How would you describe your organization’s enterprise-wide digital transformation strategy?
BNP Paribas group has committed an investment of €3 billion over three years to digital transformation. We at Wealth Management are strong believers and started our digital transformation six years ago. After building the foundations we needed and going through change management to demystify digital, we jumped into our Client Experience program two years ago.

What targets does your organization have to guide this strategy?
As highlighted by our Client Experience program, we are client-driven. Everything we do must serve our vision and business model to better serve and deliver added value to our clients. We also have our Employee Experience program which, again, is to transform our employees and support them to provide value to our clients.

What’s the biggest ‘win’ you’ve achieved so far?
Three years ago, I stated that I should become redundant as Chief Digital Officer in three years. My biggest win, as well as a win for BNP Paribas Wealth Management, is that objective is almost achieved. For two years now, we have no longer had a digital strategy but a business vision and model to achieve which is supported by digital.

What are the biggest challenges you face in achieving your digital transformation aims?
If the new technologies are the Mont Blanc to climb, transforming the organization and the people is the Everest ascension.

There were many questions, fears and apprehensions, and misunderstandings about ‘What is digital?’, its real added value, and the impacts it could have on the day-to-day interaction with clients.

Since my very first day, I was the promoter of change management. Now, change management is one of the strategic focuses from our senior executives to support our employees for our transformation.

Leadership is clearly paramount, but what makes a good digital leader?
A digital leader is firstly a leader, a fully-fledged one; this goes along with all the classics; being a great communicator, having conviction, pushing collaboration with the one-team spirit, being happy when others succeed, taking failure as an opportunity to learn... In addition to these, a digital leader must be a very strong believer. There are so many obstacles in a digital transformation.

In terms of the wider societal impact of digitization, what concerns you?
Artificial Intelligence (AI) and automation will definitely have deep impact not only inside organizations but more widely on education for the next generation. I think that a big shift in the required skills has already started and will amplify in the coming few years.

What is the next big idea you are working on?
No surprise... AI and blockchain are two key technologies we are working on. Their increasing accessibility and maturity open many business use cases which were not possible before.