

Financial Institution Instantly Updates In-Branch Advertising

Crédit Agricole Nord de France implemented Cisco Digital Signs in 100 branches for customer communications.

EXECUTIVE SUMMARY

- Crédit Agricole Nord de France
- Financial Services
- Lille, France
- 2,700 Employees

CHALLENGE

- Inform customers about bank products and services
- Increase revenue
- Minimize total cost of ownership

SOLUTION

- Cisco Digital Signs, part of the Cisco Digital Media Suite

RESULTS

- Increased revenues with attention-getting advertising
- Gained ability to change content in all branches in minutes
- Saved €60,000 in annual telecommunications fees and €60,000 in annual energy bills

Challenge

Headquartered in Lille, France, Crédit Agricole Nord de France is part of Crédit Agricole Group, one of Europe's leading retail banks. Customers include individuals, professionals, farmers, businesses, and local governments in 70 countries. The bank has 260 retail branches in the north of France, the highest concentration in the country outside of Paris.

To provide an outstanding customer experience, Crédit Agricole Nord de France redesigned its branches to include an automated money wall for routine transactions, and a comfortable waiting area for customers who prefer to meet with a customer service representative. "Customers who simply want to make a deposit, for example, do not have to wait for customers with complex transactions, and our customer service representatives can spend more time with high-value customers," says Jacques Durand, chief executive officer deputy at Crédit Agricole Nord de France.

In conjunction with the branch redesign project, the bank wanted an attention-getting way to advertise products and services to customers in waiting areas or passing by the branch. "Paper posters do not attract attention in today's digital world, and constantly replacing them is labor-intensive," says Thierry Decanter, Logistics and IT Director. "We wanted to engage customers in a new and exciting way, reinforcing Crédit Agricole Nord de France's image as an innovator."

Solution

The bank found its solution in Cisco® Digital Signs, part of the Cisco Digital Media Suite. "Cisco Digital Signs enables us to centrally manage content for our hundreds of branches, is secure, and has a low total cost of ownership," says Matthieu Constanty, project lead for Crédit Agricole Nord de France.

Each branch has two or three displays that connect to the bank's existing WAN through a Cisco Digital Media player. One display is positioned in the customer service waiting area, and the other is beside the automated money wall. Some branches have another display facing the street to attract the attention of people passing by the branch.

The bank's marketing department centrally schedules content for all branches, using an intuitive web interface. Adding or deleting a file from a playlist takes only a minute or two. "We schedule longer-playing content in the waiting areas, and shorter content for the displays facing the street," Matthieu Constanty says. Playlists include content created by the bank as well as outside advertisers, and can include images, full-motion graphics, and video.

Results

Revenue Generation

The bank is seeing an increase in revenues from digital signage. "Cisco Digital Signs is helping us promote Crédit Agricole Nord du France banking products in an attention-getting fashion," Matthieu Constanty says. "Furthermore, advertising agencies are starting to recommend that their clients advertise on the bank's digital signs in addition to newspapers, magazines, and television."

Complete Control over Content

The bank has complete control over the information displayed in branches, increasing business agility. This flexibility proved its value when the bank needed to withdraw its sponsorship of a sports team because of a values conflict. "Within 30 seconds, we were able to remove all ads for that organization from all displays throughout the north of France," Matthieu Constanty says. "Removing paper-based posters would have taken a full week, and avoiding this delay helped protect the bank's image."

Low Total Cost of Ownership

The total cost of ownership for Cisco Digital Signs is lower than that of other digital signage solutions that the bank considered. One reason is that the digital media players connect to headquarters over the branch's existing IP network instead of a separate network. Avoiding the need for separate asymmetric DSL (ADSL) links to headquarters saves €60,000 annually. IT overhead is also lower because of the high reliability of the Cisco Digital Media Players: better than 99 percent in the first 12 months.

The bank also avoided having to hire a full-time marketing employee to manage digital signage for the branches. Instead, an existing employee spends just five minutes a week to centrally update playlists by adding or deleting files. Crédit Agricole uses standard naming conventions for content, so changing playlists is simple.

PRODUCT LIST
Digital Media Suite <ul style="list-style-type: none">• Cisco Digital Signs<ul style="list-style-type: none">◦ Cisco Digital Media Players 4305◦ Cisco Digital Media Manager

Finally, the Cisco solution consumes less energy than the previous digital signage solution, because the content-management software operates on an energy-efficient appliance instead of a PC.

"Compared to our previous PC-based management software, Cisco Digital Signs has reduced our energy consumption by a factor of ten for each branch, or approximately €60,000 annually for 100

branches," says Matthieu Constanty.

"Not only are we saving on energy bills, we're also demonstrating the bank's commitment to environmental sustainability."

“Cisco Digital Signs is helping us promote Crédit Agricole Nord de France banking products and services in an attention-getting fashion. Furthermore, advertising agencies are starting to recommend that their clients advertise on the bank’s digital signs in addition to newspapers, magazines, and television.”

— Matthieu Constanty, Project Lead, Crédit Agricole Nord de France

Next Steps

Crédit Agricole is planning to add displays in other branches, bringing the total number of displays to 600. The bank also plans to take advantage of Cisco Digital Signs for internal training and companywide communications. Branch personnel will be able to view and listen to live training sessions and broadcasts from the bank president before or after the branch opens.



Americas Headquarters
Cisco Systems, Inc.
San Jose, CA

Asia Pacific Headquarters
Cisco Systems (USA) Pte. Ltd.
Singapore

Europe Headquarters
Cisco Systems International BV Amsterdam,
The Netherlands

Cisco has more than 200 offices worldwide. Addresses, phone numbers, and fax numbers are listed on the Cisco Website at www.cisco.com/go/offices.

Cisco and the Cisco Logo are trademarks of Cisco Systems, Inc. and/or its affiliates in the U.S. and other countries. A listing of Cisco's trademarks can be found at www.cisco.com/go/trademarks. Third party trademarks mentioned are the property of their respective owners. The use of the word partner does not imply a partnership relationship between Cisco and any other company. (1005R)

Printed in USA

C36-681624-00 08/11