

CASE STUDY

Crédit Agricole Cuts Costs by 80% and Speeds Time-to-Market with CData Virtuality

Accelerated reporting

Analysts can now access data more quickly, resulting in faster reporting.

Single source of truth

Virtual layer centralizes data access, reducing errors and improving accuracy.

Significant cost savings

Crédit Agricole reduced data management costs by 80%.



Company

Crédit Agricole Consumer Finance Netherlands B.V.

Industry

Finance

Product

CData Virtuality

Country

Netherlands

Snapshot

Crédit Agricole leverages CData Virtuality's data virtualization capabilities to connect multiple NoSQL systems with their existing data warehouse and enable efficient data access for improved operational agility and solid GDPR compliance. robust machine learning model.

Crédit Agricole Consumer Finance transformed its enterprise data warehouse into a more flexible, scalable environment, enabling self-service and faster time to market while meeting GDPR compliance.

Crédit Agricole Consumer Finance Netherlands B.V. is one of the largest financing companies in the Netherlands. As a major player in the consumer credit market, Crédit Agricole offers its customers and partners financing solutions that are flexible, responsible, and tailored to their needs.

Crédit Agricole had been struggling with the complexities of its data mart and data warehouse, systems that were unable to meet the changing needs of modern finance operations. They were becoming increasingly inflexible, leading to costly and time-consuming manual ETL (extract, transform, load) processes, which severely hindered data integration efforts and extended time-to-market cycles.

CData Virtuality helped Crédit Agricole to overcome these problems by providing a flexible, scalable solution that transformed their data operations into a streamlined, efficient, and agile practice capable of providing accurate, timely, and compliant data insights.

The challenge: Fix it fast

Crédit Agricole's existing infrastructure worked well initially. However, as the market grew, data volumes increased, and the company needed more flexibility in their data infrastructure to provide internal stakeholders with faster, more accurate data. With new government regulations also on the horizon, the finance company realized its current system would be unable to keep pace.

Crédit Agricole depended on an enterprise data warehouse and a data mart, initially tailored for financial operations. The data mart was a complex system that required advanced technical skills to manage and did not support integration with external data sources, which made accommodating organizational growth difficult. Due to the technical nature of their data processes, increasing demand for data led to bottlenecks and delays, as each new request demanded new ETL environments to gather the right data. This was time-consuming and expensive, and resulted in outdated information by the time it was delivered.

Crédit Agricole was also facing delays when it came to their use cases for real-time data access – namely loan processing. When a customer applies for a loan, it needs to be processed quickly for prompt decision-making. However, the existing ETL process couldn't process data in real-time. The solution they sought needed to remedy these data processing challenges.

What's more, Crédit Agricole was facing restrictions from the European Union's General Data Protection Regulation (GDPR). To comply with the new regulations, Crédit Agricole needed to ensure that all personal data was stored and used properly. More importantly, the data cannot be unnecessarily duplicated or improperly stored. Using existing architecture to process and manage data in compliance with the new regulations would have been impossible.

The organization needed a way to provide stakeholders with clean, consistent, secure data from a single source of truth – without delays, errors, or costly technical resources.

The solution: Holistic data virtualization and management

Crédit Agricole set out to find an agile, user-friendly data management solution that enabled ad-hoc querying and allowed them to create subject-oriented data models for their users. They also needed a system that would support multiple databases, data cleansing and enrichment, integration with additional internal and external data sources, and metadata for impact analysis. Lastly, the solution should allow Crédit Agricole to reuse data from its already existing enterprise data warehouse and connect it with the active directory. This would ensure GDPR compliance, improve security, and provide stable performance with high scalability.

Enter: CData Virtuality.

Crédit Agricole adopted CData Virtuality to build a data virtualization layer on top of its enterprise data warehouse. This allowed the organization to integrate and automate all its data from multiple sources, including application systems, customer relationship management (CRM), and customer feedback, add new sources whenever necessary, update sources it already has, and present the data in the front end. Integrating NoSQL with its traditional databases is no longer a problem.

“CData Virtuality is so easy to use that even our business analysts can use it and get the data whenever they need it. Before CData Virtuality, only our developers could use the tool and the business analysts had to wait. Now that the developers as well as business analysts can use the solution, we are not only more efficient but also cut cost by 80%!”

– Fred Dunant, Manager, Data Management Office, Crédit Agricole

The outcome: Data management transformed

CData Virtuality has revolutionized how Crédit Agricole approaches data management, delivering significant cost savings and efficiency improvements. By implementing this solution, the finance company achieved an 80% reduction in related costs and accelerated reporting, providing timely, accurate insights.

More than just speeding up processes, CData Virtuality has also democratized data access across the organization. Previously, developers were the primary resource for handling data tasks, leading to bottlenecks. CData Virtuality's SQL-based, user-friendly interface allows business analysts to manage their data without IT bottlenecks, further reducing time and costs.

CData Virtuality ensures that users always have access to the data they need in the correct format, establishing a reliable single source of truth. This allows Crédit Agricole to focus more on data quality and governance. Pre-defined rules cleanse the data in the core layer to reuse it in the data mart. Personal customer data is handled properly, greatly reducing inaccuracies caused by human error. The system also enables new functionalities, including automatic customer data reporting by request.

With CData Virtuality in place, Crédit Agricole can think ahead to the future. The organization is considering a major enterprise-wide expansion of its infrastructure to support big data analysis and reporting, and it is well-prepared for future data management needs.

CData is shaping the future of data connectivity

CData Virtuality offers organizations a streamlined way to virtualize all their data—simply, cleanly, and seamlessly. Optimize processes, ensure data governance and compliance, and accelerate informed decision-making. Find out how CData Virtuality can help elevate your organization's data to its full potential.

[Try it today.](#)



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