

“Our goal is to become the most recommended consumer finance company. This requires a solid data exploitation strategy, as well as significant work on building a great customer experience.”

Franck Hugot,
Head of the Web & Digital Platforms team
Crédit Agricole Consumer Finance



In 2015, Crédit Agricole Consumer Finance faced a big decision. Aging software coupled with necessary content updates meant they needed to find a reliable CMS solution. In choosing Jahia, they found a Java-based platform that enabled them to deliver the dynamic, flagship website of their dreams, while allowing them the flexibility to build on its capabilities into the future.

www.ca-consumerfinance.com

HQ: France

About Crédit Agricole Consumer Finance

A subsidiary of the Crédit Agricole SA group, Crédit Agricole Consumer Finance provides bank loans, revolving loans and rental loans, with a focus on the automotive market. With 9,540 employees split across 19 countries, and over nine million customers that account for €88.5 billion in managed assets, CACF's approach to business is to provide a credit experience that is both 100% digital and 100% human.

At A Glance

Requirements

- A reliable, modern CMS solution
- Content personalization support
- Profiling & Role Assignment capabilities

Results

- An API-first platform built to integrate with their current technologies
- Dynamic content publication that supports true digital evolution
- Headless-optional functionality for future projects



Goal:

A Modern, Personalized CMS Solution

Crédit Agricole Consumer Finance (CACF) offers consumer credit products under its Sofinco brand. Its website, Sofinco.fr, attracts one million unique visitors each month. Yet, it isn't CACF's only sales channel on digital media. Instead, CACF also promotes its services through multiple partners, including Apple, La Redoute and FNAC.

By 2015, however, the platform that ran Sofinco.fr was aging and, due to the numerous content updates that were needed on the site, a reliable CMS was becoming more and more necessary. Franck Hugot, who heads the team in charge of B2B and B2C sites, development tools, and frameworks within CACF's IT department, said, "We are a bank dealing with regulations that change often and borrowing rates that fluctuate all the time. Every two weeks we had to handle production rollouts in order to keep our sites up to date. It had become clear that we needed a real CMS." Meanwhile, the increase in mobile traffic required rapid modernization of the web infrastructure supporting the Sofinco.fr website.



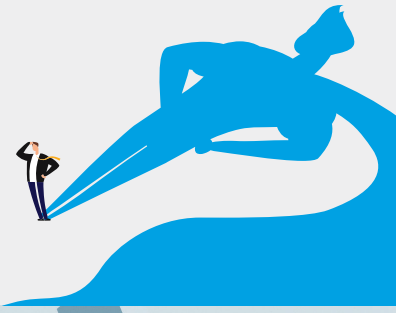
Sofinco.fr, the flagship website of Crédit Agricole Consumer Finance's consumer credit business, attracts one million unique visitors each month.



Ja-iant / jiant / noun

1. Organization embracing digital evolution with Jahia
 - unifies legacy and new tech in their own DX stack
 - iterates amazing digital experiences
 - wins against the competition, every time

"That Jahiant has really taken over the market."



Finding The Right Solution



CACF provides each partner with tailor-made websites that include integrated subscription processes for its loan offers. In looking for a new CMS, CACF wanted one that would support all of these customer experiences while also coping with the increase in mobile traffic emblematic of recent industry trends. CACF also deployed a data lake and a DMP solution to be used as a basis for personalizing the content delivered by the brand to its customers and prospects. Its new CMS needed to be capable of supporting that.

With their web strategy now reliant on a modern CMS solution, Crédit Agricole Consumer Finance chose to focus on Jahia as a possible vendor. One of the key reasons for this was that much of the bank's in-house development was done in Java, which was also the underlying technology for Jahia's platform. On top of that, Franck Hugot received a strong recommendation from BforBank, the online bank launched by Crédit Agricole's regional entities, which already used Jahia for its e-banking website.



