

# Project Goal:

Analyze Credibly landing pages and provide meaningful insights to improve user experience and on-page conversion rate (CVR)

- Ensure user's desired target page is available and obvious
- Optimal call to action placements (CTAs)
- Analyzing desktop vs. mobile split and CVR
- Identify website bugs and inefficiencies (rage clicks)

# Credibly Page Insights - Cooper Drobnich

# Index

- **Project Overview**
- **Methodology**
  - Target page intent (Click map analysis) - *Slides 4-5*
  - User navigation analysis (Click map analysis) - *Slides 6-10*
  - Scroll map analysis - *Slides 11*
  - Google analytics data - *Slides 12-14*
- **Single page analysis**
  - Home page - *Slides 16-23*
  - Small Business Loans - *Slides 25-30*
  - Line of Credit - *Slides 31-37*
  - MCA 13-15 - *Slides 38-45*
  - Working Capital - *Slides 46-53*
  - SBA Loan - *Slides 54-60*
  - Long Term Loan - *Slides 61-68*
  - Types of Small Business - *Slides 69-74*
  - Partner - *Slides 75-81*
  - Company - *Slides 82-88*
  - Advantages - *Slides 89-96*
  - Incredibly Blog and Appendix - *Slides 97-106*

# Target Page Analysis

Target page analysis tells us where users want to go

- Classified target placements into mutually exclusive buckets: Home, Apply, Product, About, Guides, Blogs, Contact, PPP, N/A
- Analyzed desired target page based on specific current page
- Depending on where the users wants to go, we can make more informed decisions on how to optimize user flow

# Target Page Analysis

Page Name	Apply	Home	Product	About	Guides	Blog	Contact	PPP	N/A
Home	77.05%	10.24%	5.22%	3%	0%	0%	4.49%	0%	0%
Small Biz Loans	82.31%	3.45%	10.54%	2.80%	0%	0%	0.50%	0.40%	0%
LOC	57.56%	11.29%	31.15%	0%	0%	0%	0%	0%	0%
MCA	42.35%	0.89%	54.54%	1.11%	0%	0%	1.11%	0%	0%
Working Capital	51.04%	4.50%	41.25%	0%	0%	0%	0%	0%	3.21%
SBA Loan	43.43%	0.85%	55.72%	0%	0%	0%	0%	0%	0%
Long Term Loans	48%	2.40%	46.70%	0.97%	0%	0%	1.00%	0.73%	0%
Types of Small Business	0.00%	10.70%	1.60%	0%	0%	88%	0%	0%	0.00%
Partner	85%	2.92%	2.33%	3.51%	0%	0%	5.24%	0.58%	0%
Company	1.25%	7.50%	3.75%	79.38%	0%	0%	8.12%	0%	0%
Advantages	54%	0%	14%	24%	0%	0%	8%	0%	0%
Incredibly Blog	0%	7.50%	3.73%	2.24%	4.48%	75.34%	1.49%	3.73%	1.49%

# User Navigation Analysis

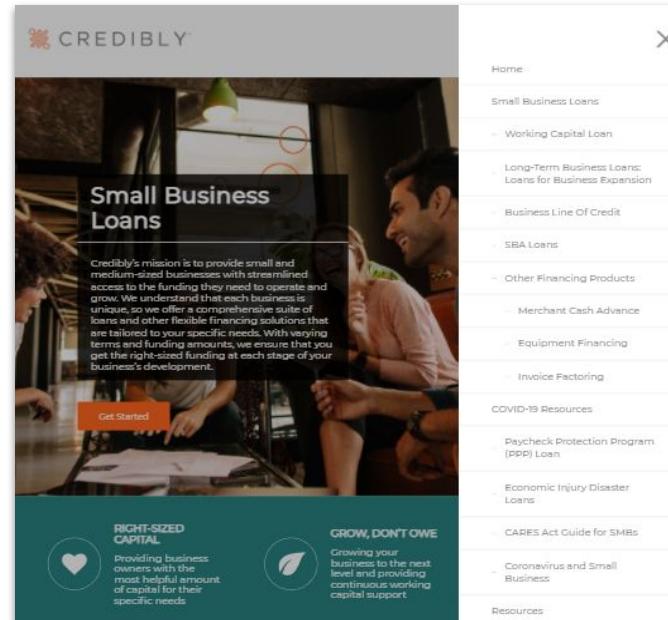
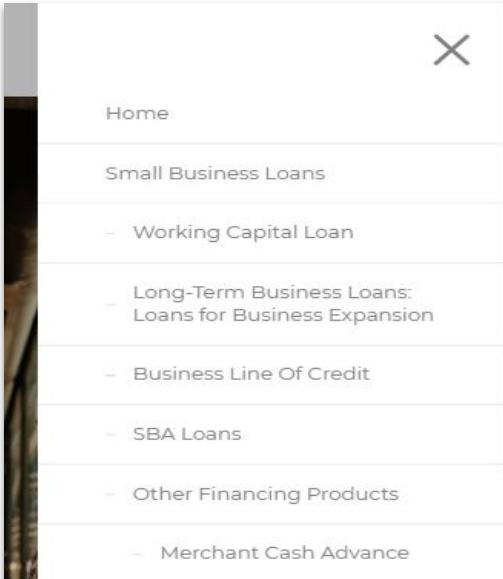
User navigation analysis tells us how people are getting to their desired destination (target page)

- Classified click regions into mutually exclusive buckets:  
Main header navigation, On-page body clicks, Footer navigation
- Depending on where the users click, we gain insights on whether we have enough on page links/buttons for the user and if they are obvious or not

# User Navigation Analysis - Main Nav



Home Small Business Loans ▾ COVID-19 Resources ▾ Resources ▾ About ▾ Partner Sign In Get Started



# User Navigation Analysis - Page Body

## Small Business Loans

Credibly's mission is to provide small and medium-sized businesses with streamlined access to the funding they need to operate and grow. We understand that each business is unique, so we offer a comprehensive suite of loans and other flexible financing solutions that are tailored to your specific needs. With varying terms and funding amounts, we ensure that you get the right-sized funding at each stage of your business's development.



Get Started

Prequalify Now

↓

### 1. Apply Online

To begin the [application process](#), we need some basic information about you and your business, a signed and completed prequalification request and your most recent three months financial statements. All of Credibly's direct loan products require 6+ month's business, a 500+ credit score for the business owner(s) and \$15,000 in average monthly revenue. Non-loan funding options have similar minimum qualifying criteria but may vary based on the specific financing product.

→

### Get the right business financing with Credibly

Exploring the options you qualify for is risk-free and only takes a few minutes. With a simple online prequalification, fast turnaround times, flexible payback and remittance options, and a wide array of products, we can serve as your one-stop-shop for small business funding. Since 2010, Credibly has provided access to over [\\$1B in financing to small businesses](#) nationwide.

→ Get Started

# User Navigation Analysis - Footer

The screenshot shows a dark blue footer section with four main categories: BUSINESS FINANCING, ABOUT, RESOURCES, and CONNECT. Each category has a downward-pointing arrow above it. The RESOURCES category has a cursor icon pointing to its first item. Below the footer, there is a small note about product availability and lending, followed by copyright information, a navigation bar with links to Privacy Policy, Terms of Use, Definitions, and FAQs, and social media icons.

**BUSINESS FINANCING**

- Small Business Loans
- Working Capital Loan
- Merchant Cash Advance
- Paycheck Protection Program (PPP) Loan

**ABOUT**

- Customer Reviews
- Overview
- Careers
- Team

**RESOURCES**

- Small Business Index
- Incredibly Blog
- Trending
- Guides

**CONNECT**

- Contact
- Prequalify Now
- Partner
- Sign-in

Certain products may not be available in all states.  
Certain business loan products are made available through Retail Capital LLC, a licensed California Finance Lender.

© 2019 Retail Capital LLC.

[Privacy Policy](#) [Terms of Use](#) [Definitions](#) [FAQs](#)

Contact Us

# User Navigation Analysis

Page Name	Main Nav	Page Body	Footer
SBA Loan	4.20%	95%	0.85%
Types of Small Business	10.40%	88.00%	1.60%
Partner	8.20%	80.70%	11.10%
Company	7.50%	65.50%	27%
Advantages	0.00%	38.00%	62.00%
Incredibly Blog	9.70%	76.50%	13.80%
Home	12.30%	75.10%	12.60%
Small Biz Loans	3.90%	93%	3.00%
LOC	11.30%	88.70%	0.00%
MCA	1.10%	94.20%	4.70%
Working Capital	5.60%	88.30%	6.10%
Long Term Loans	6.30%	89.57%	4.13%
AVG Distribution	6.75%	80.28%	12.97%

# Scroll Map Analysis

Scroll map analysis tells us how far visitors make it through a page

- Assessing drop-offs: At what point a user leaves a page
- Analyzing how many of our on-page CTAs are viewed
- Helps us better prioritize the sections of the page from top to bottom

# Google Analytics Data

Pairing google analytics data with click map and scroll map findings allows us to make more informed decisions regarding strategic UX

- Mobile vs. Desktop split
  - Bounce Rate x Device Type
  - Average time on page x Device Type
- 
- By comparing pages against each other, we can extract insights regarding how well pages perform relative to benchmark
  - By comparing mobile against desktop for a specific page, we can extract insights about device type performance

# Google Analytics Data

Page name	Visits	Visit %	Bounce %	Time on Page
Home-Desktop	907	75.96%	56.90%	0:57
Home-Mobile	287	24.04%	62.04%	1:29
SBL- Desktop	237	34.80%	49.50%	1:42
SBL- Mobile	444	65.20%	52.18%	0:42
LOC - Desktop	32	56.14%	78.57%	1:18
LOC - Mobile	25	43.86%	53.33%	0:35
MCA - Desktop	41	78.80%	75%	0:17
MCA - Mobile	11	21.20%	25%	0:52
WC - Desktop	72	75%	55.56%	1:22
WC - Mobile	24	25%	81.82%	0:57
SBA - Desktop	27	72.97%	66.67%	2:49
SBA - Mobile	10	27.03%	100%	0:29
LT - Desktop	7	77.80%	12.50%	1:44
LT - Mobile	2	22.20%	43.75%	1:00

Page name	Visits	Visit %	Bounce %	Time on Page
Types - Desktop	1	100%	0%	0:04
Types - Mobile	0	0%	N/A	N/A
Partner - Desktop	75	84.27%	40.62%	0:57
Partner - Mobile	14	15.73%	75%	0:33
Company - Desktop	2	50%	25%	0:52
Company - Mobile	2	50%	0%	0:21
Advantages - Desktop	13	72.22%	0%	0:26
Advantages - Mobile	5	27.78%	83.33%	0:18
Blog - Desktop	63	67.02%	45.83%	2:19
Blog - Mobile	31	32.98%	60%	0:23
AVG	63.34%	36.66%	49.68%	0:58

