

Anne JULIEN

Professor
Marketing Department
Email : anne.julien@reims-ms.fr

Education

- 1983, Master, Sciences de gestion, Institut de l'Administration de l'Entreprise de Paris, France
- 1978, Doctorat, Sciences humaines, Université de Paris I - Panthéon-Sorbonne, France

Etude de géographie électorale : Le Val de Marne, sous la direction de Pr BASTIE Jean

- 1974, Bachelor, Sociologie, Université de Paris, France

Teaching Areas at RMS

- Marketing

Teaching Languages

- French

Main courses taught at RMS

- Marketing des services et des relations client, Sup de Co Cycle Master
- Certificat Bancassurance - Management commercial, CESEM 4, Sup de Co Cycle Master

Course Coordination at RMS

- Marketing des services et des relations client, Sup de Co Cycle Master
- Certificat Bancassurance - Management commercial, CESEM 4, Sup de Co Cycle Master
- Certificat Bancassurance - Management d'équipe, CESEM 4, Sup de Co Cycle Master

A. RESEARCH ACTIVITY**Areas of research**

- Bank Marketing and Management, Banking multichannel
- Coproduction of services

Membership of Scientific Organizations

- Since 2011, Member of AMS (Association of Marketing Science)
- Since 2010, Co-President of the Committee of the Banking and Ins., Association ADETEM (Association Nationale du Marketing), Paris, France
- Since 2010, Member of AMARC (Association pour le Management de la Réclamation Client)
- Since 2005, Member of the AFM (Association Française de Marketing)
- 2009, Member of the 8th International Congress Marketing Trends
- 2005-2010, President of the Committee of the Banking and Ins., Association ADETEM (Association Nationale du Marketing), Paris, France

Conference organization / Track chair / Workshop coordination

- JULIEN Anne, 2011, *Track chair in bancassurance*, 15th AMS (Association of Marketing Science) conference, Reims Management School, Reims, France.
- JULIEN Anne, 2011, *Conference organization on 'Multicanal en BFA : complémentarité ou concurrence des réseaux*, BFA (Banque Finance Assurance) ADETEM (Association Nationale du Marketing), Paris, France.
- JULIEN Anne, 2011, *Conference organization on 'Assurance grand public : panorama des comparateurs'*, Salon Décid'Assur, Palais des congrès, Paris, France.
- JULIEN Anne, 2011, *Conference organization on 'L'évolution des comportements des consommateurs : quel impact en BFA ?'*, Conférence ADETEM (Association nationale de marketing), Paris, France.
- JULIEN Anne, 2010, *Conference organization*, Conférence on 'l'impact des technologies dans la banque', organized by the Chaire de management des services financiers, Université de Bordeaux, Bordeaux, France.
- JULIEN Anne, 2010, *Conference organization*, Nouveaux comportements et nouvelles technologies dans l'assurance, Club BFA Décid'Assur, Paris, France.

- JULIEN Anne, 2010, *Conference organization*, Banquiers et assureurs confrontés à la perte de confiance, Club ADETEM, Banque Finance Assurance, Paris, France.
- JULIEN Anne, 2010, *Conference organization*, Crise, par ici la sortie ! with Jean-Paul Betbèze as Guest Speaker, Reims Management School, Reims, France.
- JULIEN Anne, FISH Michel, 2003, *Conference organization*, AMA Servsig Services Research Conference, Reims Management School, Reims, France.

Research Programs Participation

- Since 2010, Member of RMS 'CMAC' research centre (Customer Management Center)
- 2009-2010, Member of the research program 'The Management of Client Dysfunctional Behaviour'

Research Laboratories Participation

- Since 2007, Laboratory IRIS (Institut de Relations Internationales et Stratégiques), Institut de l'Administration de l'Entreprise de Lyon

Editorial Participation and Scientific Reviewing

- Since 2010, Scientific Reviewing 'Economies et Sociétés'
- Since 2009, Scientific Reviewing 'Journal of Service Management'
- Since 2009, Scientific Reviewing 'The services industry journal'
- Since 2008, Reviewer for IBIMA (International Business Information Management Association) conferences
- 2011, Reviewer for the 15th AMS (Association of Marketing Science) Conference
- 2011, Reviewer for the AFM (Association Française de Marketing) conference
- 2009-2010, Reviewer for Mathematics in Education and Industry Conferences
- 2009, Reviewer for the 8th International Congress Marketing Trends
- 2007-2009, Reviewer for the Academy of Management Conference
- 2005, Reviewer for the Annual Academy of Marketing Science Conference
- 2005, Reviewer for the Conference 'Technological Innovations : Cultural Aspects and Globalisation', organized by the National Institute of Telecommunications, Evry, France

