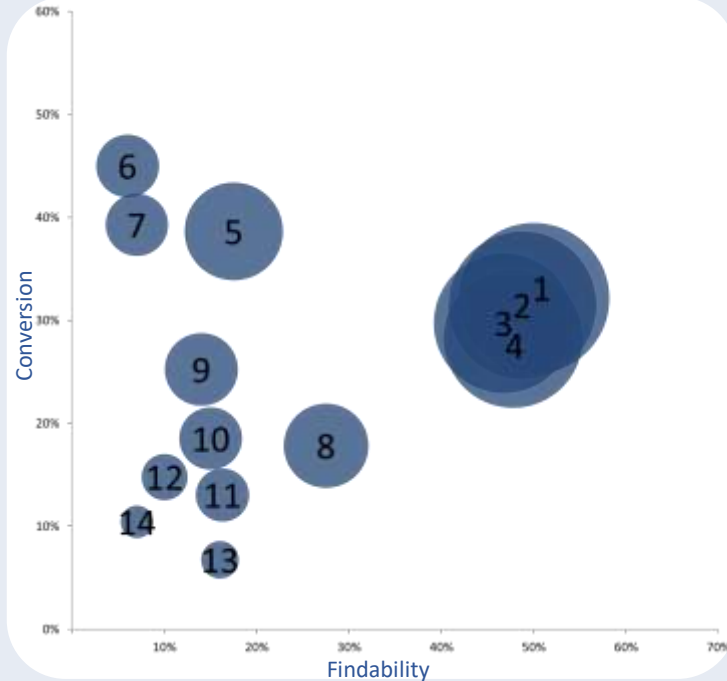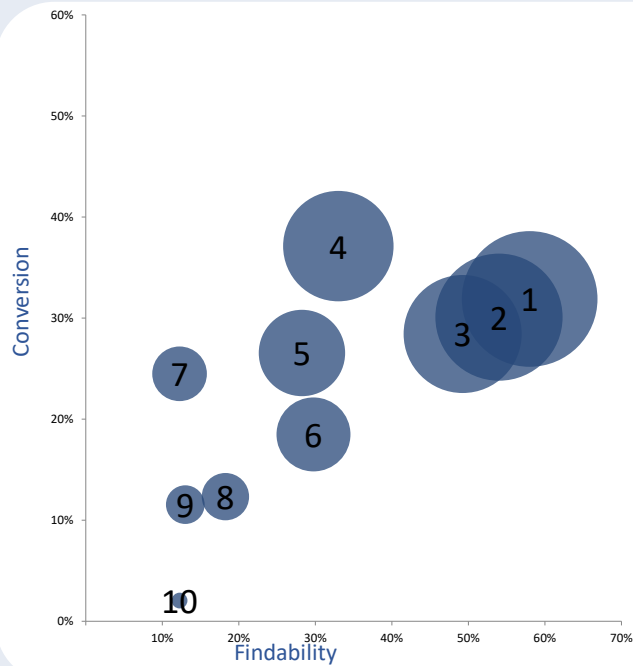
		Found	Conversion number 1/found	First choice	Second choice	Third choice
1	**ABNAMRO.nl**	**50%**	**27%**	**14%**	**15%**	**12%**
2	**Freo.nl**	**46%**	**37%**	**17%**	**11%**	**12%**
3	**ING.nl**	**41%**	**32%**	**13%**	**7%**	**7%**
4	Rabobank.nl	40%	24%	10%	14%	12%
5	Findio.nl	35%	17%	6%	10%	11%
6	Independer.nl	20%	50%	10%	5%	3%
7	SNSBank.nl	19%	19%	4%	3%	6%
8	DeNederlandseKredietmaatschappij.nl	18%	14%	3%	5%	5%
9	Geld.nl	17%	30%	5%	3%	5%
10	Becam.nl	16%	6%	1%	5%	4%
11	Moneyou.nl	14%	15%	2%	5%	4%
12	Pricewise.nl	9%	35%	3%	3%	1%
13	VDZ.nl	8%	7%	1%	2%	2%

Conversion

Conversion = (Preference) / (Findability)
A customers preference for #2 and #3 gives an indication about your potential. What is it that you have to that to get the customer's preference that rank you #2 or #3?

Preference

In our study we ask customer which website would have their final Preference. We do this with the question: "Which website would be your number #1, #2 and #3 if you were to buy or apply for product X?"

Findability

First Impression

Continue

Further Look

Preference

Order process

The Digital CX-Score

The Digital CX Score is a representation of **the total experience on the website**, based on questions about the themes of Look & Feel, Product Offer, and Brand.

The score consists of a weighted average of these components, where components that have more impact on the final preference carry more weight.