# Google Analytics Data

Page name	Desktop Visits	Mobile Visits	Desktop%	Mobile%	Bounce Rate Desktop	Bounce Rate Mobile	AVG. Time on Page Desktop	AVG. Time on Page Mobile
Home	907	287	75.96%	24.04%	56.90%	62.04%	0:57	1:29
Small Biz Loans	237	444	34.8%	65.20%	49.50%	52.18%	1:42	0:42
LOC	32	25	56.14%	43.86%	78.57%	53.33%	1:18	0:35
MCA	41	11	79%	21.2%	75%	25%	0:17	0:52
Working Capital	72	24	75%	25%	55.56%	81.82%	1:22	0:57
SBA Loan	27	10	72.97%	27.03%	66.67%	100%	2:49	0:29
Long Term Loans	7	2	77.80%	22.20%	12.50%	43.75%	1:44	1:00
Types of Small Business	1	0	100%	0%	0%	0%	0:04	0:00
Partner	75	14	84.27%	15.73%	40.62%	75%	0:57	0:33
Company	2	2	50%	50%	25%	0%	0:52	0:21
Advantages	13	5	72.22%	27.78%	0%	83.33%	0:26	0:18
Incredibly Blog	63	31	67.02%	32.98%	45.83%	60%	2:19	0:23

# Single Page Analysis

# Home Page

# Home Page - Target Page Intent



Page Name	Apply	Home	Product	About	Guides	Blog	Contact	PPP	N/A
Home	77.05%	10.24%	5.22%	3%	0%	0%	4.49%	0%	0%

- ~ 80% of users are trying to apply (most contact us form submissions are seeking financing).
- ~ 10% of users are trying to navigate from the home page to the home page. This means that users either don't know where they are on the website, or they are expecting to find an application on our home page.
- ~ 8% of users want to do more research either about Credibly or the financing products we offer.
- Users do not navigate to the blog from our home page. Users are more transactional in nature when on our home page.

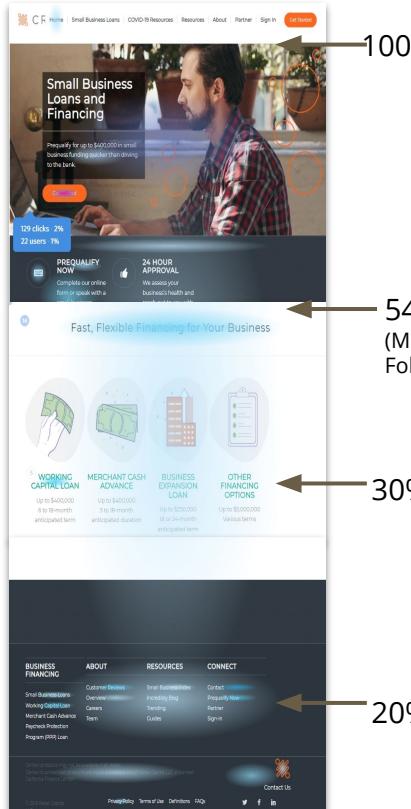
# Home Page - User Navigation Path



Page Name	Main Nav	Page Body	Footer
Home	12.30%	75.10%	12.60%

- ~ 25% of users do not see their desired target within the page body
- ~ The same % percentage of users navigate through either the main navigation or footer.

# Home Page - Scroll Maps Analysis



- % of users that make it past the top fold: D: 54% M: 82%
- % of users that make it to the product page section: D: 30% M: 35%
- ~ The same % of users make it to the footer of the page (~ 20%)

Desktop

Mobile

# Home Page - Google Analytics Data



Page name	Visits	Visit %	Bounce Rate %	AVG. Time on Page
Home-Desktop	907	75.96%	56.90%	0:57
Home-Mobile	287	24.04%	62.04%	1:29

- ~ 3x of users are on desktop (75%) over mobile (25%)
- Desktop users have a lower bounce rate but stay on page for less time, suggesting more meaningful page interaction, or users on mobile have difficulty navigating the page (benchmark time on page 0:58)

# Home Page - Insights

Fast, Flexible Financing for Your Business



## Working Capital Loan

Up to \$400,000  
6 to 18-month anticipated term



## Merchant Cash Advance

Up to \$400,000  
3 to 18-month anticipated duration



## Business Expansion Loan

Up to \$250,000  
18 or 24-month anticipated term

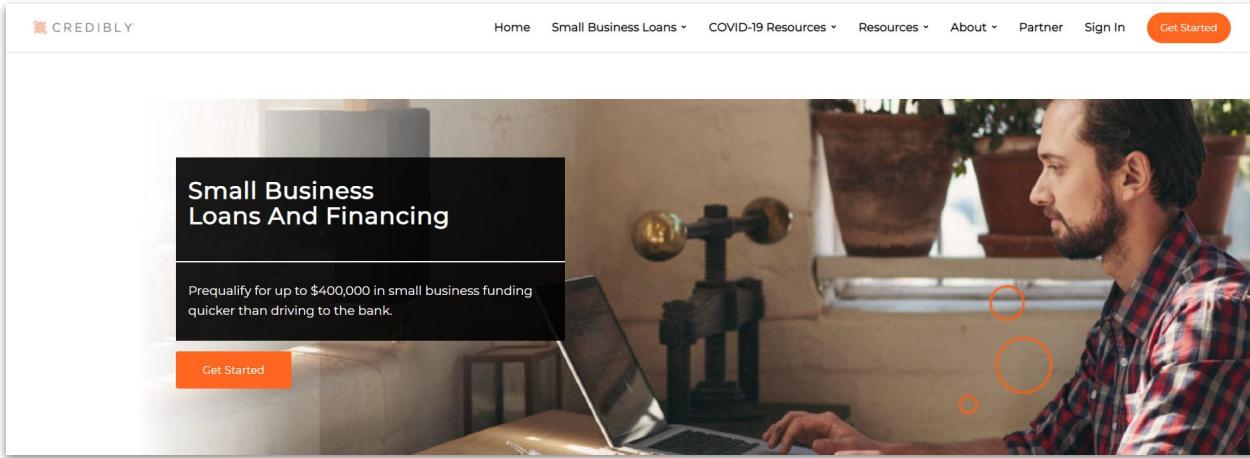


## Other Financing Options

Up to \$5,000,000  
Various terms

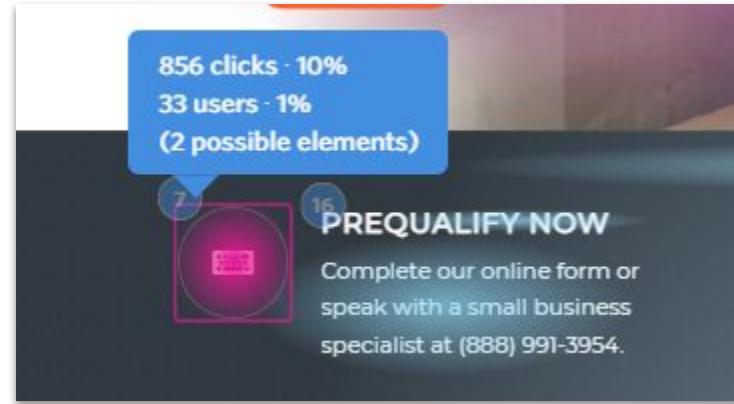
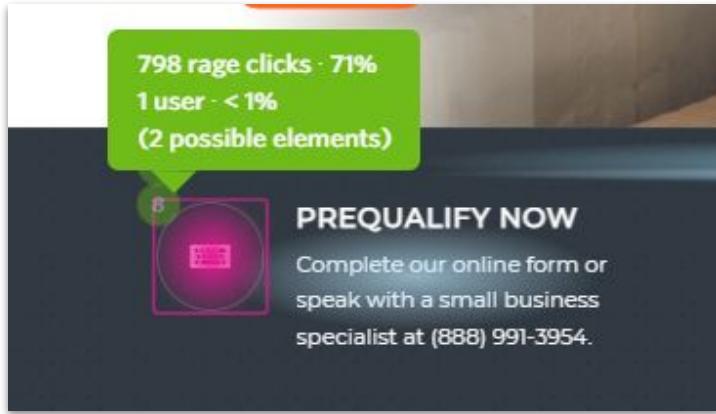
- ~ Product section needs to be more obvious to users (50% of users make it to the section), but very few click
- Footer accounts for only 12.6% of user navigation but has more clicks than page body (excluding top fold)
- Adding a button below each product would help direct the user

# Home Page - Insights



- 10.24% of users on the home page are clicking the home page icon, indicating they do not know they are on the home page

# Home Page - Insights



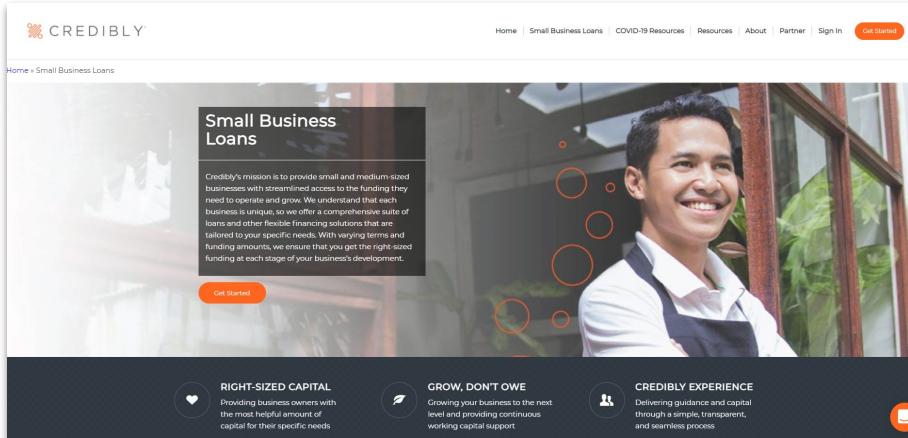
- Users think the pre qualify now illustration and text is a link
- #1 most raged clicked across all pages
- Adding an apply link from the icon and text would resolve this issue

# Single Page Analysis

Product Pages

# **Small Business Loans**

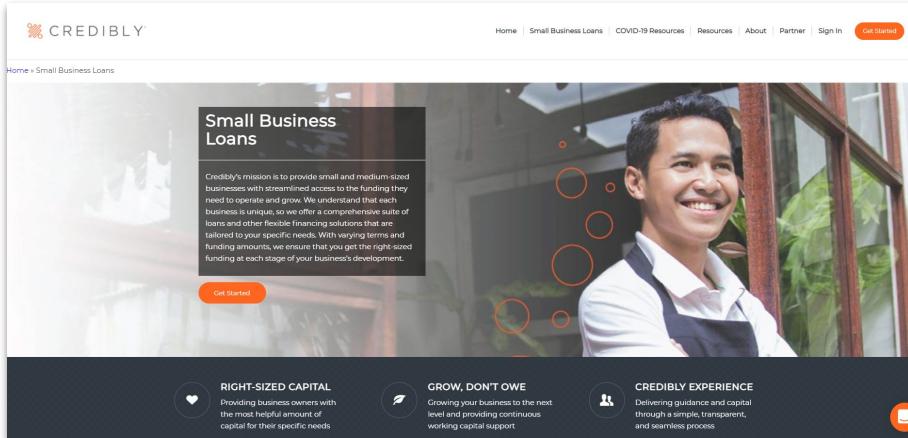
# Small Business Loans - Target Page Intent



Page Name	Apply	Home	Product	About	Guides	Blog	Contact	PPP	N/A
Small Biz Loans	82.31%	3.45%	10.54%	2.80%	0%	0%	0.50%	0.40%	0%

- ~ 83% of users are trying to apply.
- ~ 10% of users (twice the amount of users on home page) are researching financing products.
- ~ 5% of users are looking for more company information. \*Users navigating back to the home page may be looking for an application
- Users do not navigate to the blog/guides from our small business loans page. Users are transactional when on SBL page.

