BPCE Financement Boosts Conversion From Rare Digital Visits With Real-Time Personalization

BPCE Financement, the consumer credit specialist serving Groupe BPCE retail banking customers, wanted to turn a low-frequency but high-value moment in the customer lifecycle into a stronger conversion opportunity.

With Tealium, BPCE Financement combined historical and real-time data to personalize its revolving credit management area, making each visit more relevant, more actionable, and more commercially valuable.

The challenge: Turning infrequent visits into conversion opportunities

For BPCE Financement, the revolving credit management area is strategically important because it is where customers initiate financing, yet each customer visits it only **3 to 4 times per year on average**. That made every visit rare, but critical in the customer lifecycle.

At the same time, the team knew that traditional outreach channels such as email, SMS, and social media were becoming harder to rely on because customers were increasingly difficult to reach in those environments. BPCE Financement also saw that the management area had historically been designed as a mostly transactional space for tasks such as early repayment, installment changes, and document consultation, rather than as a proactive conversion environment.

The challenge was clear: capture customer attention at the exact moment it mattered, use that moment intelligently with more personalized offers, and improve both conversion and customer experience.

BPCE Financement was also working against two clear internal goals: raise the digital share of revolving credit financing **from 56% to 70% by 2026**, and increase its **TS-I customer satisfaction score to 60**.

> ***At kick-off, the digital share of revolving credit financing was at 56%, with a target of 70% by 2026. It's not solely tied to personalization, but everything we put in place with Tealium has largely allowed us to reach, and even exceed, that target.***
>
> *Hélène Dubois-Darthenay,*
> *Digital Projects & Web Analytics Lead*

From 170k to **1+ million**

online visits per month

The solution: Combining historical and real-time data for smarter personalization

BPCE Financement used Tealium as the foundation for its data collection, consent management, and customer data orchestration strategy. As the program evolved, Tealium's Customer Data Platform capabilities enabled the team to scale segmentation and audience creation for personalization, making it possible to activate more relevant experiences inside the customer journey with speed and control.

The approach combines multiple dimensions of customer intelligence, including:

- **User behavior** (what customers viewed, clicked, and simulated)
- **Customer relationship data** (ie. equipment, potential, status, and financial health)
- **Product engagement** (customer's first visit or a recurring visit)
- **Intent signals** (simulator use and active versus inactive status)

Rather than rely on generic personalization, BPCE Financement used Tealium to react to what the customer was doing in the moment while also using what it already knew from previous interactions.

One of the first use cases came after the redesign of the revolving credit area, when visits grew from 170,000 to more than 1 million per month.

To distinguish first-time visitors from returning users, BPCE Financement imported Adobe Analytics data into Tealium, built precise audiences, and triggered an adapted tutorial only when it was relevant.

Beyond the tutorial use case, personalization within the management area was designed to direct customers toward the right next action, whether that meant connecting with an advisor, entering a financing flow, or viewing a promotional offer. In practice, that transformed the area from a standard welcome page into a more proactive, contextualized experience that reflected each customer's profile and behavior.

"Tealium is first and foremost a company-wide choice. Historically, it has been our technical foundation for analytics data collection and consent management. Today, Tealium is our foundation and conductor for various analytics tools. The moment Tealium allowed us to scale segmentation and audience building for personalization, the choice became natural."

Mathilde Alzon-Paresys,
Head of Innovation & Digital

Results: Delivering measurable impact across conversion, financing and satisfaction

The partnership between BPCE Financement and Tealium delivered measurable business impact across conversion, financing volume, customer contact generation, and satisfaction.

Strongest Proof Points:

- **+2,700 confirmed contacts per month** are now generated by a single personalization **offering eligible customers an increase in their authorised maximum credit.**
- **€70M to €85M in additional digital financing volume per year** was generated in 2025 across three revolving credit use cases.
- That financing impact translated into **€11M of Net Banking Income on revolving credit** in 2025, up **+€6M vs 2024**.
- The contribution of **digital revolving credit production reached 72%**, up **+5 points vs 2024**, exceeding the original **70% target set for 2026**.
- **TS-I customer satisfaction reached 64**, up **+5 points vs 2024**, also exceeding the **2026 target of 60**.

Early use-case performance

The first tutorial use case also proved the value of combining historical and real-time data inside the Tealium environment, delivering:

- **+8 % retention.**
- **+9% engagement in the financing funnel.**
- **5% activation of the online assistance button.**

This is what happens when personalization is applied with precision instead of volume. By using Tealium to orchestrate historical and real-time customer data, BPCE Financement turned a rare visit into a moment of conversion, customer value, and measurable financial impact.

How this strategy built a foundation for long-term success

These results did not come from technology alone. BPCE Financement points to four success factors behind the programme's impact: **strong data quality, the expertise to place personalization where it adds value, close cross-functional collaboration, and executive sponsorship**. Reliable, accessible data gave the team the foundation to segment accurately and act with confidence, while a disciplined test-and-learn approach helped them refine a small number of high-impact use cases. Close coordination across BPCE's Digital Studio, Data, Marketing, Compliance, and Legal teams, combined with strong management backing, also created a scalable foundation for future growth across more journeys and products.

With Tealium as its foundation, BPCE Financement is now in a position to roll out a smarter, data-driven approach to conversion across the entire company, through its products, customer journeys, and future AI-powered use cases.