PhD Supervision / Phd Assessment

- 2009, Assesment of a European PhD Thesis: The analysis of the European Union retail banking and its market orientation

B. PUBLICATIONS / COMMUNICATIONS

Peer-Reviewed Articles

- JULIEN Anne, VARLANDER Sara, 2010, *The effect on the internet on front-line employee skills : a comparative, exploratory study of banking in Sweden and France*, The Service Industries Journal, (Vol. 30 Issue 8) : pp. 1245-1261.
- JULIEN Anne, 2010, *La banque face au multicanal*, Décisions Marketing, (n°58) : pp. 87-90.
- JULIEN Anne, 2010, *Segmenter avec la personnalité : une approche par le MBTI*, Décisions Marketing, (n°57) : pp. 43-51.
- JULIEN Anne, 2010, *L'implantation de l'orientation marché et la création d'une nouvelle relation bancaire*, Revue Management & Avenir, (n°31) : pp. 267-286.
- JULIEN Anne, 2005, *Classifying e-trainer standards*, The Journal of Workplace Learning, (n° 5/6).

Books

- JULIEN Anne, 2004, *Marketing direct et relation client*, Paris : Demos, 204 pages.

Chapters in Books

- JULIEN Anne, 2007, *La confiance : synthèse et perspectives*, in SALERNO Francis, COLAS Hervé (eds), Marketing - Analyses et perspectives, Paris : Vuibert.
- JULIEN Anne, KOEBEL Marie-Noëlle, 2007, *Le pilotage global de la marque dans les services*, in CALLOT Philippe (eds), Marketing des Services, Paris : Vuibert, Collection Entreprendre, pp.41-54.
- JULIEN Anne, LAPERT Denis, LOVELOCK Christopher, WIRTZ Jochen, 2004, *Informatix*, Marketing des Services, Paris : Editeur Pearson Education, pp. 581-586.
- JULIEN Anne, LAPERT Denis, LOVELOCK Christopher, WIRTZ Jochen, 2004, *Ryan Air : un modèle économique en question*, Marketing des Services, Paris : Editeur Pearson Education, pp. 513-517.

Study Reports (publicly available)

- JULIEN Anne, ARGELLI Danièle, BARTON David, LEMITRES Guy, 2004, *European Tools and standards for trainers*.

Published Case Studies

- JULIEN Anne, March 2011, *Les 'Points Passerelle', développé par le Crédit Agricole : une banque solidaire*.
- JULIEN Anne, FOSSE Jean-Marc, November 2010, *Le réseau HABITAT CONSEIL : orientation client et qualité de service*.
- JULIEN Anne, 10 November 2008, *How to develop 'Platinum Region', bank club for wealthy clients?*.
- JULIEN Anne, 03 November 2008, *Comment développer PLATINUM REGION, un club bancaire pour clients haut de gamme ?*.
- JULIEN Anne, TSONI Christine, September 2007, *CREDIT AGRICOLE/La marque 'employeur' : attirer - recruter et fidéliser de jeunes diplômés*.
- JULIEN Anne, TSONI Christine, September 2007, *L'association bordelaise des comptables : offre de services et pricing en B to B*.
- JULIEN Anne, TSONI Christine, COLLET Claire, September 2007, *La performance commerciale au PRINTEMPS - Italie*.
- JULIEN Anne, KOEBEL Marie-Noëlle, TSONI Christine, 01 June 2006, *Identité de marque à la Caisse d'Epargne et au Crédit Agricole*.
- JULIEN Anne, TSONI Christine, 01 November 2005, *Le service client à la banque Finance Force*.
- JULIEN Anne, March 2005, *Ryanair: Flying Cheaper and Cheaper TN*.
- JULIEN Anne, OUELLET Raymond, MATHELIN Deirdre, January 2005, *RyanAir, flying cheaper and cheaper*.