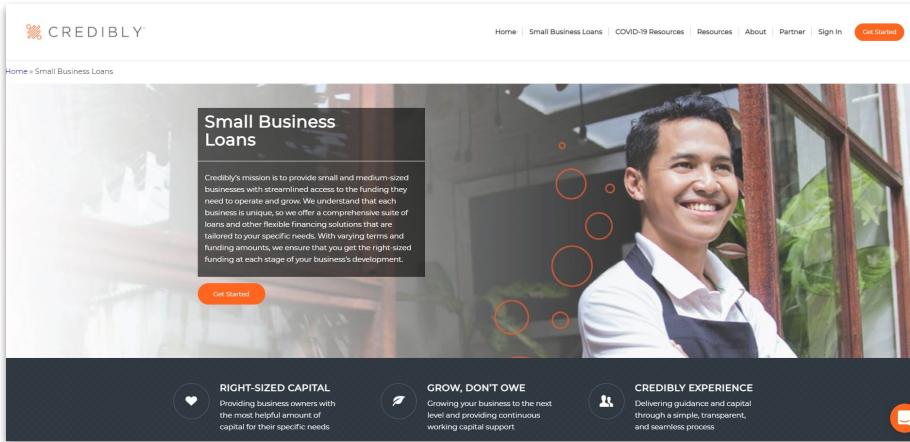
# Small Business Loans - User Navigation Path



Page Name	Main Nav	Page Body	Footer
Small Biz Loans	3.90%	93%	3.00%

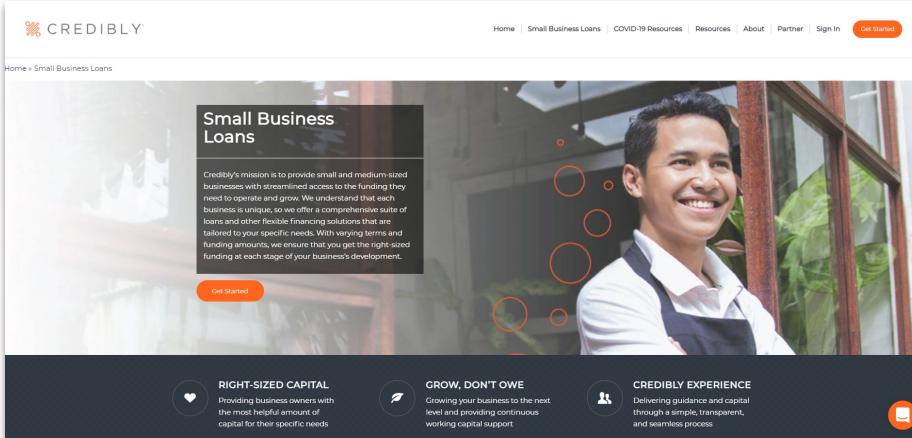
- ~ 93% of user navigation comes through the page body (92% avg. across product pages).
- ~ The same % of users navigate through either the main nav or footer of the page

# Small Business Loans - Scroll Map Analysis



- % of users that make it past the top fold: D: 88% M: 95%
- % of users that make it to each CTA (Call To Action “button”):
  - 1st CTA: D: 40% M: 29%
  - 2nd CTA: D: 28% M: 20%
  - 3rd CTA: D: 18% M: 8%
  - 4th CTA: D: 14% M: 4%
- % of users that make it to the product page section: D: ~ 30% M: ~ 20%

# Small Business Loans - Google Analytics Data



Page name	Visits	Visit %	Bounce Rate %	AVG. Time on Page
SBL- Desktop	237	34.80%	49.50%	1:42
SBL- Mobile	444	65.20%	52.18%	0:42

- ~ 2x of users are on Mobile (65.20%) over Desktop (34.80%)
- Desktop has a lower bounce rate and 1 minute higher average time on page, suggesting there is more meaningful interaction and research being done.

# Small Business Loans - Insights

The infographic is a grid of eight loan product cards. Each card has an icon at the top, a title, a brief description, and a detailed paragraph below it.

- Working Capital Loan**: Icon shows a green flag with a dollar sign. Description: "Are you looking to increase your staff, scale your marketing, purchase equipment, or stabilize your cash flows? Working capital loans are a great way to ensure that you always have enough cash flow to seize an opportunity as it arises."
- Long Term Loans**: Icon shows a building with a bar chart. Description: "With a low APR and longer payback period, business expansion loans are ideal for renovations, a down payment for opening a new location, adding new equipment or opening a food truck."
- Business Line of Credit\***: Icon shows a stack of books with a dollar sign. Description: "Revolving business lines of credit provide the most flexible access to working capital, anytime you need it. Draw as much as you need and only pay for what you use."
- SBA Loans\***: Icon shows a life preserver. Description: "Backed by the federal government, SBA loans offer competitive rates and longer loan terms to help business owners keep their monthly payments low while growing a business."

**Other small business financing**

- Merchant Cash Advance**: Icon shows a dollar bill with a gear. Description: "Is your business seasonal? Merchant cash advances provide borrowers with up-front funding in exchange for a portion of future receivables."
- Equipment Financing\***: Icon shows two interlocking gears. Description: "Need new equipment? Equipment financing allows you to pay for your machine over the life of the lease with low APRs."
- Invoice Factoring\***: Icon shows a red briefcase with money. Description: "Have money tied up in unpaid invoices? Instead of waiting on net terms, turn them into working capital with invoice factoring."
- SBA PPP Loans\***: Icon shows a green money bag with a dollar sign. Description: "SBA Paycheck Protection Program Loans are offered as part of the CARES Act and are designed to help businesses affected by COVID-19 by providing federally-backed working capital relief."

[Prequalify Now](#)

- ~ 27% of users are making it to the products, but very few are clicking (only one of the eight products have any interaction)
- ~ 1% of users are clicking the pre qualify now button below the products
- We can test if adding buttons underneath each products would increase clicks

# Single Page Analysis

Product Pages

# Line of Credit

# Line of Credit - Target Page Intent



Page Name	Apply	Home	Product	About	Guides	Blog	Contact	PPP	N/A
LOC	57.56%	11.29%	31.15%	0%	0%	0%	0%	0%	0%

- ~ 58% of users are looking to apply
- Amongst the ~ 31% targeting a product page ~ 2x are looking to do more research about lines of credit than they are looking at financing products
- ~ Users are only looking to do three things on this page: apply, learn more about lines of credit or assess other financing products, and navigate back to home.
- This page is primarily transactional but there is still a considerable portion of users looking to do research other products

# Line of Credit - User Navigation Path



Page Name	Main Nav	Page Body	Footer
LOC	11.30%	88.70%	0.00%

- ~ 89% of users are navigating through the page body (92% avg. across product pages)
- ~ 11% of users navigate through the main nav (5.22% avg. across product pages)
- No users are using the footer to get to their destination, suggesting that users are finding what they need in the page body, or they are not making it to the bottom of the page

# Line of Credit - Scroll Maps Analysis



- % of users that make it past the top fold: D: 86% M: 91%
- % of users that make it past each CTA:
  - 1st CTA: D: 45% M: 29%
  - 2nd CTA: D: 35% M: 7%
- % of users that make it to the product page section: D: ~ 26% M: ~ 13%

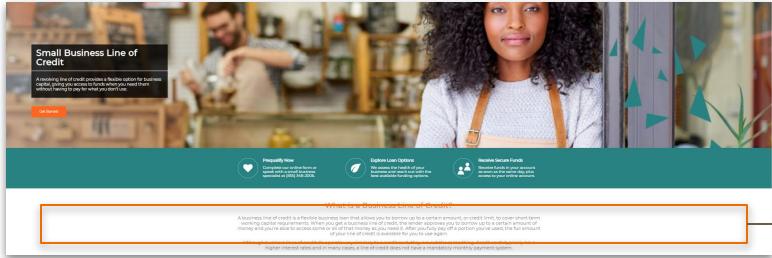
# Line of Credit - Google Analytics Data



Page name	Visits	Visit %	Bounce Rate %	AVG. Time on Page
LOC - Desktop	32	56.14%	78.57%	1:18
LOC - Mobile	25	43.86%	53.33%	0:35

- Desktop bounce rate (78.57%) is 50%+ higher than the benchmark bounce rate (~ 50%) indicates that the page may not be relevant to users, however higher than avg. time of page (1:18) tells us that this page is relevant to some user segments
- ~ 53% mobile bounce rate and 0:35 seconds on page (0:58 benchmark time on page) indicates users on mobile are interacting with the page less compared to desktop, or it is quicker for them to find their target destination

# Line of Credit - Insights



67 clicks 6%  
10 users 5%  
(30 possible elements)

What is a Business Line of Credit?

A business line of credit is a flexible business loan that allows you to borrow up to a certain amount, or credit limit, to cover short-term working capital requirements. When you get a business line of credit, the lender approves you to borrow up to a certain amount of money and you're able to access some or all of that money as you need it. After you fully pay off a portion you've used, the full amount of your line of credit is available for you to use again.

Although business lines of credit do operate very similarly to a credit card, they are not the same thing. Credit cards typically have higher interest rates and in many cases, a line of credit does not have a mandatory monthly payment system.