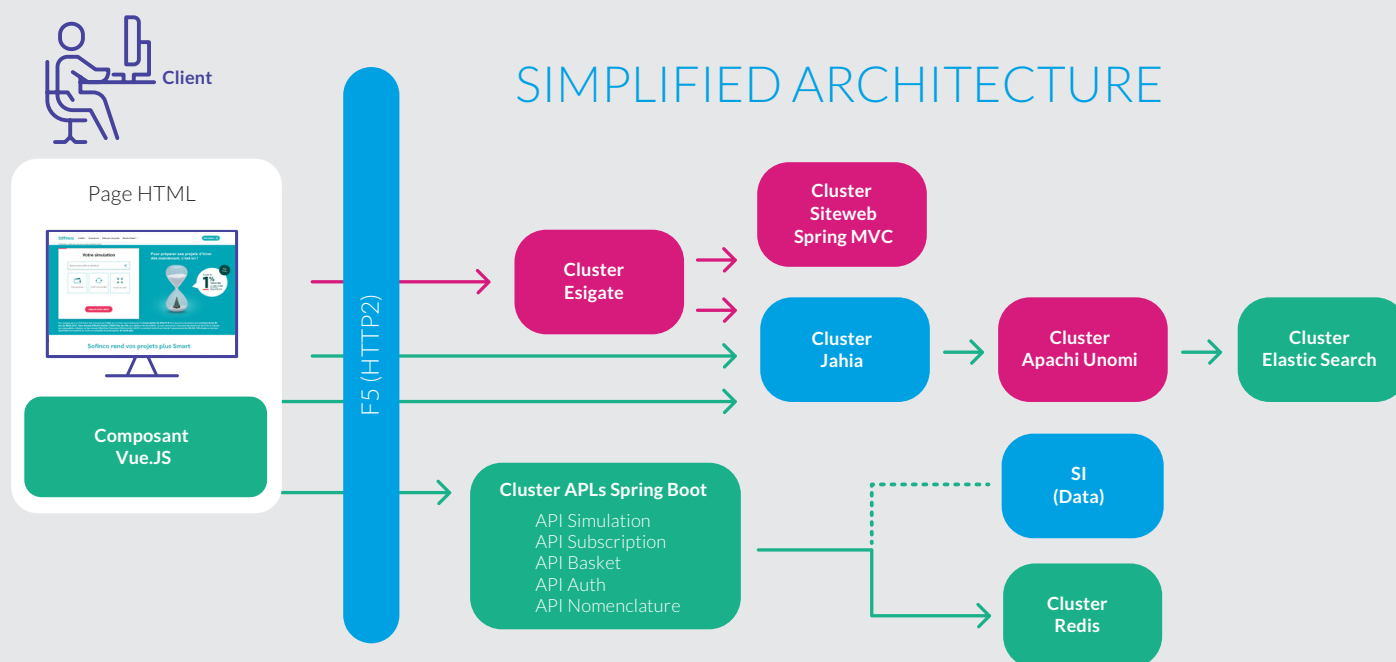
The Launch

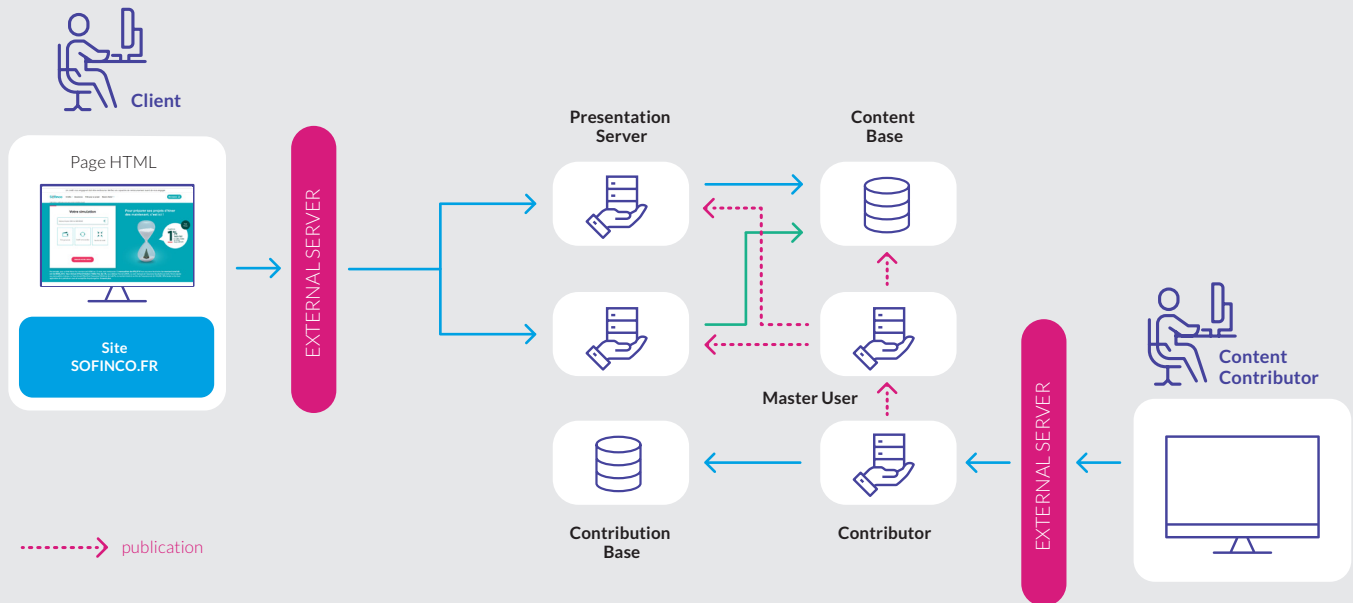
Jahia's deployment was carried out using agile SCRUM methodology, with a special focus on technical architecture. "As a bank, we had heavy security constraints," said Franck Hugot. "A work group dedicated to governance was set up in order to define with great precision which collaborator profiles would contribute and publish on the site, and which ones would put the content into production." A very elaborate architecture was designed by the project team to avoid exposing Jahia's contribution area. An internal server was also set up to provide content for the sites, which was accessible to contributors only. This internal server then pushed the content to a master server, which published it on the presentation servers.