For example, our analyses have shown that Product Offer and Brand are more important in generating preference than Look & Feel.

Digital Customer Experience Score

1	ING.nl	68
2	Rabobank.nl	68
3	ABNAMRO.nl	67
4	Freo.nl	65
5	Findio.nl	59

1	ING.nl	70
2	Rabobank.nl	70
3	ABNAMRO.nl	68
4	Freo.nl	65
5	Findio.nl	62

Dashboard – Digital Sales Scan Loans 2019

Findability

Findability

		🖥️	📱
1	ABNAMRO.nl	50%	54%
2	Freo.nl	46%	55%
3	ING.nl	41%	37%

Findability measures the percentage of respondents who have visited each site.
Each respondent visits four websites, each visit is counted in a website's findability.

First Impression

Look & Feel

		🖥️	📱
1	ING.nl	66	68
2	ABNAMRO.nl	68	65
3	Rabobank.nl	64	65

Offer

		🖥️	📱
1	ING.nl	67	70
2	Rabobank.nl	66	69
3	ABNAMRO.nl	66	67

Brand

		🖥️	📱
1	Rabobank.nl	66	69
2	ING.nl	63	66
3	ABNAMRO.nl	62	65

Continue

Continue

		🖥️	📱
1	ABNAMRO.nl	70	73
2	Freo.nl	72	70
3	Rabobank.nl	69	72

The Continue percentage is based on the # of visitors who continue to Further Look phase divided by total # of website visitors.

Further Look

Look & Feel

		🖥️	📱
1	ING.nl	72	73
2	Rabobank.nl	71	71
3	ABNAMRO.nl	71	71

Offer

		🖥️	📱
1	ING.nl	61	65
2	Rabobank.nl	59	65
3	ABNAMRO.nl	60	64

Brand

		🖥️	📱
1	Rabobank.nl	73	74
2	ING.nl	71	73
3	ABNAMRO.nl	69	70

Preference

Preference

		🖥️	📱
1	Freo.nl	17%	19%
2	ABNAMRO.nl	14%	20%
3	ING.nl	13%	12%

Preference measures the percentage of total respondents who list that site as their #1 choice.

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We have a crystal-clear image of your position and results. So get in touch!
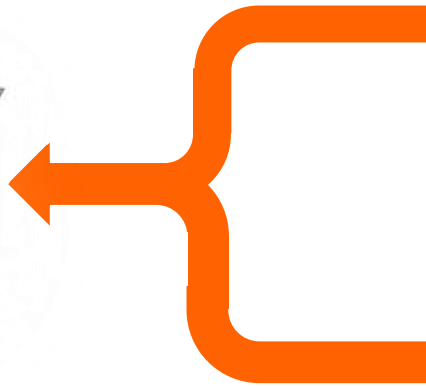
Mitchel Wubben
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"Increase the conversion of your website and rise above your competitors"

Get in touch via **Linked** in

Our complete and customized report shows you exactly how your website performs (+/- 20 take outs) and what you need to improve today to gain more conversions tomorrow

1. Get substantiated feedback for every step of **the customer journey**

2. Know **how to perform against the competition** and increase your conversion

3. Access to **competitive data sets** and respondent feedback, allowing internal analysis

About WUA and the Digital Sales Scan

![WUA! logo]

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WUA is **market leader in digital experience benchmarking**.

Hundreds of companies, including Microsoft, Google,

Vodafone, KPN, ABN Amro and CZ use the WUA Digital

Excellence Program to increase their sales and service

levels and give their clients an amazing digital experience.

About WUA

- Founded in 2008 by online entrepreneurs Klaas & Henk Kroezen.

- 35+ employees and **experts in digital & benchmarking.**

- Growing **International** organisation, active in **18+ countries**.

- Fully focused on digital customers **oriëntation- and service journeys**.

- With great result: a unique **database met 26.000+ reviewed sites & apps**.

- Creators of the **Web Service Scan**® and the **Digital Sales Scan**®.

- A selection of **customers we work** for;

The Digital Sales Scan®

It's simple. With the WUA Digital Sales Scan, our researchers can discover how consumers are experiencing your website. WUA uncovers this valuable information by assigning at least 300 consumers on smartphone and 300 on desktop computers to go online, search for your product or service, and complete a realistic task.

What makes the Digital Sales Scan unique?

- A large research sample
- See how well your website performs on various elements of the customer journey.
- Learn from the best players in the market through best practices from the study as well as other industries and countries in the WUA benchmark.
- Combination of quantitative data, qualitative input and expert analysise.
- Know where you stand relative to the competition in terms of customer experience and conversion.
- Structural progress at a steady pace
- Model with a predictive value of at least 80%.