

Clever finance for happy customers

Established in 1981, Cosatto is a company that combines Italian heritage with Bolton roots to provide colourful, quality products for babies. Their groundbreaking range of highly-rated products includes prams, pushchairs, car seats, high chairs, and more, with a 4-year guarantee and no-hassle home delivery.

Understanding that having a child can be a costly experience, Cosatto wanted to offer their customers as many payment options as possible.



“Cosatto’s mission is to create clever stuff for happy babies. We’re always looking for new, innovative ways to improve our customer experience and offer as many payment options as possible. Zopa’s retail finance solution, DivideBuy, means our customers can access our higher-ticket items for their little ones, and spread the cost over longer periods of time thanks to its regulated lending options.”

Andrew Kluge, Executive Chair, Cosatto

The Challenge

Cosatto partnered with multiple retail finance providers, who offered a range of lending options between them. However, the business was looking to partner with a provider who could offer finance for their higher-ticket items, as they were seeing lower volume of credit sales due to lending limits from their providers.



The Solution

Cosatto decided to replace one of its existing providers with Zopa's retail finance solution, DivideBuy, to boost sales of its more expensive products. With regulated and unregulated interest free and interest bearing options which offered a credit limit of up to £12,500, Zopa's product suite was the perfect solution for Cosatto's dilemma.

Thanks to a seamless customer journey and a superior decisioning engine, Cosatto began experiencing an increase in approval rates for higher-ticket items. DivideBuy's regulated finance journey also offered customers alternative borrowing options if they weren't approved for their original loan request – helping turn more browsers into buyers.



The Results

Main benefits of the Cosatto /ZOPA partnership:

- **Sub-2-minute customer journey**
- **Up to £12,500 borrowing limit**
- **Upselling and alternative borrowing options**



£12.5k

Credit Limit

