

# Groupe Caisse d'Épargne Streamlines Retail Banking with a New Distribution Strategy

**Capgemini designs and implements a complete transformation program to streamline all channels of the Group's retail banking business**

## The Situation

Competition in the French retail banking space is becoming stronger and more sophisticated due to slow market growth in the segment. Groupe Caisse d'Épargne was looking to revamp its distribution model to adapt to rapid changes taking place in its sector. CNCE, the national parent bank, had been questioning its new branch strategy for about a year. New technologies that had begun to surface in the market allowed greater rollout of self-services to streamline front-desk operations.

## The Solution

Several projects were being conceived to reorganize customer segmentation, empower new branches with self-service banking technologies, develop call centers, evolve structures and implement campaign management to drive phone and Internet sales. The projects offered good potential to significantly impact the Group's distribution system. Caisse d'Épargne consolidated all projects into a single program—

Fréquence Client—to address the challenge and drive retail transformation for the Group. The program had three major objectives:

- increase gross operating incomes by maximizing customer potential
- streamline customer relationships across all channels for optimal profitability
- optimize distribution costs.

Capgemini helped CNCE to conceptualize the program in its entirety by facilitating several workshops that brought stakeholders of different projects together. Capgemini helped prepare seminars gathering Presidents of all 30 regional Caisse d'Épargne branches to validate the program, its rollout strategy and its budget. Effective tools were deployed to track progress of each project as well as each Regional Caisse d'Épargne from inception and drive the collaboration required to deliver results.

“The success of the program was thanks to a joint team with Capgemini working seamlessly.”

Sebastien Rohart,  
Distribution Director,  
CNCE



### The Result

The program, successfully implemented in all regional Caisse d'Epargne branches, won praise from each respective Board of Directors. Due to the heterogeneous nature of systems at different regions, working from each local Caisse d'Epargne, and sometimes individual branches, was a critical success factor. Group management was pleased with the efficiency of the approach which entailed defining the methodology before rolling it out. It ensured gradual industrialization of the entire process.

### How Caisse d'Epargne and Capgemini Worked Together

The success of the program is thanks to a joint, collaborative effort by Caisse d'Epargne and Capgemini. The team works seamlessly with Capgemini providing program management and regional support, designing the New Branch Concept and managing the Regional Rollout.

#### Program Management

Program management was managed via a "Bureau de Programme" to coordinate activities of national functional entities such as Retail, HR, IT, Communications, Payments, Purchasing, etc. It ensured follow up and reporting of the rollout at each Caisse d'Epargne level. Regional support or help was offered to individual Caisse d'Epargne regions as required. It helped raise awareness of the program at local levels and mobilized actions needed to conform to overall program objectives.

#### New Branch Concept

Findings brought by Capgemini, shared with CNCE and regional branches, formed the basis of the new branch concept. The new concept was expanded into detailed target formats that were validated with operational teams and functional stakeholders in order that CNCE derived a common vision of new formats. Each Caisse d'Epargne Board needed a clear understanding of the concept, the required configuration of their branches and investment cost, supported by impact to the business and sales cycles.

### Regional Rollouts

Capgemini supported rollout of the new distribution program at regional levels for each Caisse d'Epargne branch. This was achieved by:

- recommending a project structure to deliver the target distribution scheme
- providing effective planning tools with built-in milestones to measure progress against plan
- establishing and implementing tracking mechanisms, especially to identify issues, potential showstoppers and escalation routes
- leveraging tools like dashboards for senior management reporting

- organizing, collecting and diffusing feedback from pilot schemes as input to evolving best practices.

Each rollout was managed by a dedicated local Caisse d'Epargne team supported by the national program rollout team. Achievements to date include:

- new segmentation in place
- more than 300 branches renewed
- 500 new ATMs installed
- more than 10,000 salespeople trained
- decreasing rate of front desk basic operations
- increasing volume of sales leads.



### About Capgemini and the Collaborative Business Experience

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#### In collaboration with



Groupe Caisse d'Epargne is a major universal bank offering a comprehensive range of services to all types of customers. As one of the front-ranking major French banks, Groupe Caisse d'Epargne offers a full range of business activities and services

associated with commercial and investment banking. This enables the Group to satisfy the needs of all types of clientele: individual, professional and corporate customers, financial institutions, local authorities, entities active in the social economy, and real-estate professionals.