



# Human Project in CABP

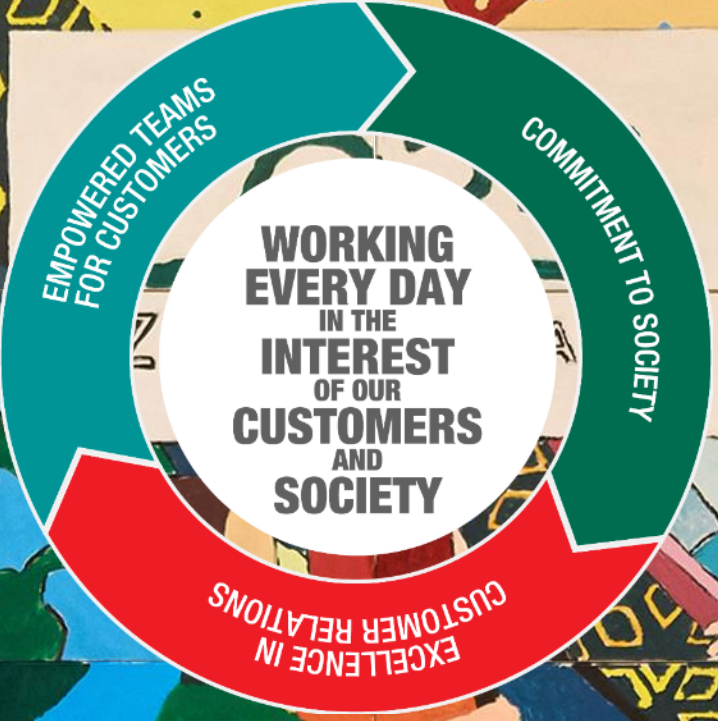
September 2019

Beata Janczur

Vice-President of Management Board

Credit Agricole Bank Polska S.A.