Non-Refereed Articles

- JULIEN Anne, GAUTIER Antoine, 2010, *Ma banque est-elle fidèle ?*, Revue Banque, (n° 730-731) : pp.107-109.
- JULIEN Anne, 2008, *Le marketing RH dans le secteur bancaire*, Marketing Grandes Ecoles, (n° 6) : pp.38-39.
- JULIEN Anne, GAUTIER Antoine, 2008, *Mass Affluent: de nouvelles règles de marketing pour la clientèle aisée*, Revue Banque, (n° 706) : pp.70-73.
- JULIEN Anne, 2008, *La chaire Bancassurance : de la coopération mutualiste à l'avantage concurrentiel*, Revue Banque, (n° 700) : pp.69-72.
- JULIEN Anne, 2007, *Construire une marque employeur attractive*, Revue Banque, (n° 687) : pp.36-38.
- JULIEN Anne, 2006, *Marketing RH : Offrir aux candidats un bouquet de services segmentés*, Banque & Stratégie, (n° 243) : pp.10-13.
- JULIEN Anne, 2006, *Avis d'expert en marketing direct pour un dossier spécial sur les opérations en marketing direct*, Revue Chef d'Entreprises.

Peer-Reviewed Proceedings

- JULIEN Anne, ABBES Molka, *How to understand customers who says "no" to co produce on line banking service*, Academy of Marketing Science Conference, Reims Management School, Reims, France, July 19 - July 23 2011.
- JULIEN Anne, BURNAL Paloma, *The application of market orientation in banking industry*, Academy of Marketing Science Conference, Reims Management School, Reims, France, July 19 - July 23 2011.
- JULIEN Anne, *"Points Passerelle": developing a social network to help vulnerable people*, Naples Forum on Services, Capri, Italie, June 14 - June 17 2011.

- JULIEN Anne, TSONI Christina, *Les points passerelle du Crédit Agricole : un modèle bancaire alternatif ?*, 3ème Colloque du DEUST Travail Social, Université d'Evry, Evry, France, October 08 2010.
- JULIEN Anne, TSONI Christine, *Crossing employee and customer perceptions of service*, 2010 La Londe Conference, IAE Aix en Provence, La Londe Les Maures, France, May 25 - May 28 2010.
- JULIEN Anne, *L'orientation marché et l'organisation de la relation bancaire*, 8èmes Assises de la Vente, INSEEC Business School Grande Ecole, Paris, France, November 18 - November 19 2009.
- JULIEN Anne, ANIR Wissal, BERNAL TURNES Paloma, *Investigación Sectorial de la Banca Minorista : Diferencias de Mercado Entre Antiguos y Nuevos Miembros de la Unión Europea*, The sessions of the 18th International Conference of the Academy (AEDEM), Universita Di Roma, Rome, Italy, September 10 - September 11 2009.
- JULIEN Anne, ABBES Molka, *Are customers ready to co-produce online banking services?*, European Institute for Advanced Studies in Management (EIASM) 2009, Capri, Italy, June 16 - June 19 2009.
- JULIEN Anne, ANIR Wissal, *La proximité de contact : un modérateur dans la relation bancaire*, AFM 2009 (Association Française de Marketing), London, UK, May 13 - May 15 2009.
- JULIEN Anne, *Les freins à la souscription des services bancaires en ligne : quels vecteurs-clés pour instaurer la confiance ?*, IFC 2009 (International Financial Corporation), Hammamet, Tunisia, March 11 - March 14 2009.
- JULIEN Anne, *Current developments in multichannel banking*, IFC 2009 (International Financial Corporation), Hammamet, Tunisia, March 11 - March 14 2009.
- JULIEN Anne, ABBES Molka, *Les freins à la souscription des services bancaires en ligne : quels vecteurs-clés pour instaurer la confiance ?*, International Finance Conference 2009, Hammamet, Tunisia, March 11 - March 14 2009.
- JULIEN Anne, ANIR Wissal, *Les attributs de la satisfaction et l'expérience client*, 8th International Congress Marketing Trends, Paris, France, January 16 - January 17 2009.
- JULIEN Anne, ABBES Molka, *Les déterminants de la confiance dans le e-banking : le cas de la souscription à des services bancaires en ligne*, 11th International Business Information Management Association Conference, Cairo, Egypt, January 03 - January 07 2009.
- JULIEN Anne, *The research of a new segmentation using the jungian types*, 7th International Congress Marketing Trends, Venice, Italy, January 17 - January 19 2008.
- JULIEN Anne, *Le stress, composante nécessaire du théâtre des services. Le scénario de la banque de détail*, 9th International Research Seminar in Service Management, Lalonde les Maures, France, May 30 - June 01 2006.
- JULIEN Anne, DAO Tung, *L'impact des attitudes et des comportements du personnel de contact lors d'une prestation de services : fidélisation, satisfaction et confiance des clients*, 22e Congrès de l'Association Française du Marketing, Nantes, France, May 11 - May 12 2006.
- JULIEN Anne, *A new approach to coproduction: improving service quality with the front office employee*, AMA Servsig Research Conference, Singapour, Malaysia, June 01 2005.
- JULIEN Anne, *Déployer la qualité de service avec le personnel de front office : la co-production revisitée*, Journée IRIS AFM Relation Client (Institut de Relations Internationales et Stratégiques et Association Française de Marketing), Lyon, France, April 01 2005.
- JULIEN Anne, *Local marketing decisions: an exploratory study in a retailing context*, SMA Retail Symposium (Stratégie et Marketing), Saint Pittsburg, USA, November 01 2004.
- JULIEN Anne, *Classifying e-services to improve strategic marketing efficiency in the european airline sector*, 12th Annual Conference AMA (American Marketing Association) Frontiers in Services, Washington, USA, October 23 - October 26 2003.
- JULIEN Anne, *How to build trust in ODL (open and distance learning)?*, Conférence AMA Servsig 2003, Reims Management School, Reims, France, June 12 - June 14 2003.
- JULIEN Anne, *Les bonnes pratiques du e-tutorat*, Congrès AGORA TICE (Logiciel) - Prix CCMP (Centrale de Cas et de Médias Pédagogiques), Grenoble, France, November 01 2001.

