Disrupting the financial services sector

November, 6th 2018
Three areas for today

01 What is happening in the banking industry today

02 What does ‘good’ look like in a digital business

03 BBVA transformation journey from banking and beyond
Disrupting the financial services sector
Digital is ubiquitous and driving tremendous change

Blurring of industry lines

Billions of interactions

Big Data & Algorithms

In B2C and B2B worlds
Moving into the blur - threats and opportunities

Blurring lines in B2C

- Facebook
- Alibaba Group
- Tencent
- BBVA

E-COMMERCE
PAYMENTS
LENDING
BANKING
Wealth
Insurance
Investments
Deposits

Blurring lines B2B

- SAP Ariba
- JD.COM
- taulia
- MasterCard
- SagePay
- BBVA

MARTKETPLACE
LENDING
SUPPLY CHAIN MANAGEMENT
EXPENSE MANAGEMENT
PAYMENTS
ACCOUNT RECONCILIATION
Banking vs (Big) Tech: The battle for engagement

Tech

High frequency
High volume
Low value

Banks

Low frequency
Low volume
High value
Banking vs Big Tech: The battle for engagement

10

300

3,000
New ways to engage, new ways to grow.

O₂O
Online to Offline

C₂O
Closed to Open

I₂O
Interactions to Opportunities

Data is now the world’s most valuable commodity
Good digital business
What’s the WOW Factor

Good digital business

- Dumb ➔ Smart
- Millions ➔ Billions
Disrupting the financial services sector

Investment and Creation methodology is delivering impressive results

**METHODOLOGY**
- SDA
- 3/6/9
- Triangle
- EMCs

**RESULTS**
- More deliveries
- Improving time to market
- Speeding up execution

Minimum Viable Products (MVPs) into the hands of our Customers (EMCs) and Clients

And a Global Patent Office to protect our IP
What’s the future:

20,000 banks to dozens...

Our future is a...

Digital Company

In a... 

Interconnected Digital Economy
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