- Amongst the ~ 31% targeting a product page ~ 2x are looking to do more research about lines of credit than they are looking at other financing products. I would suggest adding a CTA directing the user to find more information about lines of credits.
- *Desktop bounce rate (78.57%) is 50%+ higher than the benchmark bounce rate (~ 50%) indicates that the page may not be relevant to users, however higher than avg. time of page (1:18) tells us that this page is relevant to some user segments*

# Single Page Analysis

Product Pages

# **Merchant Cash Advance**

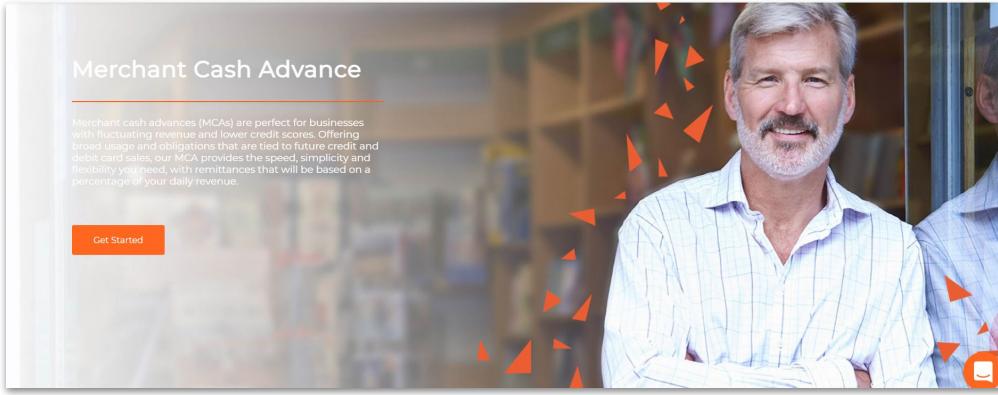
# Merchant Cash Advance - Target Page Intent



Page Name	Apply	Home	Product	About	Guides	Blog	Contact	PPP	N/A
MCA	42.35%	0.89%	54.54%	1.11%	0%	0%	1.11%	0%	0%

- ~ 42% of users are trying to apply.
- ~ 55% of users are navigating to other product pages (or at least want to).
- Amongst the ~ 55% targeting a product page ~ 2.5x are looking to do more research about merchant cash advances than they are looking at other financing products.
- ~ 1% of users returning to the home page.
- Users are primarily looking for financing products rather than company information on the page.

# Merchant Cash Advance - User Navigation Path



Page Name	Main Nav	Page Body	Footer
MCA	1.10%	94.20%	4.70%

- ~ 94% of users are navigating through the page body (92% avg. across product pages).
- ~ 5% of users navigate through the footer (2.93% avg. across product pages)
- Only ~ 1% of visitors using the main nav.

# Merchant Cash Advance - Scroll Map Analysis



Page Name	Main Nav	Page Body	Footer
MCA	1.10%	94.20%	4.70%

- % of users that make it past the top fold: D: 87% M: 92%
- % of users that make it past each CTA:
  - 1st CTA: D: 50% M: 55%
  - 2nd CTA: D: 38% M: 44%
  - 3rd CTA: D: 22% M: 30%
- % of users that make it to the product page section: D: ~ 27% M: ~ 37%

# Merchant Cash Advance - Google Analytics Data



Page name	Visits	Visit %	Bounce Rate %	AVG. Time on Page
MCA - Desktop	41	78.80%	75%	0:17
MCA - Mobile	11	21.20%	25%	0:52

- ~ 4x of users are on desktop (78.80%) over mobile (21.20%)
- 75% bounce rate on desktop and #1 lowest time on page across all pages measured (0:58 benchmark time on page), indicating little user interaction or the page is irrelevant to users
- 25% bounce rate on mobile and ~3x the AVG time on page (0:52) compared to desktop

# Merchant Cash Advance - Insights



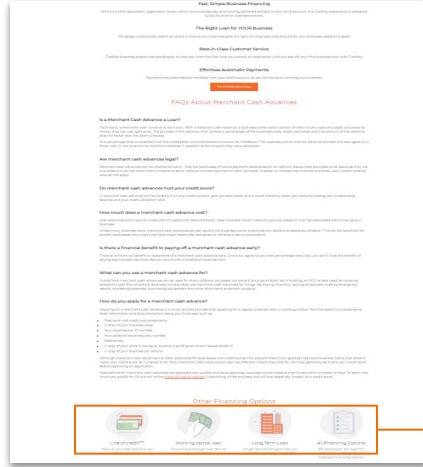
What is a Merchant Cash Advance?

36 clicks: 4%  
5 users: 3%  
(60 possible elements)

3 merchant cash advance (MCA) or business cash advance is a form of business financing in which a lump-sum of funding is given to a business in exchange for an agreed-upon percentage of future revenues or credit card sales. Merchant cash advances come in various forms and often have shorter durations and smaller regular remittance amounts than business term loans, making them ideal for small business owners who need flexible options to satisfy their funding due to fluctuating revenue.

- More users are targeting a product page (55%) than are trying to apply (42%)
- Amongst the ~ 55% targeting a product page ~ 2.5x are looking to do more research about merchant cash advances than they are looking at other financing products:
  - I would suggest adding a CTA directing the user to find more information about merchant cash advances
  - Or add more information to the page, and see if we can answer all the questions users need to know about MCAs in order to apply

# Merchant Cash Advance - Insights



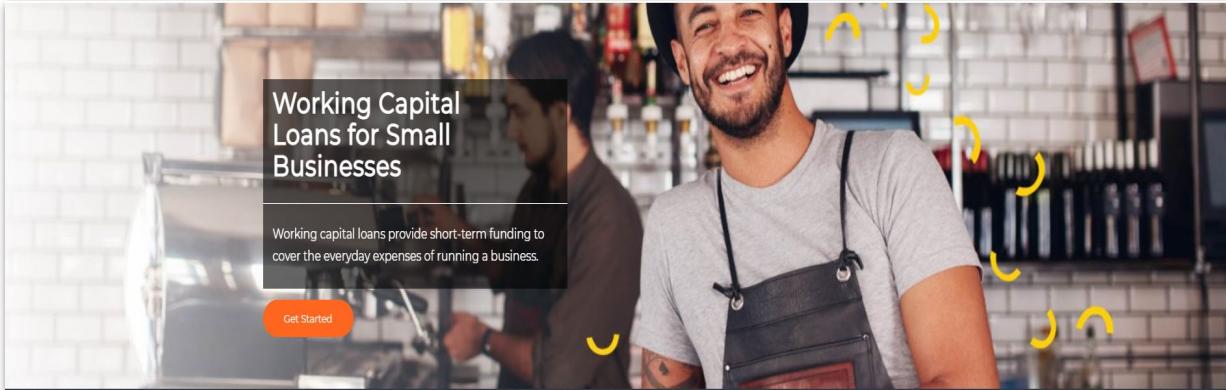
- The majority of users are on desktop (~ 79%). High desktop bounce rate (75%) and very low time on page (0:17) indicates that users either are not finding what they want quickly enough or the information they are seeing is not relevant.
- Because such a large percent of users are looking to do research on other financing products, and scroll maps tells us only ~ 29% of users are making it to the financing products, I would suggest moving the products higher up on the page (this should also help to include high bounce rates)

# Single Page Analysis

Product Pages

# Working Capital

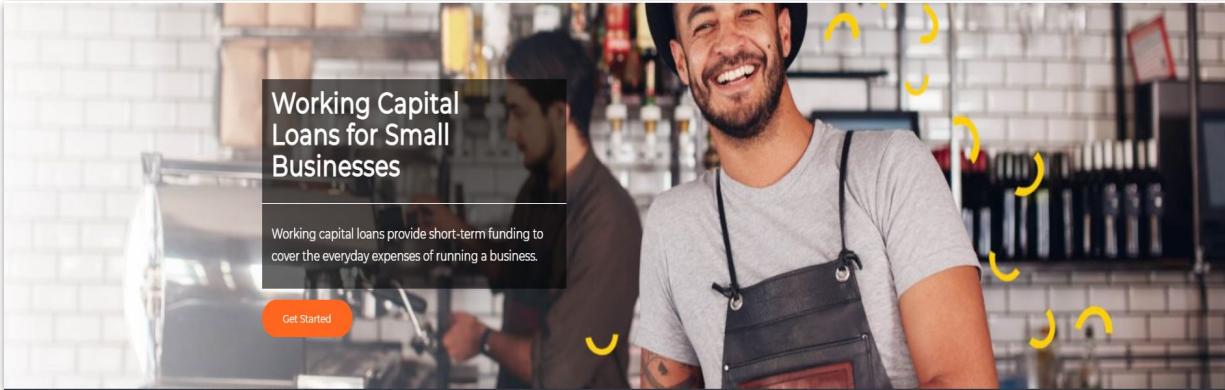
# Working Capital - Target Page Intent



Page Name	Apply	Home	Product	About	Guides	Blog	Contact	PPP	N/A
Working Capital	51.04%	4.50%	41.25%	0%	0%	0%	0%	0%	3.21%

- ~ 51% of users are trying to apply.
- ~ 41% of users are navigating to other product pages (or at least want to)
- Amongst the ~ 41% targeting a product page ~ 4x are looking to do more research about working capital loans than they are looking at other financing products
- Users are only looking to do three things on this page: apply, learn more about working capital loans or assess other financing products, and navigate back to home..
- Users are primarily looking for financing products rather than company information on the page.

