

Grass Warehouse's credit journey: The grass was truly greener with ZOPA

Walton Flooring Centre was established in 2011 and has grown into one of the largest family-owned flooring companies in the North West. Alongside its three flagship stores across Merseyside, it has also launched its online-only subsidiary, Grass Warehouse, which focuses on supplying both real and artificial grass for gardens across the UK.

Managing Director, James Harper, never expected Walton Flooring to expand into a separate eCommerce business, believing that he couldn't commit to the same service level online that he was able to provide in-store. However, after consumers began shifting their attentions towards more digital retailers, James decided it was time to grow online.

Now James faced a new challenge with Grass Warehouse: to convey his key brand values through this new platform. For Grass Warehouse to have the same success as the



in-store brand, James would need to create a shopping experience like his customers would normally get in a showroom, provide top customer service – pre and post-sale – and never let his customers down.

As part of this mission, James decided to offer his customers the choice to spread the cost of the purchase through interest free credit – making the investment much more affordable for consumers. But this came with its own challenges.

“We’re now the biggest seller of artificial grass, despite only having been in the market for 12 months. Initially, our ambition was to take £20k per day through our e-commerce store, and £10k a day in our retail stores.”

James Harper
Managing Director

The Challenge

Since launching its interest free credit payment option, Grass Warehouse has trialled various credit lenders in the hopes of finding a partner who could offer a similar high service level that its customers were used to.

Unfortunately, each provider had serious flaws. One provider directed the consumer away from the Grass Warehouse website to complete the transaction, which felt archaic compared to the slick, seamless transaction experiences customers are growing used to across the eCommerce space.

Another offered a smoother checkout process, but had a low acceptance rate. Approximately 50% of customer applications were being accepted – this was much too low, and was causing Grass Warehouse to lose a significant number of customers.

James and his team knew there must be a better way for customers to access interest free credit, while fully understanding how it can help them.



Solution

Grass Warehouse turned to ZOPA after seeing that it was working with leading mattress company, Simba Sleep. Simba offered the exact interest free payment experience that Grass Warehouse wanted to provide its customers with.

After collaborating on a proof of concept in March 2020, ZOPA proved it could solve the key issues that Grass Warehouse was facing – low acceptance rates, weak integration of payment solution, and poor user

experience. The full solution was up and running by April.

James commented: “Right away it was clear that the ZOPA team really care about how consumers deal with interest free credit through Grass Warehouse. For example, filling out credit applications used to be a job in its own right, but ZOPA has automated this process for us which continues to save our customers huge amounts of time.”

“We recently saw our sales jump to roughly £120k a day online, lasting an entire month, which has been an overwhelming and extremely positive response. It’s a sign that our partnership with ZOPA is providing exactly the kind of service our customers need.”

James Harper
Managing Director

£120k↑

Sales Jump

The Results

Grass Warehouse implemented ZOPA's interest free credit solution in the midst of the UK COVID-19 lockdown and saw a surge in online sales as a result. This is likely due to a combination of more consumers turning to online shopping due to an inability to shop in-store, more consumers investing in their gardens instead of travel plans, and the success of ZOPA's interest free credit solution.

Immediately after the ZOPA solution was applied to Grass Warehouse's checkout, it saw sales shoot up by 30%.

Following on from this, right away its conversion rates grew by over 2%, and site visitors increased by 7%, with an average total daily traffic increase of 1.54-2.22%. This equates to an extra 63 orders per day, resulting in a £30,000 increase in sales.

While global lockdowns have caused economic upheaval across the world, Grass Warehouse's sales have soared despite the odds, causing it to take two years' worth of sales within a few months.



30%↑

Sales Increase

Main benefits:

- Sales increased immediately
- Quicker fulfilment process
- Increased acceptance rates
- Positive integration of the payment solution
- High quality user experience
- Smoother transaction process, enabling the customer to stay on the website
- Shared key brand values and customer-first business models

