TENDENCIAS DEL PRESENTE
Y EL FUTURO DE LA BANCA.

LO QUE DECIAMOS HACE POCOS MESES

¿QUÉ CAMBIA CON EL COVID?

asobanca
Asociación de Bancos del Ecuador

pradojj

Julio José Prado

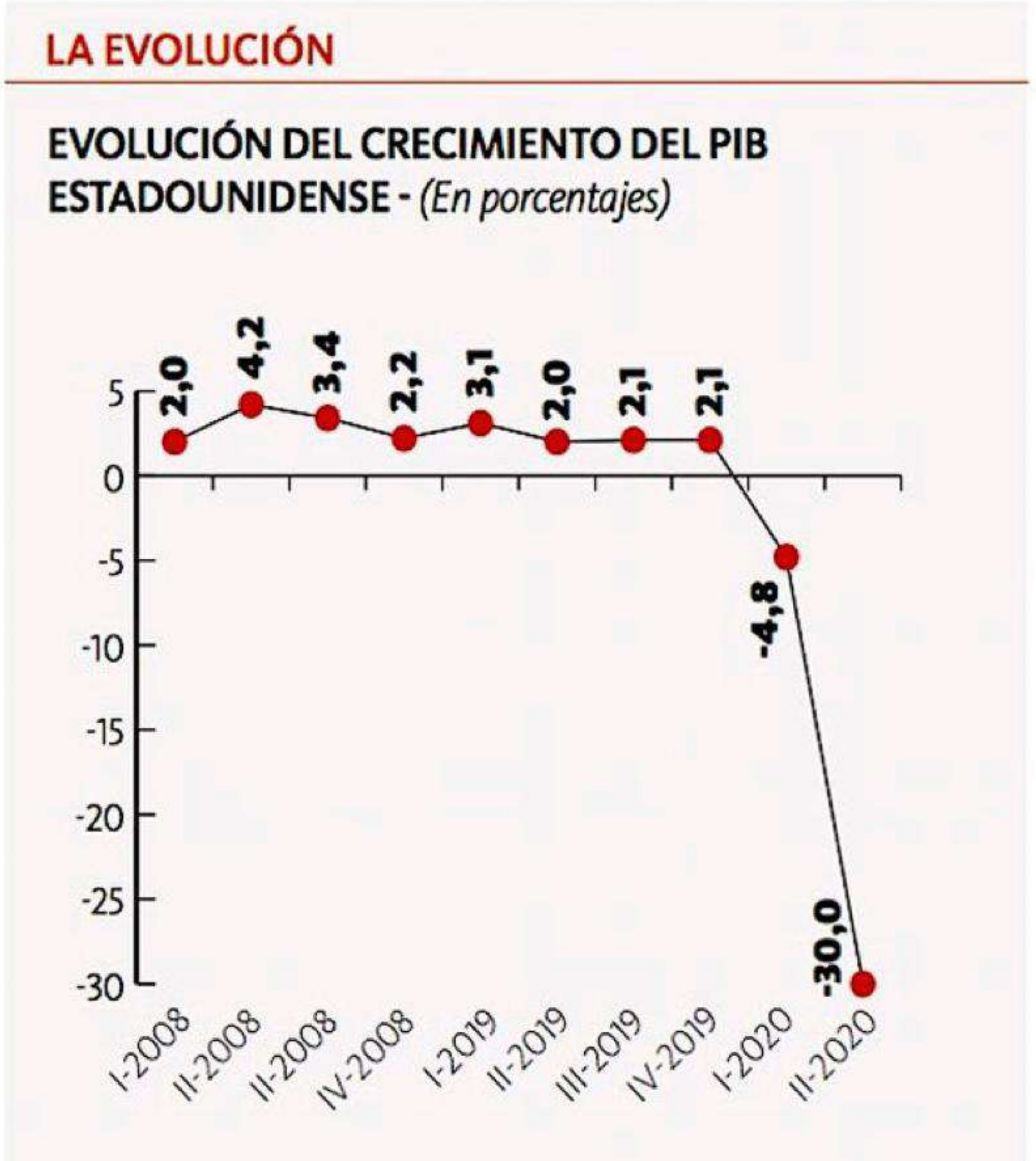
Presidente Ejecutivo – ASOBANCA

Presidente del Comité CLAB - FELABAN