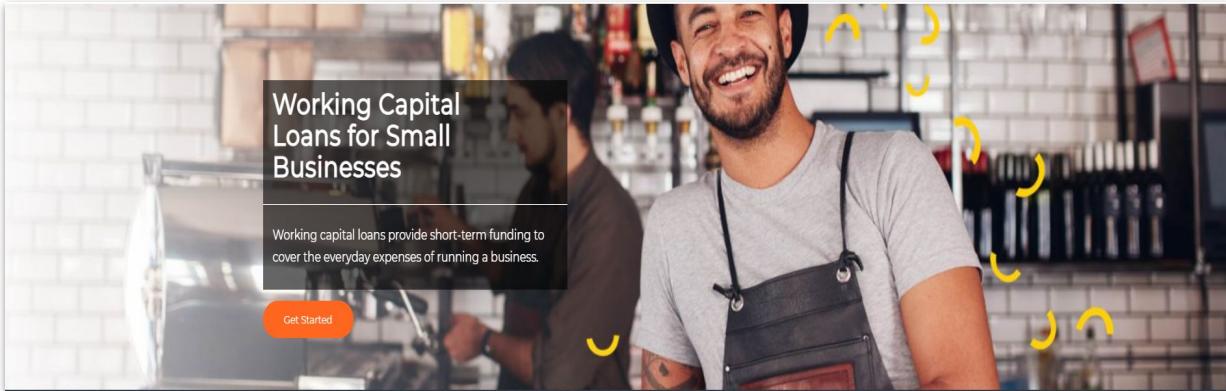
# Working Capital - User Navigation Path



Page Name	Main Nav	Page Body	Footer
Working Capital	5.60%	88.30%	6.10%

- ~ 88% of users are navigating through the page body (92% avg. across product pages)
- ~ 6% of users are navigating through the footer (2.93% avg. across product pages)
- ~ 6% of users are navigating through the main nav (5.22% avg. across product pages)

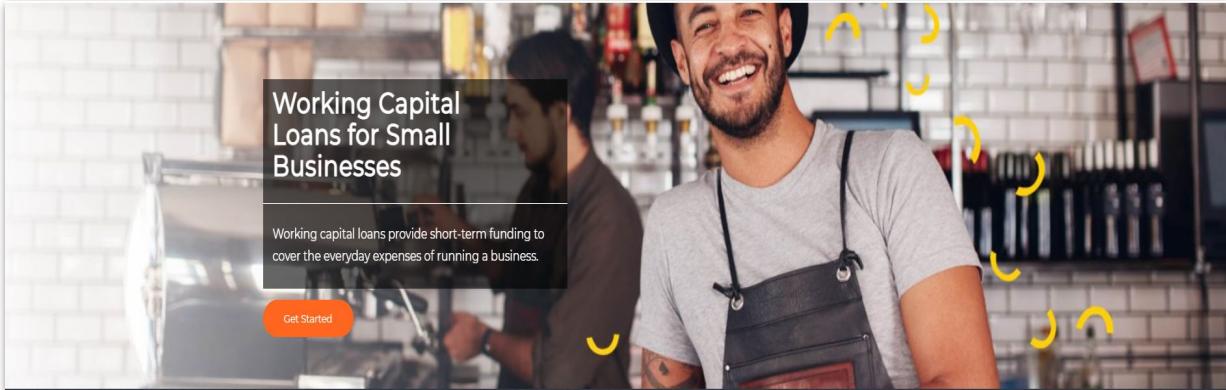
# Working Capital - Scroll Map Analysis



Page Name	Main Nav	Page Body	Footer
Working Capital	5.60%	88.30%	6.10%

- % of users that make it past the top fold: D: 88% M: 95%
- % of users that make it past each CTA:
  - 1st CTA: D: 50% M: 34%
  - 2nd CTA D: 39% M: 25%
  - 3rd CTA: D: 26% M: 13%
  - 4th CTA: D: 20% M: 8%
- % of users that make it to the product page section: D: ~ 26% M: ~ 13%

# Working Capital - Google Analytics Data



Page name	Visits	Visit %	Bounce Rate %	AVG. Time on Page
WC - Desktop	72	75%	55.56%	1:22
WC - Mobile	24	25%	81.82%	0:57

- 3x the users are on Desktop (75%) over mobile (25%)
- ~ 82% bounce rate on mobile but reasonable time on page (0:58 benchmark time on page)
- Slightly higher bounce rate on desktop (55.56%) than the benchmark (~ 50%) but longer than average time on page (1:22)

# Working Capital - Insights



40 clicks · 3%  
6 users · 2%  
(3 possible elements)

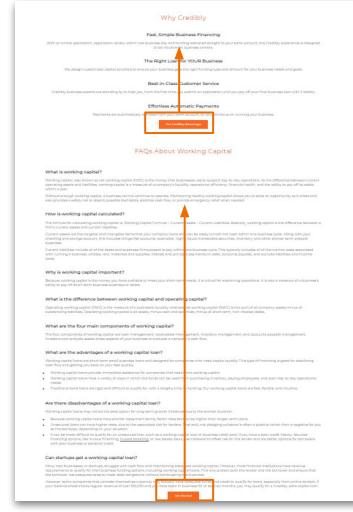
## What is a Working Capital Loan?

A working capital loan helps small business owners meet daily operational expenses, like payroll and purchasing additional goods or materials. These loans have lower interest rates than personal loans and are designed to be paid back quickly.

Small business working capital loans are perfect for healthy businesses with steady revenue. Working capital loans are ideal for business owners who need flexible, short-term funding without the hassle. With shorter payment periods and flexible usage, Credibly's working capital loans provide speed, simplicity, and versatility to meet the funding needs of small businesses. Funds are automatically deposited into your business bank account with repayments already set up, so you can focus on running your company.

- Amongst the ~ 41% targeting a product page ~ 4x are looking to do more research about working capital loans than they are looking at other financing products:
  - I would suggest adding a CTA directing the user to find more information about working capital loans
  - Or add more information to the page, and see if we can answer all the questions users need to know about working capital loans in order to apply

# Working Capital - Insights



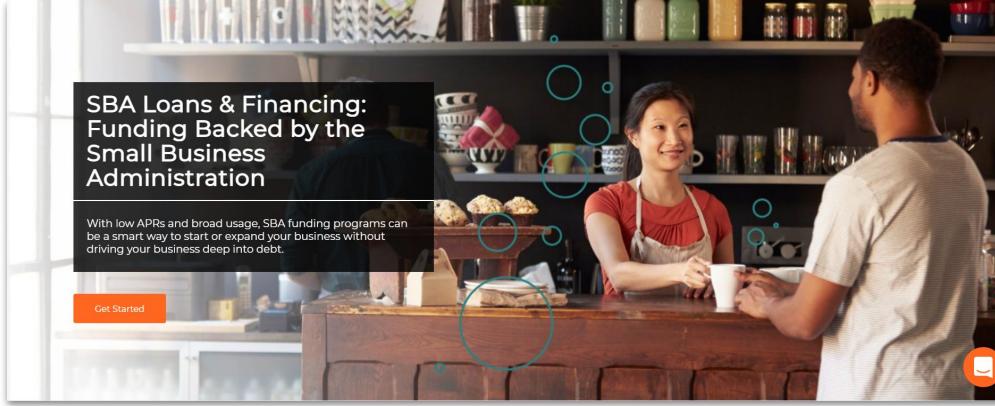
- There are no clicks on the 2nd, 3rd, and 4th CTA. Scroll maps tell us 35% of users scroll to the 2nd CTA, 23% of users scroll to the 3rd, and 17% of users scroll to the 4th.
  - Large bodies of text separates the CTAs from each other, which accounts for the user drop-off and lack of interaction
  - I would suggest moving the CTAs up on the page to increase interaction

# Single Page Analysis

Product Pages

# SBA Loans

# SBA Loans - Target Page Intent



Page Name	Apply	Home	Product	About	Guides	Blog	Contact	PPP	N/A
SBA Loan	43.43%	0.85%	55.72%	0%	0%	0%	0%	0%	0%

- ~ 43% of users are trying to apply.
- ~ 56% of users are navigating to other product pages (or at least want to)
- Amongst the ~ 56% targeting a product page ~ 10x are looking to do more research about SBA loans than they are looking at other financing products
- Users are only looking to do three things on this page: apply, learn more about working capital loans or assess other financing products, and navigate back to home..
- Users are primarily looking for financing products rather than company information on the page.

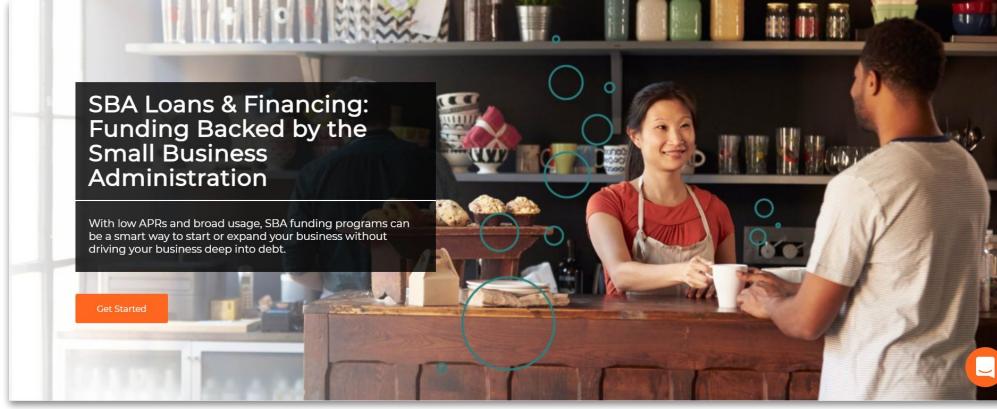
# SBA Loans - User Navigation Path



Page Name	Main Nav	Page Body	Footer
SBA Loan	4.20%	95%	0.85%

- ~ 95% of users are navigating through the page body (92% avg. across product pages)
- ~ 4% of users go through the main nav to get to their destination (5.22% avg. across product pages)
- Only ~ 1% of users are navigating through the footer (2.93% avg. across product pages), suggesting that they are finding what they need in the page body, or they are not making it to the bottom of the page.

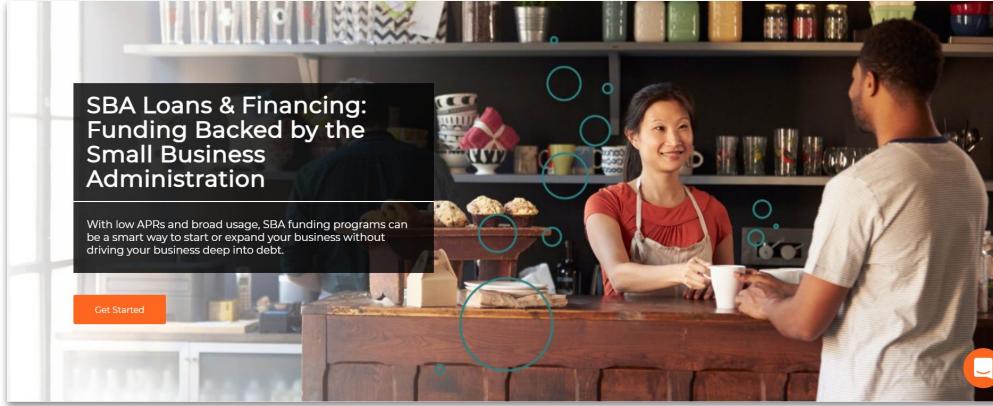
# SBA Loans - Scroll Map Analysis



Page Name	Main Nav	Page Body	Footer
SBA Loan	4.20%	95%	0.85%

- % of users that make it past the top fold: D: 84% M: 91%
- % of users that make it past each CTA:
  - 1st CTA: D: 50% M: 43%
  - 2nd CTA: D: 36% M: 24%
  - 3rd CTA: D: 21% M: 10%
- % of users that make it to the product page section: D: ~ 27% M: ~ 14%

