



**Crédit Mutuel**  
Nord Europe

# DMP: DEVELOPING CUSTOMER VALUE IN AN OMNI-CHANNEL ENVIRONMENT

## BACKGROUND AND PROBLEM

A leader in bancassurance, Crédit Mutuel Nord Europe was looking for the best way to sell its financial products to its clients. Its website and mobile application generated 6 million views per month, but only 21% of customers regularly visited their branch.

## CHALLENGE

How to identify customer plans and promote branches while respecting confidentiality?

## SOLUTION

Implement a DMP to improve customer intelligence and hone targeted communication.

### Effective data collection and activation

The data layer collects visitor browsing information and interactions with the website (forms, surveys, etc.). The library of connectors allows customer profiles to be shared.

### Significant improvement in productivity for the marketing team

Agile and inter-departmental, the DMP means relevant campaigns can be launched in a matter of hours, not days.

### Unified CRM and behavioural data

Cross-channel campaigns are more relevant thanks to the merging of CRM and DMP data using an encrypted customer ID.

### Low implementation budget

Its easy adoption improves the independence and agility of the marketing department, ensuring a highly affordable TCO (Total Cost of Ownership).

### Engagement tripled

Personalised campaigns with behavioural triggers (instead of classic segmentation) achieved open rates of 66% and click-through rates of 14%.

### Total command by the marketing team with maximum security

100% control over the e-CRM project (in terms of budget and technical expertise) while meeting the highest security specifications.

CONVERSION RATES

**x6**

LEADS

**x50**

EMAIL PERFORMANCE

**x3**



For our marketing studies, DMPs are a goldmine of data that we never had access to before.



**Caroline SLOSSE,**  
DATA MANAGEMENT PROJECT MANAGER



COMMANDERS **ACT**

## DMP AND CRM: THE WINNING COMBINATION

To centralise all its customer intelligence (branch, call centre advisors, post, SMS, online, app, mobile website, social media, push notifications and emails) without comprising data security, CMNE introduced an encrypted customer ID. At the DMP's core, it guarantees the safety of personal data while allowing advanced marketing scenarios. The DMP/CRM combination supplied CMNE with qualified leads.

## RESULTS

Putting digital technology at the heart of an omni-channel strategy makes it the primary channel for collecting customer interest, which can be used throughout the whole omni-channel environment.

### OMNI-CHANNEL CAR SALES AND LOANS

- Loan calculators and car adverts on the website help identify customers interested in purchasing a vehicle;
- Customer data is transferred to the call centre.

› Meeting in branch for better conversion

### REAL ESTATE PROJECTS

- Leads for real estate tax optimisation products are difficult to identify;
- Data from visitors who have clicked on a banner or visited an estate agent's website are leveraged and qualified.

› 50 times more prospects in just 1 month

### ONLINE LOAN APPLICATIONS

- Clients can apply for a personal loan online;
- Thanks to browsing data, we can retarget those who started but did not complete an application with online push notifications.

› Up to 17% transformation rate with push notifications

### IDENTIFY CHURN CLIENTS

- Our clients' browsing data allows us to predict and anticipate churn;
- Cancellation page, search engine requests, online complaints...these clues can help prevent a customer leaving.

› 1,200 profiles identified in the last 6 months

## WHAT ARE THE FUTURE PLANS FOR CMNE AND COMMANDERS ACT?

- Sign data alliances with partners (real estate, car, other investments).
- Activate clients through mobile push notifications.
- Feed/supply chatbots, which represent the first layer of sales engagement on the website, with data that allows them to make better use of the visitor profile.

“ The DMP enabled us to better understand our clientele for more effective selling and to improve customer retention.

“ By teaming the CRM with e-marketing, the DMP improves the relevance of our automated campaigns, basing them on buyer behaviour and not basic targeting.

Caroline SLOSSE,  
DATA MANAGEMENT PROJECT MANAGER

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Nord Europe

### ABOUT CRÉDIT MUTUEL NORD EUROPE

Crédit Mutuel Nord Europe is established across 7 departments in Northern France, with 255 sales points serving over 1 million customers. It is also found in Belgium and Luxembourg. CMNE is a pioneer and leader in bancassurance, operating as a transparent cooperative and mutual bank, which brings together 1,600 bank officers and 4,500 employees.

More information: [www.cmne.fr](http://www.cmne.fr)



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