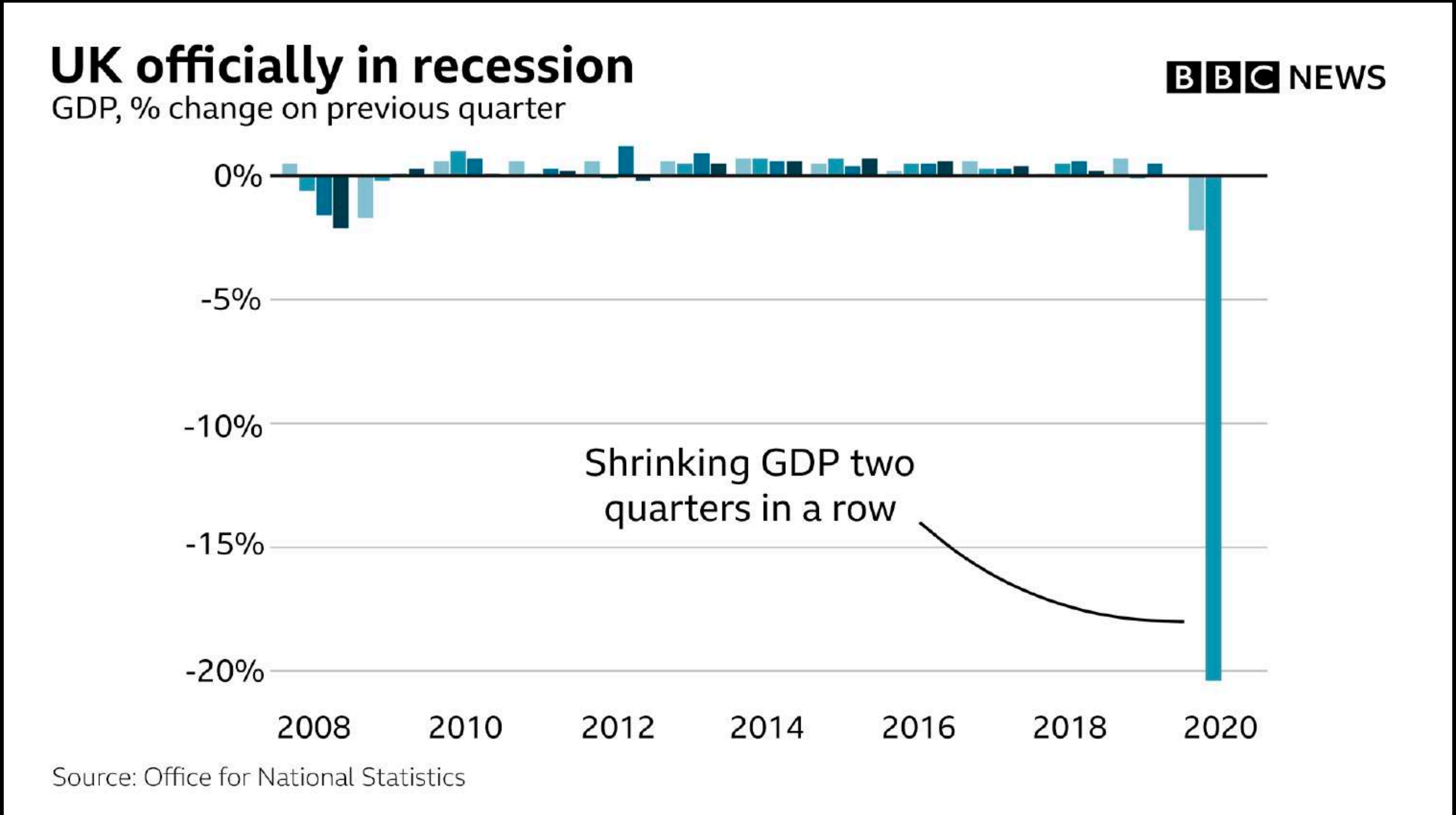
Comencemos con una visión realista y objetiva de la situación.

La economía de USA tendría una de sus peores caídas trimestrales en la historia.

Esta proyección fue ratificada por la FED y algunos bancos de inversión.