Non-Refereed Communications

- JULIEN Anne, *Modéliser un partenariat gagnant dans la bancassurance*, Forum Africain de l'assurance : Enjeux et perspectives de la Bancassurance en Afrique, Marrakech, Morocco, November 11 - November 13 2010.
- JULIEN Anne, *Segmentation client, un axe stratégique en évolution*, Conférence organisée par le Club Banque Finance Assurance de l'Adetem (Association Nationale du Marketing), Paris, France, March 05 2009.
- JULIEN Anne, *Les nouvelles tendances de la communication dans la banque et l'assurance : réalité et prospective. Qu'est-ce qui est en train de changer dans la communication des assureurs et des banquiers ?*, Réunion d'échanges professionnels du LAB (Laboratoire Assurance Banque) au Press Club, Paris, France, November 30 2007.
- JULIEN Anne, *Du marketing direct au marketing interactif*, Ateliers de l'EFMA (Association Européenne de Management et Marketing Financiers), Paris, France, June 04 - June 05 2007.
- JULIEN Anne, *Les enjeux du marketing interactif*, Conférence annuelle de Swisssanto, Lavey les Bains, Switzerland, January 26 2007.

- JULIEN Anne, *La distribution des produits bancaires et d'assurance : comment résoudre les obstacles pour une réelle synergie ?*, Conférence de l'Association Européenne de Management & Marketing Financiers (EFMA), Paris, France, June 12 - June 13 2006.
- JULIEN Anne, *Du marketing direct au marketing interactif : le marketing opérationnel en appui du réseau*, Conférence de l'Association Européenne de Management & Marketing Financiers (EFMA), Paris, France, May 18 - May 19 2006.
- JULIEN Anne, *How to develop the bank-insurance programs*, Ateliers de l'EFMA (Association européenne de management et marketing), Paris, France, December 01 2005.
- JULIEN Anne, *Loi sur la confiance dans l'économie numérique*, Table ronde sur la LCEN (EFMA : Association Européenne de Management et Marketing Financiers), Paris, France, December 15 2004.
- JULIEN Anne, ARGELLI D., BARTON D., LEMITRES G., *Extrait du rapport Standards européens et outils pour les formateurs à distance*, Projet Polestar, Bologna, Italy, April 01 2004.
- JULIEN Anne, *Best practices in France for e-learning*, SINFORM (CD-Rom. internet et présentiel pour la formation des PME : Formation Via internet), Bologna, Italy, July 01 2003.

Research Seminars

- JULIEN Anne, *Le management de la coproduction*, Deuxième journée de la recherche, RMS, Reims, France, June 01 2005.
- JULIEN Anne, *La confiance revisitée*, 1e Journée de la Recherche, Reims Management School, Reims, France, July 01 2004.

