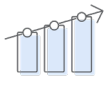


# CASE STUDY



## OPTIMISING THE MORTGAGE CALCULATOR TOOL



**+20%**  
online AIPs  
complete



**+£100-150K**  
uplift attributed to  
digital channels



**+£500K**  
across all  
channels

"Contentsquare is at the heart of our decision making process. Since it's been introduced to the bank, it has rapidly become one of the key tools we use to prioritise wins for the business and for the customer. Without it, we would have missed a lot of opportunities. It has more than paid its own way and I'm sure it will continue to do so."

**Nathan King**, Digital Experience Manager, NatWest (RBS)

### Context

The Mortgage Calculator Tool is a crucial first step in helping customers on their home buying journey, enabling users to get an agreement in principle (AIP) online.

With over 2.5m completion in the tool in 2020 alone, AIPs are the lifeblood of NatWest's mortgage business. Any small incremental gains would be massively magnified, so it was important to remove any UX barriers to completion.

### Insight

Contentsquare analysis revealed that the 'compare' functionality, while backed up by user research, was only being used by 6% of customers.

Contentsquare recommended relegating links to this feature and instead increasing the prominence of the "Get an Agreement in Principle" CTAs throughout the journey.

#### Compare the mortgages

2 year fixed rate - Green Mortgage - A or B Energy rated properties only - Cashback (2.89%)

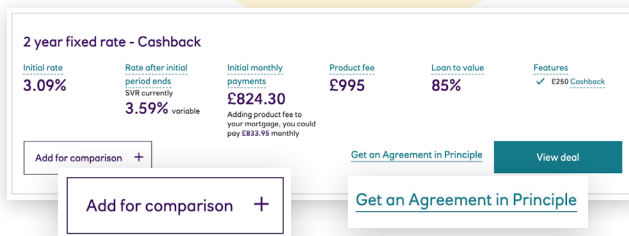
5 year fixed rate - Green Mortgage - A or B Energy rated properties only - Cashback (2.99%)

Compare (2) mortgages

Cancel comparison

### Actions

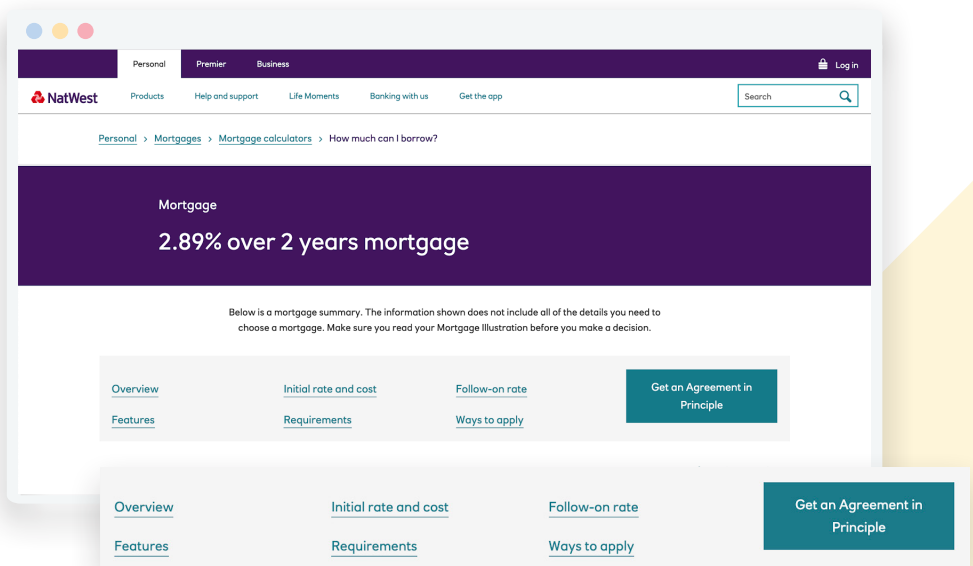
The changes were implemented off the back of Contentsquare's recommendation, including:



1. Shifting the Add for Comparison button across and adding a direct link to "Get an Agreement in Principle" next to the main CTA



2. Adding a New product navigation, rolled out to the Apply journey, with the primary CTA to “Get an Agreement in Principle”



## Result

The team saw a step change in AIP starts and, importantly, **20% more customers completing AIPs online**. The team estimates that digital attribution of applications received alone will realise **c. £100-150K p.a.** And as the tool will also drive offline conversions, these changes could drive an estimated additional **£500K** to the business.



“Even if we allow for COVID related behavioural characteristics and halve the above, it's still a significant gain. Your analysis was key in helping us improve the user experience and make real, measurable gains to the customer's home buying journey.”

**Nathan King**, Digital Experience Manager, Natwest (RBS)

## About Contentsquare

Contentsquare empowers brands to build better digital experiences. Our experience analytics platform tracks and visualises billions of digital behaviours, delivering intelligent recommendations that everyone can use to grow revenue, increase loyalty and fuel innovation.

## Find out more

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[contentsquare.com](https://contentsquare.com)