

Putting Emma's mind at rest

Since bouncing onto the market in 2015, leading sleep brand Emma has become a globally recognised mattress retailer. Having received a multitude of accolades for their patented mattress technology, Emma earned the esteemed title of Which? best tested mattress in 2022.

The brand has grown substantially since then and was even named the fastest growing start-up in both Germany and Europe. Their product range has now developed to also include a range of pillows and beds as the perfect accompaniment to their mattresses.

Restful sleep is what Emma is about, so customer satisfaction is at the heart of what they do: "The best award is knowing that people sleep better."



15%↑

increase in approval rate

"ZOPA provides a great experience to customers related to 0% financing, and their customer-focused attitude makes the shopper journey easy from start to finish."

Shazad Muhammad,
Business Development Manager, Emma

The Challenge

Emma had been working with an alternative consumer credit provider for years, but they weren't 100% happy. They had been receiving some negative customer feedback, so they were ready to jump out of bed with them and look for a new partner.

Emma's online store is a key sales channel for the company, so making sure that their website offered customers the best user experience from start to finish was a priority for the team. An important element of this was being able to offer customers payment solutions that could meet all their needs.

They needed a solution that would allow their customers to spread the cost of lower priced items on their store, like their customisable pillows, and not just high basket value items. They wanted the solution to easily integrate with their website to ensure the entire customer journey could be clearly tracked between partner systems, providing an effortless process for both customers and Emma's customer service team.

The Solution

Our team works closely with merchants to ensure ZOPA's solution works for them and their specific needs. The team at Emma explained some of the challenges they had experienced. Our team were able to offer a tailored interest free credit solution that would allow customers to make purchases with a lower order value. It also followed the

customer journey more intuitively to deliver a better customer experience.

Emma decided to trial ZOPA alongside its current provider and the results spoke for themselves. ZOPA became a permanent fixture and is now Emma's only interest free credit provider.

“ZOPA work collaboratively with us to help us achieve business success together. Their bespoke approach to technology and their high approval rate has helped us to further grow our business in the UK market.

Their whole team is super responsive, easy to work with and always there to provide a solution whenever we need them.”

Shazad Muhammad,
Business Development Manager, Emma

The Results

ZOPA quickly bedded in with Emma's online store and as a result they saw an increase in customer's average order value as well as their conversion rate. ZOPA's higher rate of acceptance meant the approval rate increased by 15% compared to their previous provider and more customers were able to take advantage of spreading the cost of their purchases.

Due to the improved integration between ZOPA and Emma's technology compared to their previous partner, the customer experience was vastly improved. This made life simpler for both their customers and their customer service team and benefitted their sentiment on social media as well as their overall online reputation.

Main benefits of the Emma / ZOPA partnership:

- **15% increase in approval rate**
- **Increase in average order value**
- **Conversion rate increase**
- **Improved quality of customer service experience**
- **Uplift in positive sentiment and online reputation**

