



Saffron
Building Society



 **Twenty7tec**

The Background



Saffron Building Society is a specialist lender committed to developing products that reflect genuine customer needs and market demand.

Within the mortgage product team, market intelligence plays a critical role in both day-to-day product management and longer-term product development. The team is responsible for evaluating market opportunities, prioritising investment, monitoring competitor activity and building evidence-based business cases for new propositions.





The Challenges

Before adopting INSIGHT Pro, obtaining reliable market intelligence often required pulling together multiple disconnected data sources. This created several challenges:

- **Limited Market Visibility:** Many traditional data sources provided either volume data or value data, but rarely both. This made it difficult to build a complete picture of market demand.
- **Reliance on Assumptions:** When evaluating opportunities, the team often had to combine multiple datasets and make assumptions to fill information gaps. This presents a level of uncertainty when prioritising recommendations.
- **Time-Intensive Analysis:** Researching niche customer segments and needs or validating broker feedback had the potential to take several hours of manual investigation across multiple sources.
- **Difficulty Quantifying Demand:** While broker feedback provided useful insight and continues to do so, it can be difficult to determine whether requests represent a genuine market trend or isolated cases.
- **Limited Trend Analysis:** Existing tools often lacked the historical depth and granularity needed to understand seasonality, emerging customer needs or long-term market shifts.

The Solution



Saffron adopted INSIGHT Pro as its primary source of external market intelligence. The platform enables the team to analyse adviser search behaviour, product demand and market activity using highly configurable datasets that can be filtered by customer type, criteria, loan size, LTV, income and numerous other variables. Key uses include:

- **Product Development Prioritisation:** INSIGHT Pro provides the evidence base behind Saffron's product development roadmap, helping the team evaluate customer demand, opportunity size and commercial viability before committing resources.
- **Market Validation:** The team can quickly validate broker feedback and anecdotal trends, turning assumptions into measurable evidence.
- **Strategic Decision Support:** Detailed market intelligence supports prioritisation, proposals and business cases, ensuring decisions are backed by objective data rather than opinion.
- **Competitor and Market Monitoring:** Saffron uses INSIGHT Pro to monitor market movements, product availability and broader trends, helping the team respond quickly to changing conditions.
- **Automated Reporting:** Scheduled reports have reduced manual market monitoring tasks, allowing team members to automate recurring analysis and free up valuable time.

The Impact



The introduction of INSIGHT Pro has transformed how Saffron evaluates opportunities and makes strategic product decisions.

- **From “I Think” to “I Know”:** Rather than relying on assumptions or incomplete datasets, the team can now confidently present evidence-backed recommendations to stakeholders.
- **Significant Time Savings:** Analysis that could previously require days of research can now be completed in a matter of hours or sometimes even minutes
- **Better Prioritisation of Product Development:** By quantifying customer demand and market opportunity, the team can focus resources on initiatives with the greatest potential impact.
- **Greater Confidence in Decision-Making:** Access to detailed adviser behaviour data allows Saffron to support recommendations with precise market evidence, improving confidence at both team and executive level.
- **Enhanced Market Understanding:** Access to detailed adviser behaviour data allows Saffron to support recommendations with precise market evidence, improving confidence at both team and executive level.
- **Faster Responses to Market Change:** Real-time visibility of adviser activity and product demand helps the team identify emerging trends and react more quickly to changing market conditions.



"What used to take days can now be done in a matter of hours or less. INSIGHT Pro gives us the evidence to prioritise opportunities, build strong business cases and move with confidence."

— Kim Lugtenaar, Product Innovation Manager,
Saffron Building Society

