



STRATEGIC AMBITION 2020

CREDIT AGRICOLE GROUP



Roll out an ambitious customer project, enhanced by the digital revolution

A Universal Customer focused banking model

A model based on the expertise of all our business lines, on the excellence and the know-how required to meet the financial and wealth management needs of our customers



A "Full Multi-channel" distribution model

A model that enables our customers to choose how and when they interact with their bank and switch easily between the various channels

Aim of our digital transformation

Improve the customer experience

300 customer journeys re-designed throughout the entire Group



10-15 minutes maximum to open an account

3 levers to drive this transformation

100% human



100% digital



Agility

Introduce **new working methods**

Digital Factories
Group DataLab



Innovative ecosystem

Take advantage of our **relationships** with innovative companies



Digital culture

Develop a digital culture among the men and women of the Group

Digital Academy
Recruit digital talents (e.g. user experience designers)
Group Chief Digital Officer

Information systems adapted for **open innovation** thanks to the development of APIs

€200m

for investment in start-ups and Fintechs

600 start-ups

within 2 years in the Villages by CA

100% of staff have access to a MOOC

A strategic investment in customer relationships



Our promise

To act and behave as the **true partner of our customers**



A partner that can continuously reinvent itself to simplify and ease its customers lives and projects



A partner that helps every customer make the right decision



A partner that accompanies each of its individual customers over the long term in a global and personalised manner

Concrete evidence at Group level

100% key **customer journey** digitalized and dematerialized

A new wealth advisory approach

Group charter setting out the rules for the use of personal data

to be implemented in 2016

New products and services to support our customers "life's ups and downs"

Concrete evidence specific to each entity