# **HUMAN PROJECT**

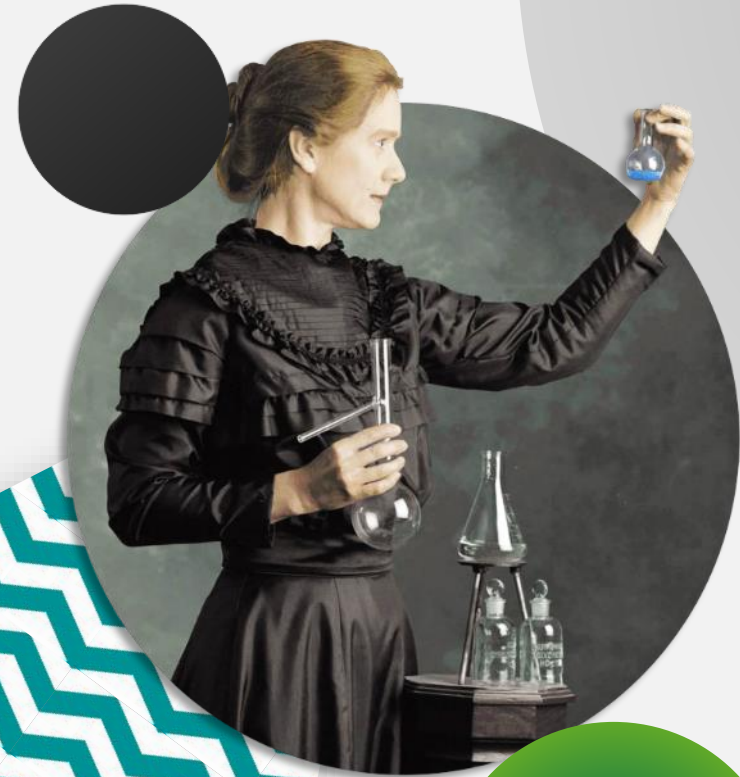
**IMPLEMENTATION IN CABP**



**56%**  
working age  
population  
(WAP)

**75%**  
millennials

**38,4 MLN**  
Poland's  
inhabitants



**7 years**

average  
seniority

**16% / 84%**

manager /  
non-manager

**36**

average  
age

**2%**  
baby boomers

**60%**  
millennials



**5,4%**

unemployment  
rate

unemployment rate\*

**6,3%** EU

**2,2%** Czech

**3,8%** Poland

**8,6%** France

\* EUROSTAT May'19

**7,7%**

annual salary  
dynamics YtY

**48 420**

job offers

**14 145 EUR**

average annual  
gross salary

**24%**

turnover in  
banking



unemployment rate\*

- 6,3% EU
- 2,2% Czech
- 3,8% Poland
- 8,6% France

\* EUROSTAT May\*19

**5,4%**

unemployment rate

**7,7%**

annual salary dynamics YtY

**14 145 EUR**

average annual gross salary

**48 420**

job offers

**24%**

turnover in banking



**1,8%**

unemployment rate

**3 429**

job offers

**26%**

turnover

**15 284 EUR**

annual average gross salary





unemployment rate\*

- 6,3% EU
- 2,2% Czech
- 3,8% Poland
- 8,6% France

\* EUROSTAT May\*19

**5,4%**  
unemployment rate

**7,7%**  
annual salary dynamics YtY

**14 145 EUR**  
average annual gross salary

**48 420**  
job offers

**24%**  
turnover in banking



**1,8%**  
unemployment rate

**3 429**  
job offers

**15 284 EUR**  
annual average gross salary

**26%**  
turnover





unemployment rate\*

- 6,3% EU
- 2,2% Czech
- 3,8% Poland
- 8,6% France

\* EUROSTAT May'19

**5,4%**

unemployment rate

**7,7%**

annual salary dynamics YtY

**14 145 EUR**

average annual gross salary

**48 420**

job offers

**24%**

turnover in banking



**1,8%**

unemployment rate

**3 429**

job offers

**15 284 EUR**

annual average gross salary

**26%**

turnover



**21,71%**

turnover

**5,2%**

annual salary dynamics YtY



\*Ranstad Employer Brand Research 2018



\*Raport Employer Branding in Poland 2018 | HRM Institute

**customer experience = employee experience**

Reinforce individual  
accountability



Develop autonomy to underpin  
a relationship based on trust

A Group deal to  
forge a greater  
sense of trust



Leaders to promote group  
Strategy and culture  
& enhance delegation

Simpler organization  
and procedures

A diversity on a par  
with that of our customers



Dzielimy się  
wiedzą

increase employee know-how  
exchange of cross-functional  
mindset



ERIPuls

ERI  
Superwizja

measurement to focus on  
improvement  
permanent reference to target  
for Managers



MOVE & CO.

empower Middle Managers for accountability  
combining individual expertise and facilitating  
power of Middle Managers



new work spaces for a more cross-  
cutting and agile approach  
fostering commitment and  
strengthen effectiveness



powerON

facilitating engagement  
of Employee  
supporting concept  
of Work-Life-Balance



Conn

promote Group values and share best practice  
improve PRIDE and belongingness factor by career  
perspective



#ijatoszanuję



- regular update on results
- reflection on individual and teams contribution

# Principles

## #Ownership

*Be the change you want to see.*

~ Mahatma Gandhi

Współpracujemy



Management Board  
CREDIT AGRICOLE BANK POLSKA

## #Participation

*No involvement means  
no commitment - no exception.*

~ Laurie Buchanan



## #Partnership

*If you want to go fast, go alone.  
If you want to go far, go together.*

~ african proverb



# Key success factors

Usefulness  
Inclusion  
Autonomy  
Pride  
#CSR



Contemporary methods,  
tools & workstyles



Agile approach  
& cooperation



Long term  
& consistency



Transversality



KPIs









**MOVE & CO.**

MANAGEMENT, OPPORTUNITIES, VALUES, ENGAGEMENT & COMMUNICATE

# CABP Middle Manager

**15%**

of all CABP  
employees

**2000**

employees  
managed

**10 years**

average  
seniority

**39 years**

average age

**70%**

internal  
promoted





## Those managers:

- Are accountable on Engagement & Recommendation Index
- Are deciding within a clear delegation framework
- Get additional customer-facing time
- Are trained in both behavioral and digital skills

## Transformations:

- Transform management for greater accountability
- Transform organization for maximum responsiveness
- Show loyalty towards employees to ensure mutual commitment





