Proven Business Impact

This case study was selected in July 2026 by an independent panel of CXPA judges for recognition of its demonstration of the positive business impact created through a customer experience focus.

CXPA Proven Business Impact: Unicomer Group - Transforming Customer Acquisition Through Customer Insight

Company Overview

Unicomer Group operates Facilito Cash, a consumer lending business serving customers in Aruba. After a successful launch, the business experienced a significant decline in loan applications despite continued consumer demand.

Unicomer Group undertook a cross-functional review to understand why customers who were aware of Facilito Cash - and interested in borrowing - were not progressing through the application journey.

Business Challenge

Facilito Cash had experienced a steep decline in online applications following its launch. The decline initially appeared to be an advertising-performance problem, but customer research and operational analysis revealed a more complicated picture:

- Strong awareness and stated borrowing intent were not translating into applications.
- Changes in the marketing mix over time created opportunities to strengthen coordination across channels, content, messaging, and conversion-focused activity.
- Digital channel constraints had limited Facilito Cash's ability to use Google search advertising, reducing opportunities to reach customers actively searching for lending solutions.
- Campaigns were not consistently aligned with the reasons customers sought financing, including emergencies, education, home improvement, bills, and other life needs.

The challenge was not simply attracting attention. Unicomer Group needed to understand and improve the complete journey from customer need and awareness through consideration, application, approval, and loan disbursement.

The Initiative: Redesigning Acquisition Around Customer Needs

Unicomer Group brought together regional and local marketing, customer research, digital, operations, and business leadership to examine the acquisition experience as one connected journey.

The team combined historical application performance, customer borrowing motivations, website and campaign analytics, acquisition and conversion measures, competitor activity, existing messaging, and operational barriers affecting the application journey.

This analysis showed that declining applications could not be attributed to one channel or campaign. The review identified opportunities to strengthen integration across customer communications, expand the range of messages and channels being used and more consistently connect marketing activity to customers' actual borrowing needs.

Unicomer Group developed a more coordinated, customer-centered acquisition strategy. The revised approach organized communications around meaningful borrowing occasions rather than generic promotions, strengthened the connection between awareness and conversion activity, and created clearer accountability for campaign planning and performance.

The organization also identified opportunities to use first-party data responsibly to reach existing customers who might benefit from Facilito Cash, creating an additional acquisition journey based on established customer relationships.

From Marketing Performance to Journey Performance

A central shift was moving beyond channel-level measures such as reach, traffic, and engagement. Those indicators remained useful, but they did not explain whether customers were successfully progressing toward the outcome they sought.

The team therefore evaluated performance across the acquisition journey, including applications, approvals, completed disbursements, and total lending value. This broader perspective helped Unicomer Group distinguish between generating awareness and creating an experience that enabled interested customers to act.

Proven Business Impact

Increased lending value and completed loans

- Total loan value disbursed increased by approximately 39%.
- The number of loans disbursed increased by 22%.

Increased customer applications

- Online applications increased by 481% in one month.
- Total applications increased by approximately 74%.

Increased approved applications

- Approved applications increased by 31%.
- The increase in approvals helped translate stronger customer response into measurable commercial activity.

Converted existing demand into business growth

- By connecting customer motivations with a more coordinated acquisition journey, Unicomer Group converted more existing demand into applications, approvals, and completed loans.
- The simultaneous gains across applications, approvals, disbursements, and lending value showed that stronger customer response progressed through the full acquisition journey.

Improved the focus of acquisition management

- Teams began evaluating performance across the complete acquisition journey rather than relying principally on advertising reach and engagement.
- Customer research, behavioral data, operational findings, and commercial measures were brought together to guide decisions.
- Clearer cross-functional ownership strengthened coordination across campaigns and helped create greater consistency throughout customer communications.

Continued Performance – July 2026

- Post-implementation performance continued into July 2026. Online applications increased further to 202, compared with 122 in June, representing an additional 66% month-over-month increase.
- Of the 202 online applications received in July, 75 were approved and 63 progressed to completed loan disbursement, representing an 84% conversion from approval to disbursement. This demonstrates that the increase in customer response continued through the acquisition journey into completed business outcomes.
- Digital customer response also remained strong during July, with the principal traffic campaigns generating more than 14,600 link clicks and 12,000 landing-page views, supported by practical, need-based messaging around vacation, back-to-school and car repairs.

Key Lessons

Unicomer Group's experience demonstrates that strong awareness and customer demand do not automatically produce business results. Organizations must also make it relevant and straightforward for customers to move from recognizing a need to taking action.

- Investigate the complete customer journey before attributing declining performance to one channel or team.
- Use customer research to understand why customers need a product, not simply whether they recognize the brand.
- Connect awareness measures with behavioral and commercial outcomes.
- Look for operational barriers that may prevent interested customers from acting.
- Coordinate messaging, targeting, media activity, and conversion pathways under a shared strategy.
- Organize communications around customer needs and life situations rather than internal product language.

- Combine customer insight with operational and financial measures to build leadership support.
- Establish cross-functional ownership for journeys that extend across marketing, digital, operations, and business teams.
- Evaluate success through completed customer and business outcomes - not reach or engagement alone.

Core Business KPIs Impacted

Online loan applications; total loan applications; approved applications; loans disbursed; total loan value disbursed; customer acquisition; brand awareness; customer borrowing intent; website traffic; landing-page views; marketing reach and engagement; and marketing efficiency.