Intrusion tests and code audits were carried out before the production launch, and preliminary workload tests ensured that CACF's site would be able to handle heavy traffic seamlessly. "One last point that matters a lot, and that I personally experienced, is change management around the project," adds Franck Hugot. "It is essential to train developers to use Jahia Tools. It is important that the team master all these tools because they make it possible to guarantee data integrity and to optimize caching. Controlling these factors is critical."

Jahia's solution was implemented in 2015. Not only has it met CACF's requirements for dynamic content publishing, but it also supported the bank's drive for digital evolution. Sofinco.fr was originally based on Spring MVC which uses server-side rendering, a technology that has now given way to a fully dynamic site written in JavaScript. This new site makes API calls to Jahia to load content, but also to CACF's information system to retrieve business data. The new version of the Sofinco.fr website was finalized on September 26th 2019.

Between 2015, when Jahia was implemented at Crédit Agricole Consumer Finance, and today, the technical approach has changed radically. From a simple Spring MVC site, the web services have evolved into JavaScript components that use the APIs provided by Jahia as well as those of the bank's information system.





Because of the high security requirements of banking services the technical architecture developed by Crédit Agricole Consumer Finance for its Jahia services is more sophisticated than in most other businesses. The contribution server cannot be accessed on the Internet but only from the bank's internal network.

Next Steps



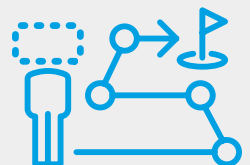
In addition to its flagship site, CACF is also developing a growing number of customer journeys for its partners. Namely, by building specialist websites that use Jahia's APIs in headless mode. FNAC.com is just one example of this. Additionally, CACF developers are now using Jahia to deliver content fragments in online forms, such as by integrating short explanations to help guide users in filling out certain fields.

The upgrade to Jahia version 7, which was carried out internally with the support of Jahia's teams, gave Franck Hugot the opportunity to deploy jExperience. This now opens the way for CACF to start personalizing content for their visitors.

Further, CACF is currently exploring all the capabilities offered by Jahia. With jExperience, Jahia's personalization and A/B testing solution, a pilot project was launched in mid-2019 to interconnect it with the DMP (Data Management Platform) solution implemented by Crédit Agricole Consumer Finance in 2017.

"Our goal is to start with fairly simple scenarios, then go further in terms of personalization, setting objectives behind each personalization use case. Our marketing teams are currently working on these scenarios and the corresponding KPIs."

CACF is developing a growing number of customer journeys for its partners - by having websites built that use Jahia's APIs in headless mode.



About Jahia

At Jahia, we believe great digital experiences don't have to be complex. It only requires strong and continuous integration capabilities along with simple, intuitive interfaces that enable IT & Marketing to work together to build and manage multi-channel initiatives quickly and easily.

Leveraging our headless enabled, cloud-based platform, Jahia helps companies all across the world better utilize their content and customer data to deliver the right experience at the right time for truly personalized customer experiences. With an unparalleled level of flexibility and connectivity, ensuring our solutions can be adapted to suit their needs, Jahia cuts through the noise (and long implementation cycles) to Make Digital Simpler.

Founded in 2002 and headquartered in Switzerland, Jahia Solutions Group has its North American headquarters in Washington, D.C., with additional offices in Boston, Houston, Toronto, and throughout Europe. Jahia's loyal customer community counts hundreds of global brands and organizations, including Ben & Jerry's, Nationwide, NASA, and General Motors.



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