communication  
platform

coaching &  
mentoring  
program

workshops

**CSR  
events**

**conferences**

**2,5 years  
program**



**Proud of our  
cooperative and  
mutualist identity**

best  
people

achievers

to:  
values

with:  
Group  
entities

to:  
attitudes

to:  
customer  
excellence

**DIALOGUE**  
with employees





# powerON

**4%**  
increase in  
ERI category

**1400**  
active participants

**1st place**  
Employee Branding  
Excellence Award  
2019

**600**  
followers

**1200**  
participants  
of CA Explorers  
Club







**Regeneration**

**Integrity**

**Digitalization**

**Eco work styles**

**#space for new opportunities**

**Cooperation & partnership**

**Technology**

**Lean & Agility**



# Introduction of new working styles

space adopted to team needs

effectiveness day by day

remote work

smart working

# Increase of work-life balance

community

dedicated space and work organization

lean

innovation lab

digitalization

aligne processes

agile

simpler organization and procedures

# Improvement of efficiency and work organization



# Communication

## keeping pace of change



Videos  
monthly

Newsletter to all  
monthly

Posters  
monthly

Events  
monthly

Articles  
monthly

TMT  
regular meetings

NEWSLETTER

The New York Times

How to Run a More Effective Meeting



# Dzielmy się wiedzą

62  
external  
experts



Leverage best  
practices

Employee to  
employee

**No limits**  
**Take action**  
**Share accountability**

9  
editions

**617**  
participants  
in 2018

~ 5 000  
participants

## Transfer of:

- Know-how
- Experience
- Attitudes
- Cascade of meaning

**3 awards**  
„Responsible  
business  
Poland”

~ 4 500  
training hours





ŻYWA BIBLIOTEKA  
BIBLIOTEKARKA



# ERI 2018

Engagement & Recommendation Index

**65 %**  
CABP

**68 %**  
BPI Entities

**71 %**  
Group

engagement

**83 %**  
CABP

**70 %**  
BPI Entities

**70 %**  
Group

attendance

# ERIPuls

results

90%  
UNDERSTAND  
WORK TO GOAL



86%  
UNDERSTAND  
STRATEGY



84%  
SHARE AMBITIONS  
& GOALS



82%  
DO MORE  
TO SUCCESS



80%  
PRIDE



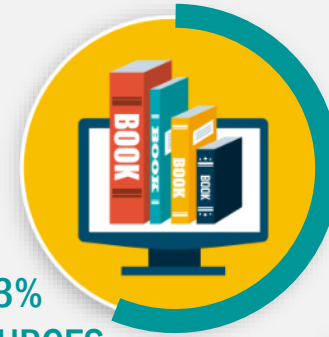
77%  
COOPERATION



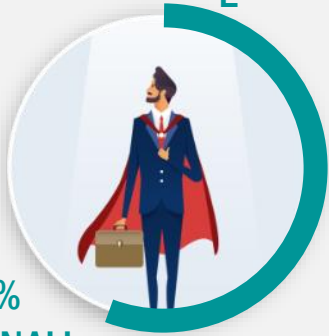
64%  
BALANCE



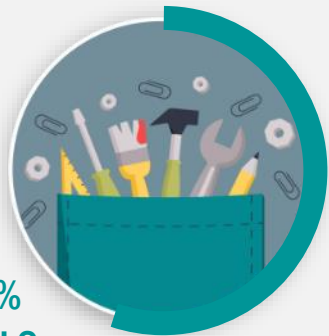
63%  
RESOURCES



59%  
PERSONAL  
FULFILLMENT



57%  
TOOLS



57%  
RECOMMEND



56%  
NO OBSTACLES

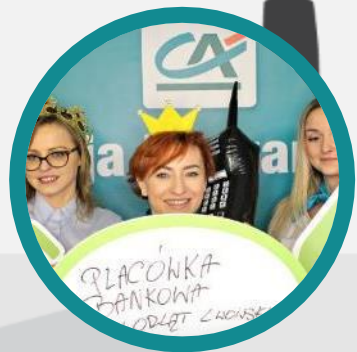


**Power of feedback**

**Everyday empowerment**

**Sense of belongings to CA**

**My contribution to strategy**



#ijatoszanuje



#ijatoszanuje

#ijatoszanuje



#ijatoszanuje

**13%** increase in E Pulse category

additional way to communication

more than **100 teams** in photobooth

tools for managers to appreciate employees

**48** branches were appreciated



Roczna Analiza Postępu

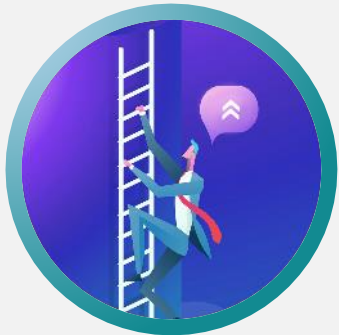
# Challenges



Attract and retain Employee  
in impulsive Dynamic Market



Promote and leverage  
on our uniqueness



Permanent upgrade of competencies  
while in transition



Cascade meaning  
and bond with the brand

- Decrease turnover
- Retain specialists
- Strengthen career opportunity within Group
- Great place to work award
- Competitive social benefits offer







**Thank YOU**  
for attention