# SBA Loans - Google Analytics Data



Page name	Visits	Visit %	Bounce Rate %	AVG. Time on Page
SBA - Desktop	27	72.97%	66.67%	2:49
SBA - Mobile	10	27.03%	100%	0:29

- ~ 3x the users on Desktop (72.97%) over mobile (27.03%)
- ~ 67% bounce rate on desktop and 2:49 AVG time on page (0:58 time on page benchmark), suggesting a segment of users are highly engaged while some leave right away
- 100% bounce rate and 0:29 AVG time on page for mobile, indicating little page interaction and/or page is irrelevant to query
- \*Low visits to page could account for averages to be skewed

# SBA Loans - Insights



- Desktop and Mobile behavior is very different. 100% mobile bounce rate and low time on page (0:29) indicates users on mobile do not find the page relevant
- ~ 67% bounce rate on desktop and 2:49 AVG time on page suggests a segment of users are highly engaged. Amongst the ~ 56% targeting a product page ~ 10x are looking to do more research about SBA loans than they are looking at other financing products:
  - I would suggest adding a CTA directing the user to find more information about SBA loans.
  - Or add more information to the page, and see if we can answer all the questions users need to know about working capital loans in order to apply

# Single Page Analysis

# Long Term Loans

# Long Term Loans - Target Page Intent



Page Name	Apply	Home	Product	About	Guides	Blog	Contact	PPP	N/A
Long Term Loans	48%	2.40%	46.70%	0.97%	0%	0%	1.00%	0.73%	0%

- ~ 48% of users are trying to apply.
- ~ 47% of users are navigating to other product pages (or at least want to)
- Amongst the ~ 47% targeting a product page ~ 4x are looking to do more research about long term loans than they are looking at other financing products
- ~ 2% of users are looking to contact or find more information about credibly

# Long Term Loans - User Navigation Path



Page Name	Main Nav	Page Body	Footer
Long Term Loans	6.30%	89.57%	4.13%

- ~ 90% of users are navigating through the page body (92% avg. across product pages)
- ~ 6% of users go through the main nav to get to their destination (5.22% avg. across product pages)
- ~ 4% of users are navigating through the footer (2.93%) across product pages

# Long Term Loans - Scroll Map Analysis



Page Name	Main Nav	Page Body	Footer
Long Term Loans	6.30%	89.57%	4.13%

- % of users that make it past the top fold: D: 88% M: 97%
- % of users that make it past each CTA:
  - 1st CTA: D: 68% M: 52%
  - 2nd CTA: D: 42% M: 22%
  - 3rd CTA: D: 10% M: 8%
- % of users that make it to the product page section: D: ~ 40% M: ~ 19%

# Long Term Loans - Google Analytics Data



Page name	Visits	Visit %	Bounce Rate %	AVG. Time on Page
LT - Desktop	7	77.80%	12.50%	1:44
LT - Mobile	2	22.20%	43.75%	1:00

- ~ 4x the users are on desktop (77.80%) over mobile (22.20%)
- ~ 13% bounce rate on desktop (#1 across all product pages) and 1:44 AVG time on page indicates high engagement and relevance

# Long Term Loans - Insights

The screenshot shows a landing page for "Long-Term Business Loans". The main heading is "Long-Term Business Loans - Getting Ready for Your Business Expansion". Below it are sections for "Multiple Applications", "Quick Approval", and "Health-Free Financing". A large orange button at the bottom says "Get Started". To the right, a callout box highlights "What is a Long-Term Business Loan?" with a pink-to-white gradient background. It defines a long-term loan as a financing option for established businesses needing capital at lower interest rates over three to ten years. It also notes the convenience of the online approval process.

- Amongst the ~ 47% targeting a product page ~ 4x are looking to do more research about long term loans than they are looking at other financing products:
  - I would suggest adding a CTA button directing the user to find more information about SBA loans.
  - Or add more information to the page, and see if we can answer all the questions users need to know about working capital loans in order to apply

# Single Page Analysis

# Types of Small Business

# Types of Small Business - Target Page Intent

## 16 TYPES OF SMALL BUSINESSES

Any kind of small or medium-sized business can benefit from having the right-sized working capital or [small business loan](#). Credibly works with hundreds of small business types to find them the funding they need. It is most important to have the right type of loan for your specific business situation.

Below you'll find some helpful examples of industries we serve, plus some ideas of what each can use the business capital for. However, these are only a few of the types of businesses we've been able to assist in getting funding through Credibly.

Page Name	Apply	Home	Product	About	Guides	Blog	Contact	PPP	N/A
Types of Small Business	0.00%	10.70%	1.60%	0%	0%	88%	0%	0%	0.00%

- ~ 88% of users are navigating to other blogs
- ~ 2% of users are navigating to other product pages from in-line text (or at least want to)
- ~ 10% of users are going back to home
- Users are primarily non-transactional on the page

# Types of Small Business - User Navigation Path

## 16 TYPES OF SMALL BUSINESSES

Any kind of small or medium-sized business can benefit from having the right-sized working capital or [small business loan](#). Credibly works with hundreds of small business types to find them the funding they need. It is most important to have the right type of loan for your specific business situation.

Below you'll find some helpful examples of industries we serve, plus some ideas of what each can use the business capital for. However, these are only a few of the types of businesses we've been able to assist in getting funding through Credibly.

Page Name	Main Nav	Page Body	Footer
Types of Small Business	10.40%	88.00%	1.60%

- 88% of users are navigating through the page body
- ~ 10% of visitors use the main nav to get to their destination
- ~ 2% of users are navigating through the footer

# Types of Small Business - Scroll Map Analysis

## 16 TYPES OF SMALL BUSINESSES

Any kind of small or medium-sized business can benefit from having the right-sized working capital or [small business loan](#). Credibly works with hundreds of small business types to find them the funding they need. It is most important to have the right type of loan for your specific business situation.

Below you'll find some helpful examples of industries we serve, plus some ideas of what each can use the business capital for. However, these are only a few of the types of businesses we've been able to assist in getting funding through Credibly.

Page Name	Main Nav	Page Body	Footer
Types of Small Business	10.40%	88.00%	1.60%

- % of users that make it past the top fold: D: 94% M: 98%
- % of users that make it to the bottom of the page body: D: 80% M: 65%
- % of users that make it to the footer: D: 58% M: 30%

# Types of Small Business - Google Analytics Data

## 16 TYPES OF SMALL BUSINESSES

Any kind of small or medium-sized business can benefit from having the right-sized working capital or [small business loan](#). Credibly works with hundreds of small business types to find them the funding they need. It is most important to have the right type of loan for your specific business situation.

Below you'll find some helpful examples of industries we serve, plus some ideas of what each can use the business capital for. However, these are only a few of the types of businesses we've been able to assist in getting funding through Credibly.

Page name	Visits	Visit %	Bounce Rate %	AVG. Time on Page
Types - Desktop	1	100%	0%	0:04
Types - Mobile	0	0%	N/A	N/A

- Insufficient Data
- Desktop and mobile bounce rates are far below benchmark bounce rate (~ 50%), indicating high user interaction
- Lower average time on page may be indicative of page length

# Single Page Analysis

# Partner

# Partner - Target Page Intent

## Funding Partners (ISOs)

Our Funding Partners leverage Credibly's financing solutions, technology platforms, and white label offerings to improve their clients' experience when accessing capital. If you provide equipment leases, SBA loans, credit card advances, or other types of short-term financing, we can help you expand your product portfolio. Funding Partners manage the process directly with the business owner to maintain their relationship while improving the customer experience.

- Industry-leading commissions
- Offer calculator and deal pipeline
- White label solutions

[Partner With Us](#)



Page Name	Apply	Home	Product	About	Guides	Blog	Contact	PPP	N/A
Partner	85%	2.92%	2.33%	3.51%	0%	0%	5.24%	0.58%	0%

- ~ 85% of users are trying to apply for partnership.
- ~ 6% of users want to either do research or learn more about the company
- ~ 5% of users are trying to contact the company to either find more information about the company, or to also apply for partnership

# Partner - User Navigation Path

## Funding Partners (ISOs)

Our Funding Partners leverage Credibly's financing solutions, technology platforms, and white label offerings to improve their clients' experience when accessing capital. If you provide equipment leases, SBA loans, credit card advances, or other types of short-term financing, we can help you expand your product portfolio. Funding Partners manage the process directly with the business owner to maintain their relationship while improving the customer experience.

- Industry-leading commissions
- Offer calculator and deal pipeline
- White label solutions

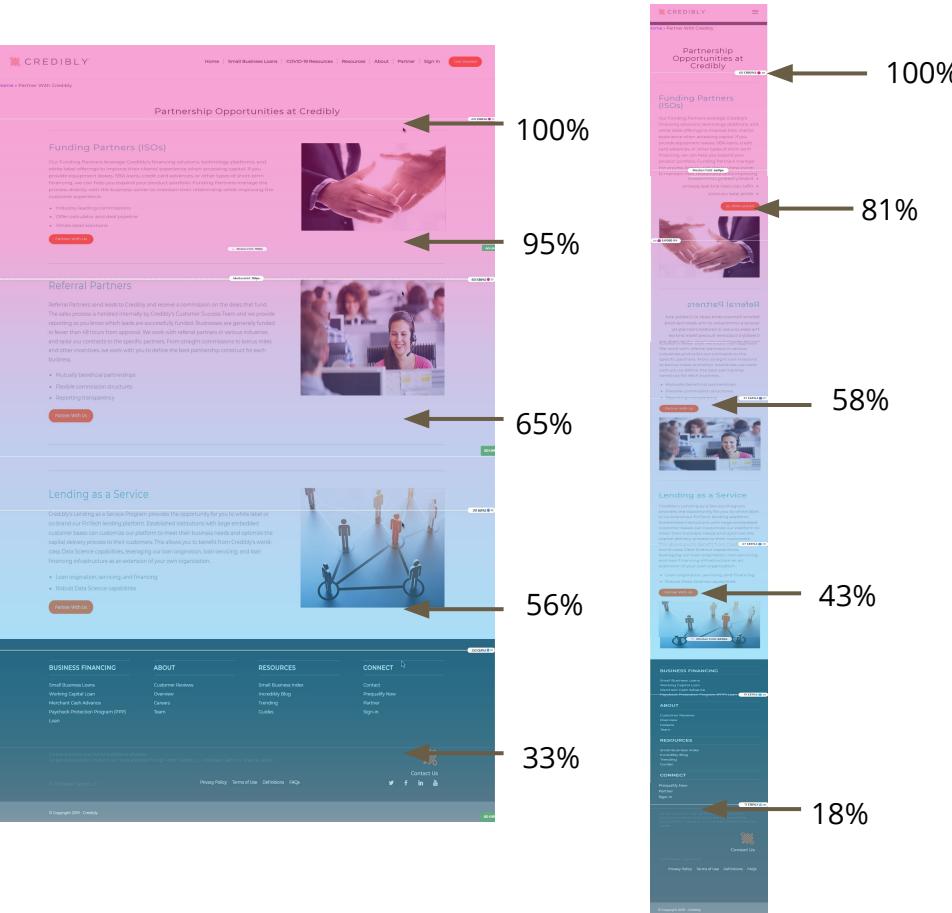
[Partner With Us](#)



Page Name	Main Nav	Page Body	Footer
Partner	8.20%	80.70%	11.10%

- ~ 81% of users are navigating through the page body.
- ~ 8% of visitors use the main navigation
- ~ 11% of users are navigating through the footer

# Partner - Scroll Map Analysis



- % of users that make it past the top fold:  
D: 95% M: 88%
- % of users that make it past each CTA:
  - 1st CTA: D: 95% M: 81%
  - 2nd CTA: D: 65% M: 58%
  - 3rd CTA: D: 56% M: 43%
- % of users that make it to the bottom of the page (footer): D: ~ 33% M: ~ 18%

# Partner - Google Analytics Data

**Funding Partners (ISOs)**

Our Funding Partners leverage Credibly's financing solutions, technology platforms, and white label offerings to improve their clients' experience when accessing capital. If you provide equipment leases, SBA loans, credit card advances, or other types of short-term financing, we can help you expand your product portfolio. Funding Partners manage the process directly with the business owner to maintain their relationship while improving the customer experience.

