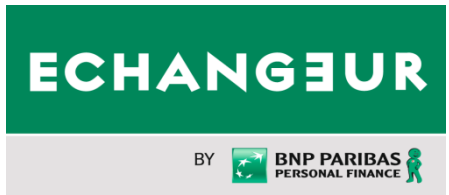


#ISC16ECH



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PRESS RELEASE



## BUSINESS IS CHANGING. ECHANGEUR UNCOVERS THE EMERGENCE OF AN INCLUSIVE CLIENT RELATIONSHIP.

Every year, for the last 4 years, Echangeur has explored a **new customer experience enriched by services and boosted by an evolving environment**. Galvanized by the overabundance of propositions, customers are reinventing their practices and are becoming stakeholders in the value creation of their items of consumption. At once buyer, opinion leader, producer or vendor, customers play a key role. They lay down the new ground rules and arbitrate, **torn between deep and sometimes contradictory aspirations**. The Echangeur modelled them in order to better comprehend and satisfy them.

### SOCIETY, ECONOMY, RETAIL... RELOADED?

At a time when new technologies seem to be reinventing our way of life, **it is in fact society itself that represents the breeding ground of change**. Alternative movements offer the optimism of an unprecedented, more collaborative and fairer society. In spite of still isolated advances, the lines are moving and influencing the economy, institutions, companies and ultimately the very meaning of retail. New actors from the digital age are becoming veritable life partners. **The "platformization" of the economy is thus in motion**. This is altering the notion of intermediation. It is languishing and changing in the face of totally disintermediated relations between actors.

**In response to these new challenges, what does the future hold for retail and what direction will it take?**

### THE INTEGR'ACTOR IS OPENING UP NEW PROSPECTS FOR RETAIL

Actor of an evolving system and beneficiary of its lot of innovations, people are reinventing itself and reinventing exchanges. **They are becoming the central link of a meta-ecosystem of services driven by an integrating dynamic**. Having more integrity because they are more aware of a suffering environment, more integrated into production processes and the supply chain, **integr'actors are becoming responsible agents and mentors of tomorrow's commerce**.

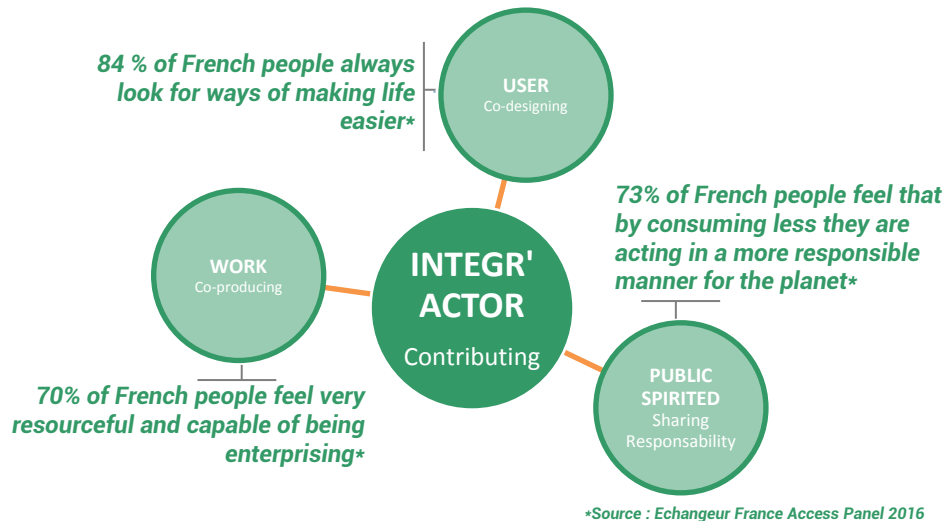
Since last year, the fight against waste and the notion of self-sufficiency have gained wider acceptance, attesting to real action. Despite the advances, much still remains to be done. The promise of a peer-to-peer and paperless economy is still an illusion for some.

### THE ROUTES TOWARDS AN INTEGRATING CUSTOMER RELATIONSHIP

**Empowered by the impact of their organizations, people are in fact the linchpins that control the future of more engaging and ultimately more virtuous systems**. This balance undoubtedly represents the remedy for modern schizophrenia, simultaneously embodying a demanding consumer, a dedicated worker and a committed citizen.

At the heart of an unprecedented revolution in exchanges, **a new relationship between retailers is on the march**. It offers the opportunity of innovating differently, in favor of both individual and collective well-being.