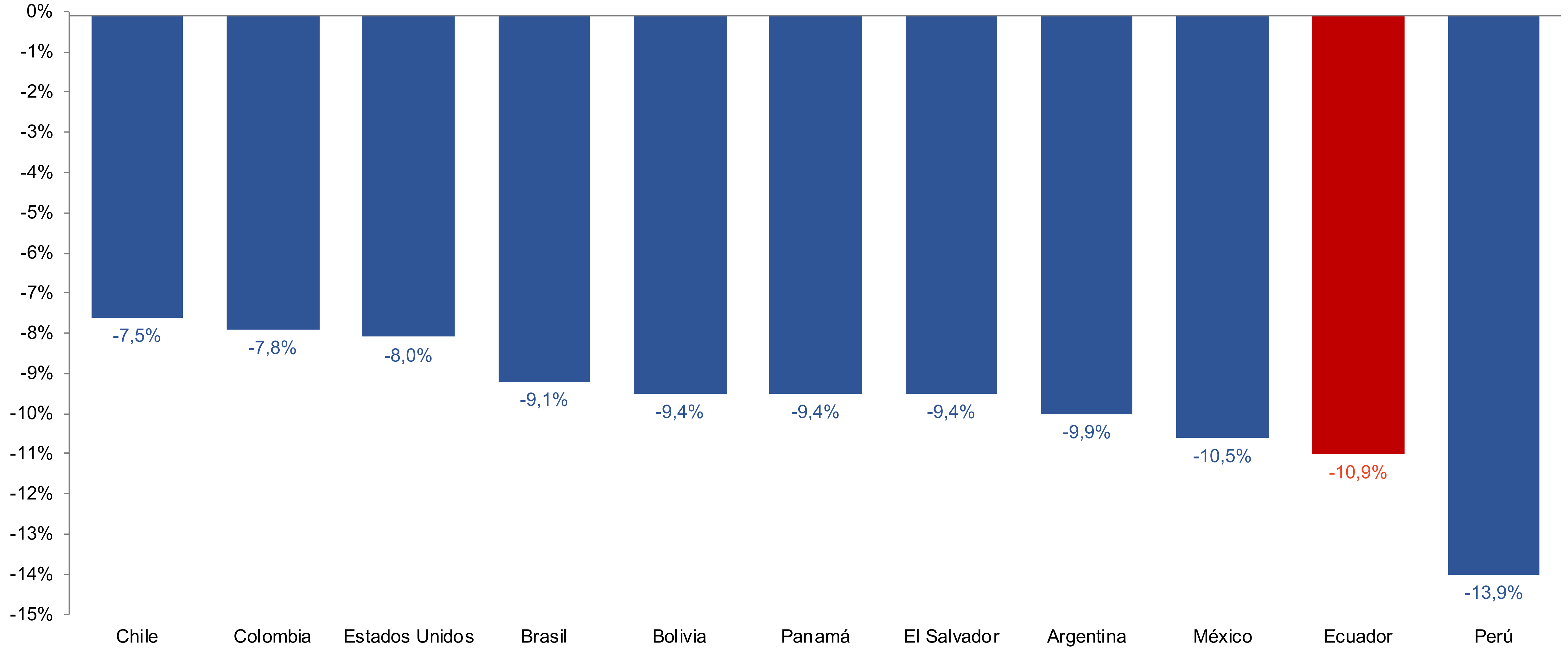


Inglaterra en recesión. -20,2% segundo trimestre



Proyecciones de crecimiento económico

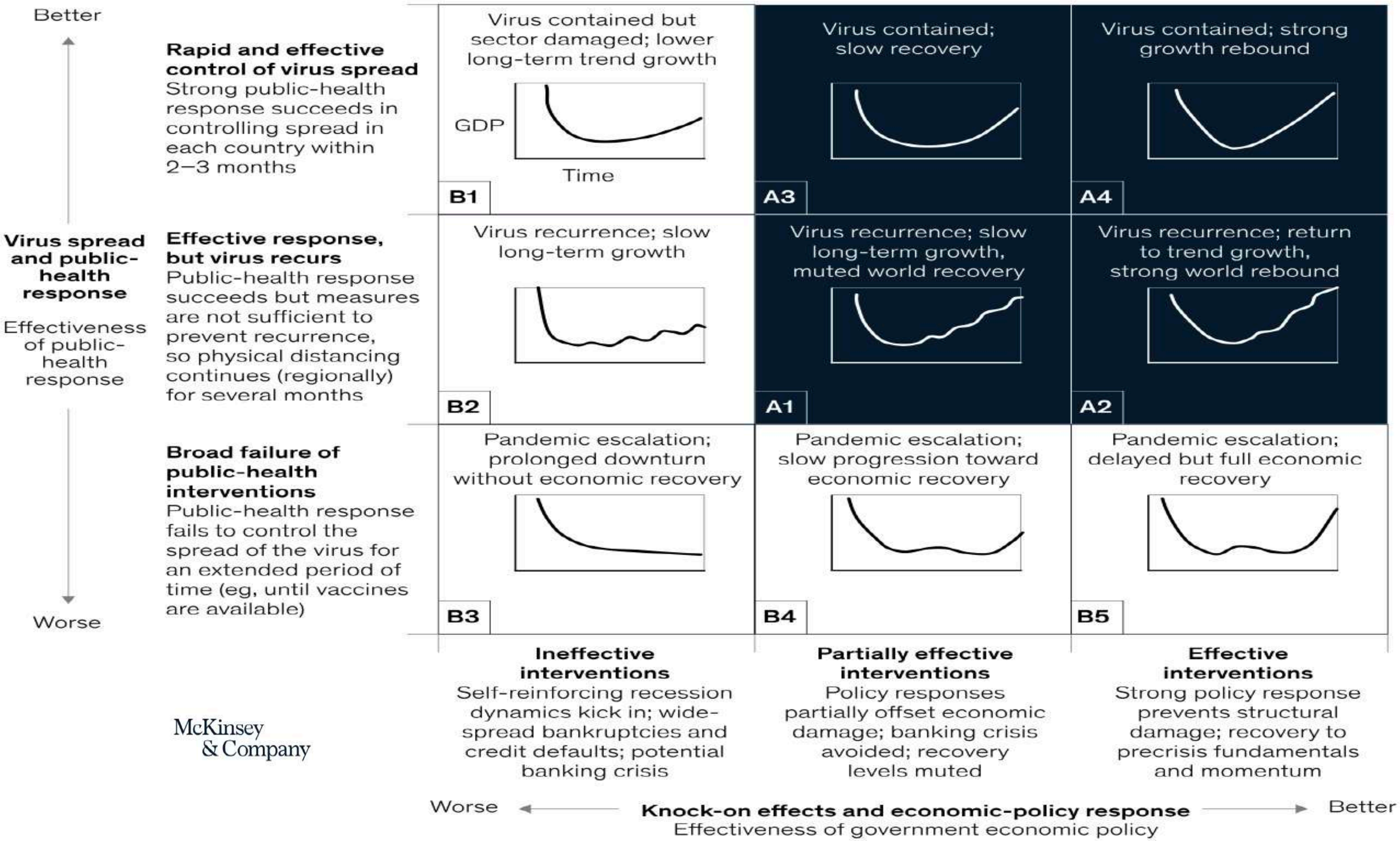
FMI- 2020



Fuente: FMI-mayo 2020
Cifras para EE.UU actualizada a junio 2020.
Cifra para Ecuador, México, Argentina, Brasil, Chile, Colombia y Perú actualizadas al 15 de julio 2020.
Cifras de Bolivia, Panamá y El Salvador, promedio de Latino América y el Caribe al 15 julio 2020.

Scenarios for the economic impact of the COVID-19 crisis are useful as starting points.

GDP impact of COVID-19 spread, public-health response, and economic policies



McKinsey & Company

Algo de historia reciente...

EVOLUCIÓN DE FINTECH

FINTECH 1.0

1950

1950's Las tarjetas de crédito aparecen para sustituir al efectivo.

1960's Aparecen los primeros cajeros automáticos (ATM).

1970's El *trading* electrónico de acciones se hace presente.

1980's Los bancos empiezan a usar computadoras para guardar y llevar registro de los datos.

Fuente: Endeavor 2019

FINTECH 2.0

1987:
BLACK MONDAY

1990's	El internet y las compañías *e-commerce* florecen.
2000's	Primeros sitios web para hacer transacciones bancarias.
2008	Crisis Financiera en Estados Unidos se convierte en crisis económica mundial.

Fuente: Endeavor 2019

FINTECH 3.0

2009:
CREACIÓN BITCOIN 0.1

2011

- Google establece Google wallet.
- Primeras *startups* en América latina.