- Industry-leading commissions
- Offer calculator and deal pipeline
- White label solutions

[Partner With Us](#)



Page name	Visits	Visit %	Bounce Rate %	AVG. Time on Page
Partner - Desktop	75	84.27%	40.62%	0:57
Partner - Mobile	14	15.73%	75%	0:33

- ~ 5x the users on desktop (84.27%) over mobile (15.73%)
- ~ 41% desktop bounce rate (~ 50% benchmark), benchmark time on page
- ~ 75% mobile bounce rate and lower time on page indicating less user interaction, likely because this page is highly transactional and mobile users may not be prepared to move forward

# Partner - Google Analytics Data

**CONNECT**

Contact

Prequalify Now

Partner

Sign-in

**Funding Partners (ISOs)**

Our Funding Partners leverage Credibly's financing solutions, technology platforms, and white label offerings to improve their clients' experience when accessing capital. If you provide equipment leases, SBA loans, credit card advances, or other types of short-term financing, we can help you expand your product portfolio. Funding Partners manage the process directly with the business owner to maintain their relationship while improving the customer experience.

- Industry-leading commissions
- Offer calculator and deal pipeline
- White label solutions

[Partner With Us](#)

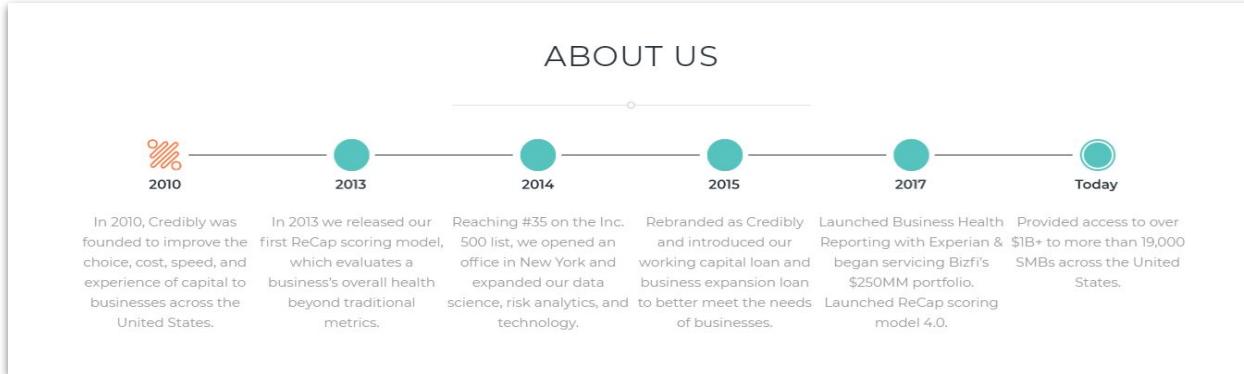


- ~ 11% of users are navigating through the footer, and ~ 5% of these users are clicking the contact in-line text (#1 most clicks on contact across all pages).
  - I would suggest changing the "Partner With Us" CTA to "Apply For Partnership Now" to ensure potential partners understand it is an application.
  - We could also replace the image with a form instead of making users click to a different page to apply

# Single Page Analysis

# Company

# Company - Target Page Intent



Page Name	Apply	Home	Product	About	Guides	Blog	Contact	PPP	N/A
Company	1.25%	7.50%	3.75%	79.38%	0%	0%	8.12%	0%	0%

- ~ 79% of users want to learn more about Credibly on the page
- ~ 8% of users want to contact the company
- ~ 8% of users are navigating back to home, suggesting that they have enough information on the company or think there will be more on the home page or they are looking to apply (merchant financing, employment, partnership)
- ~ 4% of users want to do research about the company's financing products

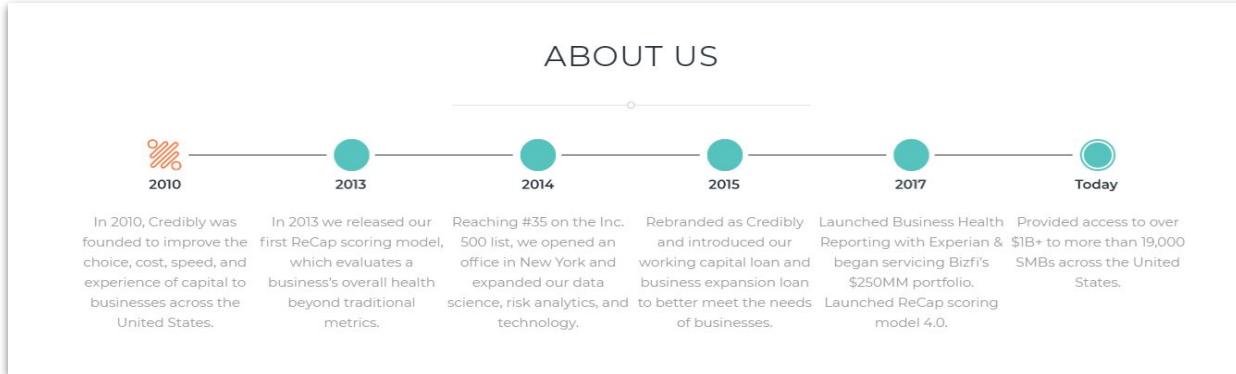
# Company - User Navigation Path



Page Name	Main Nav	Page Body	Footer
Company	7.50%	65.50%	27%

- ~ 66% of users are navigating through the page body
- ~ 27% of users are navigating through the footer (2nd highest % across all pages)
- ~ 8% of users navigate through the main navigation

# Company - Scroll Map Analysis



Page Name	Main Nav	Page Body	Footer
Company	7.50%	65.50%	27%

- % of users that make it past the top fold: D: 94% M: 98%
- % of users that make it past "Our Mission": D: 95% M: 64%
- % of users that make it past "Our Values": D: 72% M: 50%
- % of users that make it to CTA (apply now): D: 68% M: 42%

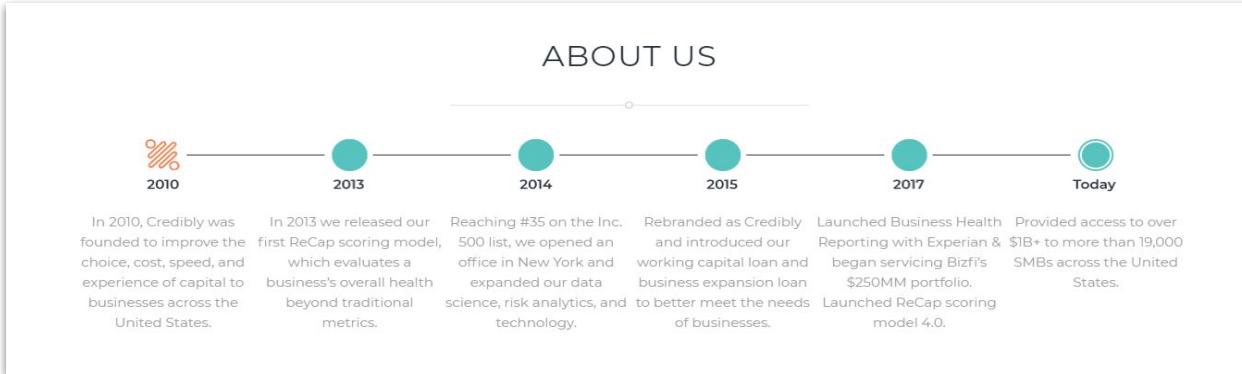
# Company - Google Analytics Data



Page name	Visits	Visit %	Bounce Rate %	AVG. Time on Page
Company - Desktop	2	50%	25%	0:52
Company - Mobile	2	50%	0%	0:21

- Insufficient sample size
- Desktop and mobile bounce rates are far below benchmark bounce rate (~ 50%), indicating high user interaction
- Lower average time on page may be indicative of page length

# Company - Insights



- Company is efficient in acting as an informational page for users. Users are navigating to the bottom of the page and the page has a low bounce rate, indicating that the majority of users find all the information they need on this page before navigating elsewhere
- This page is clearly a part of the buyer's journey (merchants, partners, and potential employees).