C. PROFESSIONAL EXPERIENCE

Teaching

- 07/2002 - To date, Professor, Reims Management School, Reims, France
- 01/2004 - 12/2004, Lecturer, Institut de l'Administration de l'Entreprise, Paris, France
- 09/2001 - 06/2002, Lecturer, Ecole Supérieure de Commerce, Troyes, France
- 05/2000 - 05/2000, Lecturer, ESCEM (Ecole Supérieure de Commerce et de Management), Tours, France
- 09/1998 - 06/2001, Lecturer, Université Jules Verne, Picardie, France
- 09/1997 - 07/2002, Lecturer, Reims Management School, Reims, France

Executive Education

- 12/2010 - To date, Lecturer in 'Qualité de service', Executive Managers, Paris, France, Paris Executive Campus
- 01/2007 - To date, Lecturer in 'Méthodologie de mémoire' and in 'Développement commercial et relation client', 'Sales development and management' BADGE participants, Reims, France, Reims Management School
- 01/2007 - To date, Thesis examiner, 'Sales development and management' BADGE participants, Reims, France, Reims Management School
- 01/2005 - 12/2005, Lecturer in 'How to develop the bank-insurance programs?', Eco Bank, Bamako, Mali, European Financial Marketing and Management Association

Consulting

- 01/2008 - 12/2008, Consultant in Platinum Card, Caisse Régionale du Credit Agricole, Reims, France, Reims Management School
- 01/2008 - 12/2008, Consultant in Multi-channel sale and use, Caisse Régionale du Credit Agricole, Reims, France, Reims Management School
- 01/2007 - 12/2007, Consultant in Study on complaints, Caisse Régionale du Crédit Agricole, Reims, France, Reims Management School
- 01/2007 - 12/2007, Consultant in Study on first contact, Caisse Régionale du Crédit Agricole, Reims, France, Reims Management School
- 01/2007 - 12/2007, Consultant in Study on Professionals market, Caisse Régionale du Crédit Agricole, Reims, France, Reims Management School
- 01/2007 - 12/2007, Consultant in Study on Women segment, Caisse Régionale du Crédit Agricole, Reims, France, Reims Management School

- 01/1999 - 12/2005, Consultant in direct marketing, negotiation, sales management, Paris, France, Demos
- 01/1994 - 12/2001, Consultant, AJD Consultant, Soissons, France
- 03/2010 - 03/2010, Consultant in The stakes of the bank-insurance sector, Microsoft, Paris, France, European Financial Management Association
- 03/2010 - 03/2010, Consultant in project management, Crédit Agricole de Charente Maritime, Bergerac, France, Barchen
- 01/2010 - 01/2010, Consultant in Perception of price in banking, Caisse Régionale du Credit Agricole, Reims, France, Reims Management School
- 01/2010 - 06/2010, Consultant in Study on satisfaction on new commercial organization, Caisse Régionale du Credit Agricole, Reims, France, Reims Management School
- 01/2010 - 06/2010, Consultant in Perceived quality in the contacts with the bank, Caisse Régionale du Credit Agricole, Reims, France, Reims Management School
- 01/2010 - 06/2010, Consultant in Bank and young working people: from breaking-off to fidelity, Caisse Régionale du Credit Agricole, Reims, France, Reims Management School
- 01/2010 - 06/2010, Consultant in Audit of Human Resources practices and recommendations for the generation Y, Caisse Régionale du Credit Agricole, Reims, France, Reims Management School
- 01/2010 - 06/2010, Consultant in Utilisation of the shopwindows of agencies, Caisse Régionale du Credit Agricole, Reims, France, Reims Management School
- 09/2008 - 06/2009, Consultant in Senior Economy, Caisse Régionale du Credit Agricole, Reims, France, Reims Management School

Company Experience

- 01/2007 - To date, Coordinator in BADGE 'Sales development and management', Reims Management School, Reims, France
- 09/2006 - 06/2010, RMS Invest coordinator, Reims Management School, Reims, France
- 01/2006 - 02/2009, Head of the Specialized Master in Services Management, Reims Management School, Reims, France
- 01/2003 - To date, Chairholder, Credit Agricole du Nord-Est chair of Banking and Insurance, Reims Management School, Reims, France
- 07/1990 - 12/1993, C.E.O., A puissance 2, Reims, France
- 01/1984 - 06/1990, C.E.O., A2 Informatique, Soissons, France
- 07/1980 - 12/1982, Technical adviser, Ministry of Tourism, Nantes, France
- 01/1978 - 06/1980, Technical adviser, DATAR, Nantes, France

D. PROFESSIONAL AND PERSONAL DEVELOPMENT

Continuing education and Self-Development Activities (Training and seminars)

- 11/2010 - 03/2011, Attended courses in 'Atouts pour publier', FNEGE (Fondation Nationale pour la Gestion des Entreprises), Noyon and Paris, France
- 05/2008 - 05/2008, Attended courses in 'AMOS', Reims Management School, Reims, France
- 11/2007 - 11/2007, Attended training on 'New branch', EFMA (Association Européenne de Management), Barcelona, Spain
- 01/2006 - 01/2006, Attended training in 'AMOS', SPSS, Reims, France