Jaja Finance Credit Card application journey

Making a good decision on whether a credit card is right can make a big difference to anyone's financial future. Making that decision relies on understanding the numbers.

Jaja Finance used the Plain Numbers Approach to improve its online application journey for both the Jaja Finance brand and ASDA Money. This is the time when the customer makes their decision about whether a product is right for them.

The screenshots included here show just one example of the many changes made. Jaja Finance's Plain Numbers Practitioners worked across the full journey, from the landing page through to completing the application and setting up a Direct Debit.

Big improvements were made to the display of the offer, eligibility form, and information about payment decisions.

This example shows that sometimes the changes the Plain Numbers Approach generates are relatively small but can make a big difference.

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We know we've already made a positive impact on our customer's financial health and wellbeing through the way we communicate with them, and we want to continue making this progress.

Helping our customers manage their credit better is something we continue to work hard on and with the help of Plain Numbers we know we can make a huge difference.

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Lucas Dalglish
Chief Commercial Officer, Jaja Finance

Will Francis
Plain Numbers Partnerships Manager for Jaja Finance

For people who use credit cards, the decisions made when they apply are central to ensuring the product delivers good outcomes for them.

Jaja Finance has recognised the importance of this and prioritised customer understanding in their application journey. We're confident that more Jaja Finance and ASDA Money customers will be able to make the decisions that work best for them and their financial aims.

The Plain Numbers Approach in action

Numbers themselves

Any numbers that are not directly relevant to the customer's choice have been omitted to avoid potentially confusing noise. Key numbers are presented consistently across all the screens.

Numbers in context

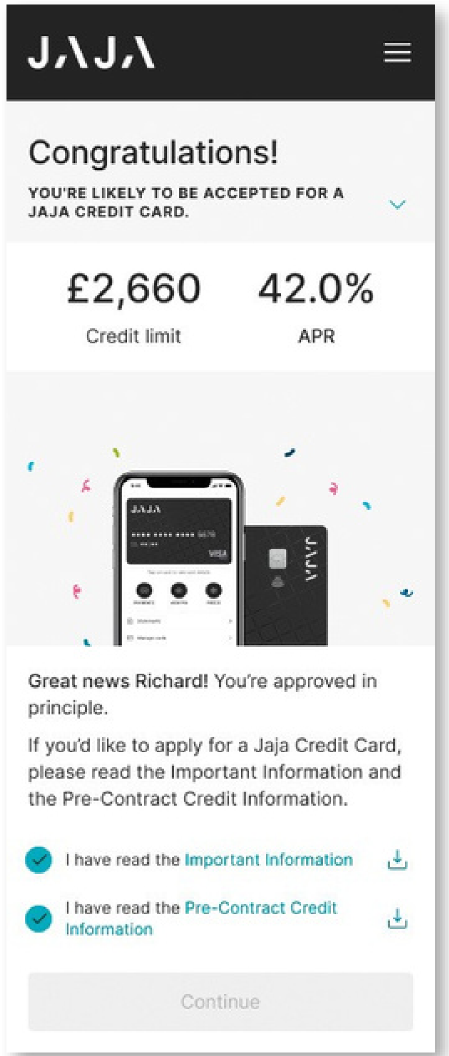
Useful context is now given for the key numbers on the landing page. Adding just a few words such as 'you can borrow up to' makes the meaning of 'credit limit' much clearer.

Throughout the journey language such as 'gross annual income' has been removed. It has generally been softened to make it easier for customers to understand, for example replacing 'affect your ability to repay the credit you're applying for' with 'make it harder to pay back what you borrow on this card'.

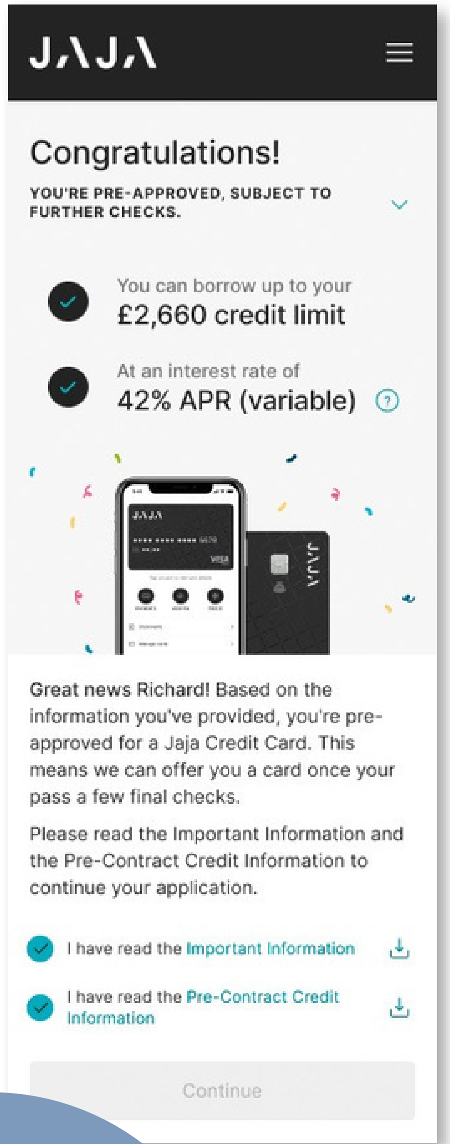
How we think

Layering has been used to give more information about key numerical terms like 'APR' without disrupting the user experience. Questions on the eligibility form are now better aligned to customer thinking and are easier to answer.

Before



After



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