## INTEGR'ACTOR AT THE CENTER OF A NEW CUSTOMER RELATIONSHIP



To develop a close, sustainable and fruitful relationship with one's customers, it is becoming **essential to satisfy their growing demands**, by addressing user feedback, capacity of work and public-spirited engagement in the design, value creation and ethics of the objects of one's own consumption.

## NEW CUSTOMER EXPERIENCE ENRICHED BY SERVICES AND BOOSTED BY AN EVOLVING ENVIRONMENT.

The Echangeur team invites you to explore it, comprehend the drivers of change and the initiatives that are currently moving the goal posts on the ground.

Every year, in addition to a fundamental analysis of the new retail mapping, hundreds of practices are reviewed. They offer a selection of cases, to stimulate true innovation in tune with its environment.

## 7 TRENDS IN AMBIENT PATHS TO PURCHASE

- 1- **RE-ENCHANTING ONE'S CONSUMPTION:** Rediscovering pleasure, fun, surprise ... these are the ideas that mark out this trend.  
✓ Being surprised | Rediscovering | Taking one's time
- 2- **CONTROLLING ONE'S BUDGET:** essential considering increasingly tight budgets and years of eroded spending power.  
✓ Trying Out | Playing With Prices | Having All-In-One
- 3- **ELIMINATING UNNECESSARY TASKS** consumers will increasingly be pressed for time.  
✓ Automating | managing the wait | reclaiming
- 4- **SEEKING ADVICE:** when direct contact with a salesman favors and warms consumption.  
✓ Discussion | Asking For Help | Using The Network
- 5- **BEING RECOGNIZED :** demands for recognition, privileges and personalization are still unfulfilled.  
✓ Being Identified | Getting Advice | Creating One's Product
- 6- **REDISCOVERING A BOND** the community occupies a central place in the customer relationship.  
✓ Meeting Up | Daily Sharing | Passing On
- 7- **BEING ACCOMPANIED ON A DAILY BASIS** offering services they will discover new areas of legitimacy and thus of customer engagement  
✓ Sharing one's data | Communicating openly | helping on a daily basis

## LEARN MORE ABOUT THE ECHANGEUR

Echangeur by BNP Paribas Personal Finance is a **facility dedicated to technological and service-based retail innovations and to customer insight.**

Echangeur by BNP Paribas Personal Finance is a **point of reference for all companies wishing to innovate efficiently inspired by the best practices in retail and new consumer uses.** Its experts invite you to develop a best in class vision thanks to a **collective and immersive awareness of the customer relation environment.** Their assessments are based on experience feedback, the identification of best practices or even the acknowledgement of emerging trends.

Since its creation, almost **20 years ago**, Echangeur is embodied by a showroom dedicated to the presentation of the **latest technology solutions that will impact tomorrow's business.** These solutions are put forward by the community of start-ups partnered with Echangeur. **These start-ups are selected for their relevance and the sustainability of their innovations.** Via this showroom, immersions, demonstrations and tests are made possible in order to help marketers make the right decisions and innovate efficiently.

This space is a genuine ideation laboratory which encourages sharing and letting go.

### ABOUT THE ECHANGEUR ACCESS PANEL

Launched 17 years ago, this biennial study is administrated in France via post by TNS Sofres and developed by the Echangeur experts. The study enables an analysis to be carried out concerning the use of budgets and the dynamisms of consumption of over 10.500 households in France.

It also enables our experts to follow the evolution of the behaviors of these different households, to model their uses et lifestyles and to establish diagnostics concerning certain key targets of retail.



### ABOUT THE ECHANGEUR SHOWROOM

Unicity, the new ultra-modern headquarters of BNP Personal Finance, has given Echangeur the chance to reinvent its showroom. **Fluid, connected, inspiring, collaborative, adaptable... this space, which is dedicated to retail, supports innovations connected to the evolution of customer experience.**

Visitors can then put their hands on the technological innovations in order to invent the commerce of tomorrow.

# ECHANGEUR

BY  BNP PARIBAS  
PERSONAL FINANCE

## RETAILERS, LET'S FACE THE CHALLENGES OF INNOVATION TOGETHER

### INNOVATION FOR RETAIL



TRENDS  
ANALYSES



SHARING DURING  
OUR CONFERENCES



INNOVATIVE  
APPROACH

#### SHOWROOM



#### STORE TOURS



#### WORKSHOPS



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