

## Case study

# Cetelem optimizes website to increase online sales



## HP Optimost testing is delivered as a Managed Service

### Industry

Personal finance

### Objective

To make the company website easier to understand and use, increase click-through rate and so improve sales

### Approach

Already used HP Optimost as a Managed Service so extended the license for a further 12 months

### IT matters

- Uses advanced analytics to gain a deeper understanding of website performance
- Tests multiple combinations of content, design, layout and pricing with real customers to pinpoint what drives the best results
- Optimizes landing pages to maximize marketing and advertising campaigns

### Business matters

- Increased the amount of sales gained through the Cetelem website
- Achieved an 8.33 percent lift in click-through rate to the offer pages
- Increase number of visitors going through credit simulations by 1.71 percent and the amount of clicks on every home page button by five percent



**“With HP Optimost we can learn a lot about how visitors interact with our website and how we can improve it to increase click-through rate and sales.”**

– Nicolas Votte, digital project manager, Cetelem

### Giving customers what they want

Cetelem is Europe’s leading personal loan company and online sales represent 50 percent of its business. Web efficiency is vital to attract the right sort of customers then convert their visits into sales so Cetelem decided to optimize its site using HP Optimost as a Managed Service. Changes based on HP Optimost tests have significantly increased visitor click-through on the website.





## Challenge

### Webpage vital to sales

In today's world of online selling it's vital that companies optimize their websites to attract the right visitors then convert those visitors into firm sales. This is particularly important for French company Cetelem because its website receives one million visitors a month and web sales account for 50 percent of its business.

Cetelem is Europe's leading source of personal loans for such things as cars and houses and is one of three brands in the Personal Finance Group of BNP Paribas which is one of the largest financial groups in the world. BNP Paribas Personal Finance is committed to developing a responsible lending policy in every country in which the group has a presence. For almost two years, Cetelem has been meeting regularly with consumers, families and charitable associations as well as social, political and governmental institutions that are concerned with the issue of personal loans. The aim is to make changes to credit practices and offers, and to look into the fundamental theme of access to credit. In tandem with these aims, Cetelem also took a closer look at its own website.

"The website is crucial to our business so we did a customer survey to find out what parts of it were difficult to use, then we could make changes that would improve the way that visitors navigate their way around it," says Nicolas Votte, digital project manager with Cetelem. "The survey showed that potential customers were having problems finding important information. There was such a lot of information on the home page that they became confused and could not find what they wanted."

## Solution

### Testing as a Managed Service

Cetelem decided that the best fit for its needs was HP Optimost web optimization software which was already implemented within the group. The software was being used as a Managed Service so Cetelem renewed its license for a further 12 months. Using HP Optimost as a Managed Service means that HP specialists will formulate and conduct the tests that are most relevant for your website then report on the results.

An HP Marketing Optimization solution, HP Optimost features advanced analytics that enable companies to understand information across multiple channels and get deep insights into the performance of their marketing optimization initiatives.

## Customer solution at a glance

### Software

- HP Optimost



Of particular importance to Cetelem, HP Optimost is the ideal tool for optimizing landing pages to maximize sales conversions. Its intelligent multivariate testing enables multiple combinations of content, design, layout, pricing and offers to be tested with real customers to find out what drives the greatest results. Segmentation and targeting functions automatically generate and update customer segments in real-time, identify the most persuasive content for each segment and proactively delivering targeted content and recommendations to website visitors.

To meet the needs of marketers who are said to invest a large percentage of their online spend in search, social, and mobile marketing, HP Optimost provides an automated means to optimize their cross-channel marketing spend.

“We have used HP Optimost to test a lot of pages including the home page, pages with details on credit costs and other pages that have a large amount of content,” adds Votte. “We have the Managed Service because we don’t have the internal resources to check all the tests and write the final reports.

“As a result of the tests, we changed things in the website because HP Optimost told us that the function and appearance could be more efficient. For example on the credit simulations page we changed the shape of one button from a rectangle to a circle because a customer is more likely to click on a circle.

“Today our home page is divided in three clear areas for loans, assurance and savings. Before we had insurance on the right and saving on the left but the Optimost tests showed that we would get better results if we moved them around so we redesigned the page.”

## Benefits

### Increase in business

Changes made as a result of HP Optimost testing have resulted in an 8.33 percent increase in click-through rate to the offers page. They have also brought a 1.71 percent lift in the number of visitors accessing credit simulations – an important element of the decision-making process.

“We have definitely acquired more business as a result of the changes we have made to the website after testing with HP Optimost. We have increased clicks on every home page button by five percent so it’s been a good thing for us,” says Votte. “Having more clicks means that our customers are happier with the site and are able to navigate around it more easily – and that means more business. We will continue to use HP Optimost to do more testing on our very complicated structure.”

Learn more at [hpengage.com](http://hpengage.com)

### About HP Marketing Optimization

HP Marketing Optimization empowers organizations to understand and engage audiences, reach new customer segments, and deliver dynamic and personal experiences across every channel, including print, web, contact centers, and augmented reality. With a portfolio of industry-leading products, including HP Exstream, HP TeamSite, HP Qfiniti, HP Optimost, and HP Aurasma, marketers can increase revenue, conversion rates, and customer loyalty using the diverse and growing volume of information that powers today’s world.

**Sign up for updates**  
[hp.com/go/getupdated](http://hp.com/go/getupdated)



Share with colleagues



Rate this document

---

© Copyright 2014-2015 Hewlett-Packard Development Company, L.P. The information contained herein is subject to change without notice. The only warranties for HP products and services are set forth in the express warranty statements accompanying such products and services. Nothing herein should be construed as constituting an additional warranty. HP shall not be liable for technical or editorial errors or omissions contained herein.