# Single Page Analysis

# Advantages

# Advantages- Target Page Intent



Page Name	Apply	Home	Product	About	Guides	Blog	Contact	PPP	N/A
Advantages	54%	0%	14%	24%	0%	0%	8%	0%	0%

- ~ 54% of users want to apply
- ~ 24% of users are trying to learn more about the company
- ~ 14% of users are navigating to other product pages (or at least want to)
- Amongst the ~ 14% targeting a product page, 100% of users want to learn more about financing products
- ~ 8% of users want to contact the company either to apply or learn more about potential financing, or could be a partner or employee

# Advantages- User Navigation Path



Page Name	Main Nav	Page Body	Footer
Advantages	0.00%	38.00%	62.00%

- ~ 62% of users are navigating through the footer (highest % of users across all analyzed pages)
- ~ 38% of users are navigating through the page body (lowest % across all analyzed pages)
- 0% of users are navigating through the main nav (lowest % across all analyzed pages)

# Advantages - Scroll Map Analysis



Page Name	Main Nav	Page Body	Footer
Advantages	0.00%	38.00%	62.00%

- % of users that make it past the top fold: D: 89% M: 65%
- % of users that make it to the CTA: D: 55% M: 39%
- % of users that make it to the footer: D: 44% M: 26%

# Advantages - Google Analytics Data



Page name	Visits	Visit %	Bounce Rate %	AVG. Time on Page
Advantages - Desktop	13	72.22%	0%	0:26
Advantages - Mobile	5	27.78%	83.33%	0:18

- 100% of desktop users are clicking through (0% bounce rate) , and while average time on page is low, the page does not have a lot of content.
- ~ 83% bounce rate and low time on page suggests the page either does not satisfy user needs or they want to come back later on desktop to apply/ do research
- \*Insufficient data to draw further insights

# Advantages - Insights



Page Name	Main Nav	Page Body	Footer
Advantages	0.00%	38.00%	62.00%

- ~ 62% of users are navigating through the footer (highest % of users across all analyzed pages)
- ~ 38% of users are navigating through the page body (lowest % across all analyzed pages)
- 0% of users are navigating through the main nav (lowest % across all analyzed pages)
- Users are further along the buyer's journey (BOFU) and this page is often the last touch before applying.

# Advantages - Insights

The screenshot shows the 'Why Credibly?' section of the website. It features a video player at the top with the text 'GROW DONT JUST GIVE'. Below the video, there are several sections: 'A Faster, Simpler Financing Experience' (with icons for bank loans, credit cards, and SBA loans), 'Focused on The Working Capital Needs of Small Businesses' (with icons for bank loans, credit cards, and SBA loans), 'Customer Service That is Second to None' (with icons for bank loans, credit cards, and SBA loans), and 'Easy to Prequalify, Quick Funding' (with icons for bank loans, credit cards, and SBA loans). At the bottom, there is a comparison table for funding ranges, processes, approval times, and time to funding.

Funding Range	\$300+	\$5K - \$50K	Credit Dependent	Credit Dependent
Process	Fast & Simple Application	Fast & Simple Application	Investigation	Investigation
Approval Time	<30 Days	<30 Days	<30 Days	>30 Days
Time To Funding	X	✓	✓	X
Approval Criteria	Credit Score	Overall Business	Credit Score	Credit Score

The screenshot shows the 'Business Financing' and 'About' sections of the website. The 'Business Financing' section lists four products: Small Business Loans, Working Capital Loan, Merchant Cash Advance, and Paycheck Protection Program (PPP) Loan. The 'About' section lists five categories: Customer Reviews, Overview, Careers, and Team.

- 28% percent of users want to learn more about financing products or the company (24% about and 14% product), but there is nowhere for them to access this information in the page body, so user navigation is coming from the footer
- I would suggest adding CTAs to the page body directing the user to information about the company and financing products

# Single Page Analysis

# Incredibly Blog

# Incredibly Blog - Target Page Intent



Page Name	Apply	Home	Product	About	Guides	Blog	Contact	PPP	N/A
Incredibly Blog	0%	7.50%	3.73%	2.24%	4.48%	75.34%	1.49%	3.73%	1.49%

- ~ 75% of users are navigating to other blogs (#1 most clicked is navigation to other blogs)
- ~ 4% of users are navigating to guides (0% avg. across all pages)
- ~ 4% of users are navigating to other product pages (or at least want to)
- ~ 8% of users are going back to home
- Users are primarily non-transactional on the page

# Incredibly Blog - User Navigation Path



Page Name	Main Nav	Page Body	Footer
Incredibly Blog	9.70%	76.50%	13.80%

- ~ 76% of users are navigating through the page body
- ~ 14% of users are navigating through the footer
- ~ 10% of users are navigating through the main nav

# Incredibly Blog - Scroll Map Analysis



Page Name	Main Nav	Page Body	Footer
Incredibly Blog	9.70%	76.50%	13.80%

- % of users that make it past the top fold: D: 84% M: 74%
- % of users that make it to the bottom of the page body: D: 31% M: 18%
- % of users that make it to the footer: D: 25% M: 10%

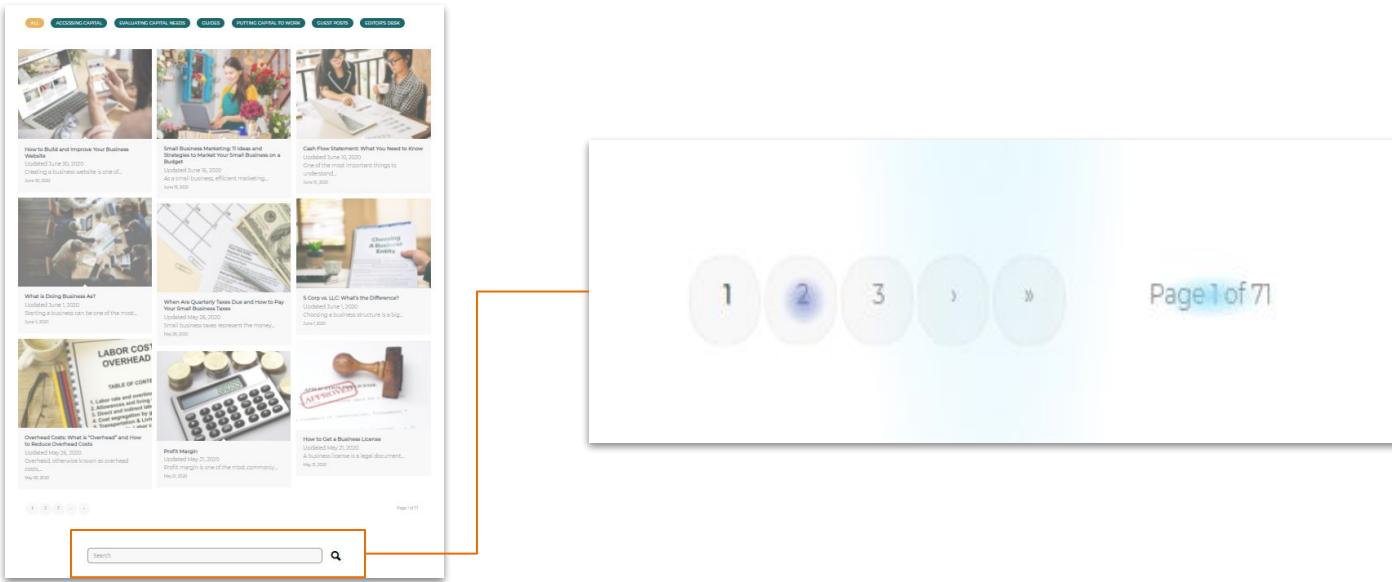
# Incredibly Blog - Google Analytics Data



Page name	Visits	Visit %	Bounce Rate %	AVG. Time on Page
Blog - Desktop	63	67.02%	45.83%	2:19
Blog - Mobile	31	32.98%	60%	0:23

- ~ 2x the users are on desktop (67.02%) over mobile (32.98%)
- ~ 46% desktop bounce rate and AVG time on page over a minute above benchmark indicates users are spending their time scrolling through blog posts
- 60% mobile bounce rate and 0:23 AVG time on page suggests users do not interact with the content as deeply

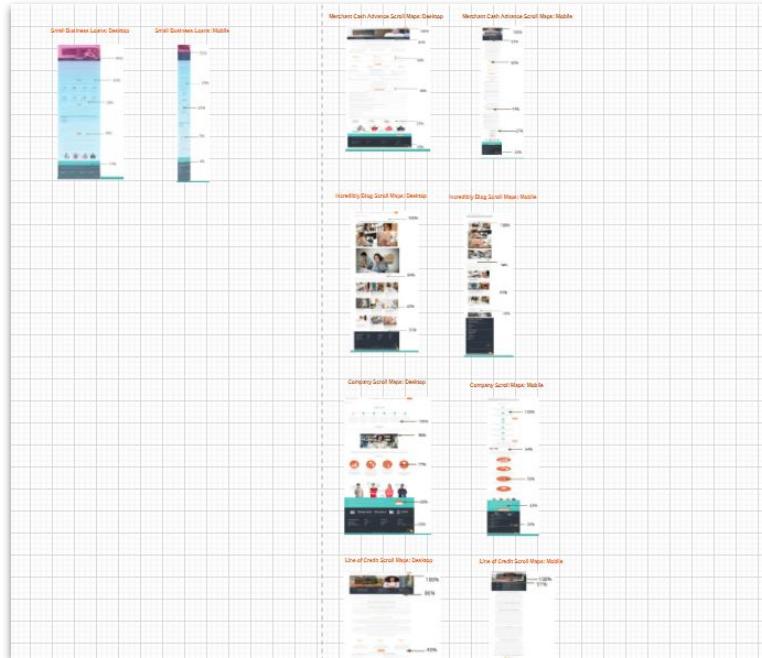
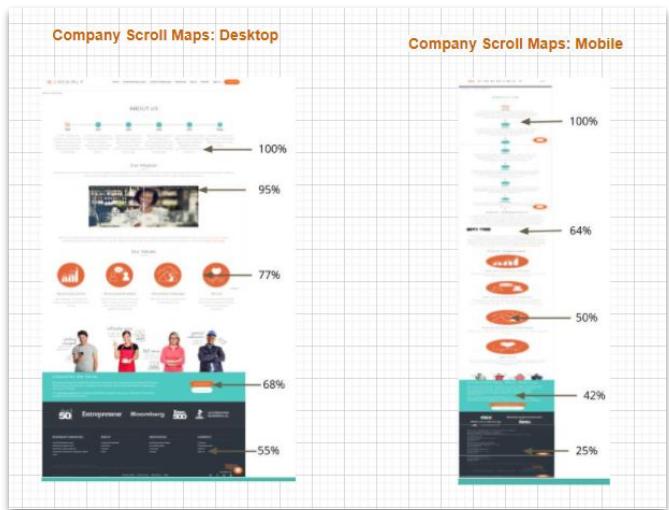
# Incredibly Blog - Insights



- The mobile blog page has a high bounce rate and low AVG time on page (0:23), while desktop has a low bounce rate and AVG time on page is 2:19
- Users on mobile do not have a search bar, while they do on desktop
- Adding a search bar will allow users on mobile to find what they want, and it will lower bounce rates and lengthen the time users spend on our blog pages

# Appendix

# Scroll-Map-Drawlo-Images (Link)



## Mobile Devices

Mobile devices drove 61% of visits to U.S. websites in 2020, up from 57% in 2019. Desktops were responsible for 35.7% of all visits in 2020, and tablets drove the remaining 3.3% of visitors. Globally, 68.1% of all website visits in 2020 came from mobile devices—an increase from 63.3% in 2019.