2018

- Ant Financial, Fintech China, es valuada 50% más que Goldman Sachs.
- Las empresas Fintech rebasan la marca de las 12,000 a nivel mundial.[2]
- El volúmen de transacciones de las Fintechs en el segmento pagos digitales superan los $4 billones de dólares.[3]

Apple
Facebook
Amazon
Google
Netflix
Uber

Experiencia:

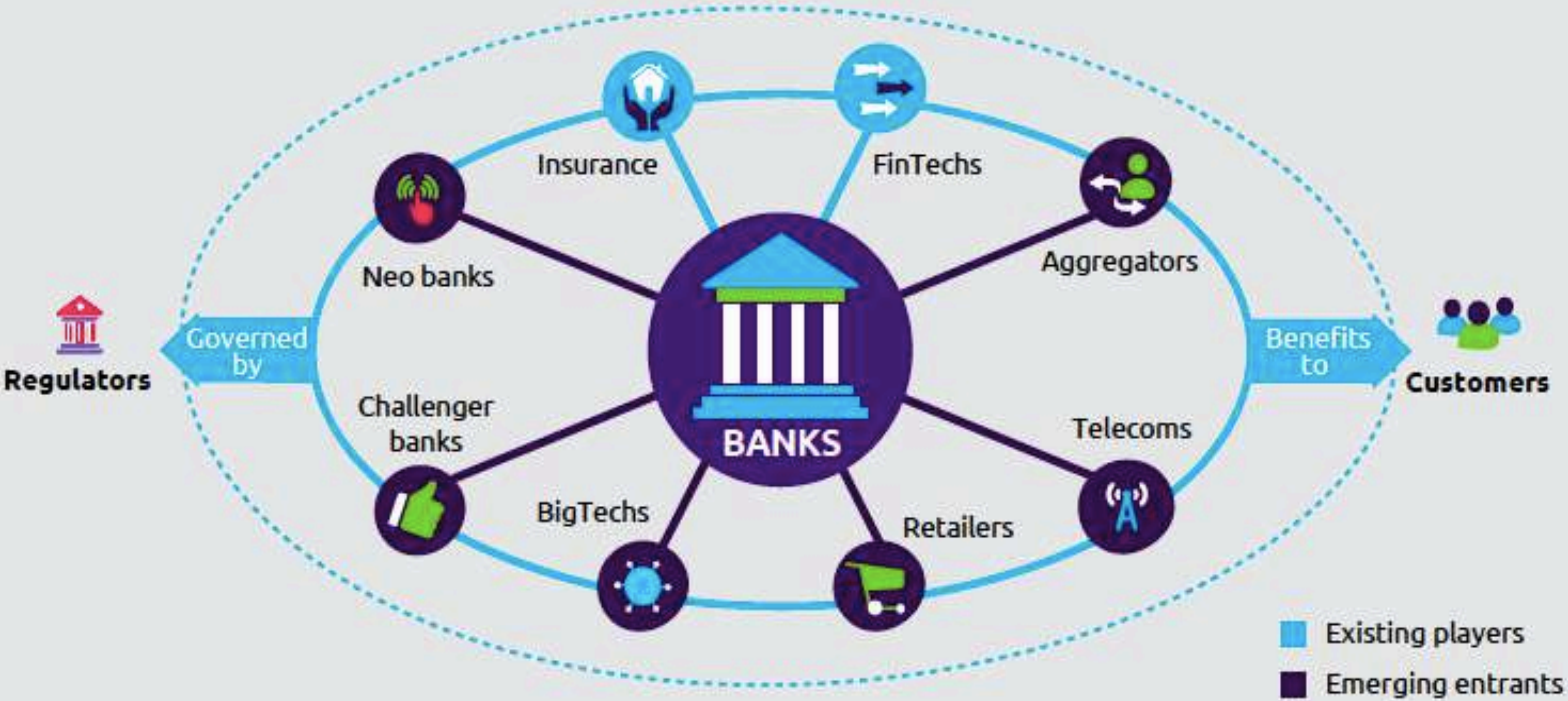
100% Digital
En control
Sencilla
CashLess
FrictionLess
OmniChannel
Network

Fuente: Endeavor 2019

CON EL COVID-19, ENTRAMOS DE LLENO EN UNA NUEVA FASE.

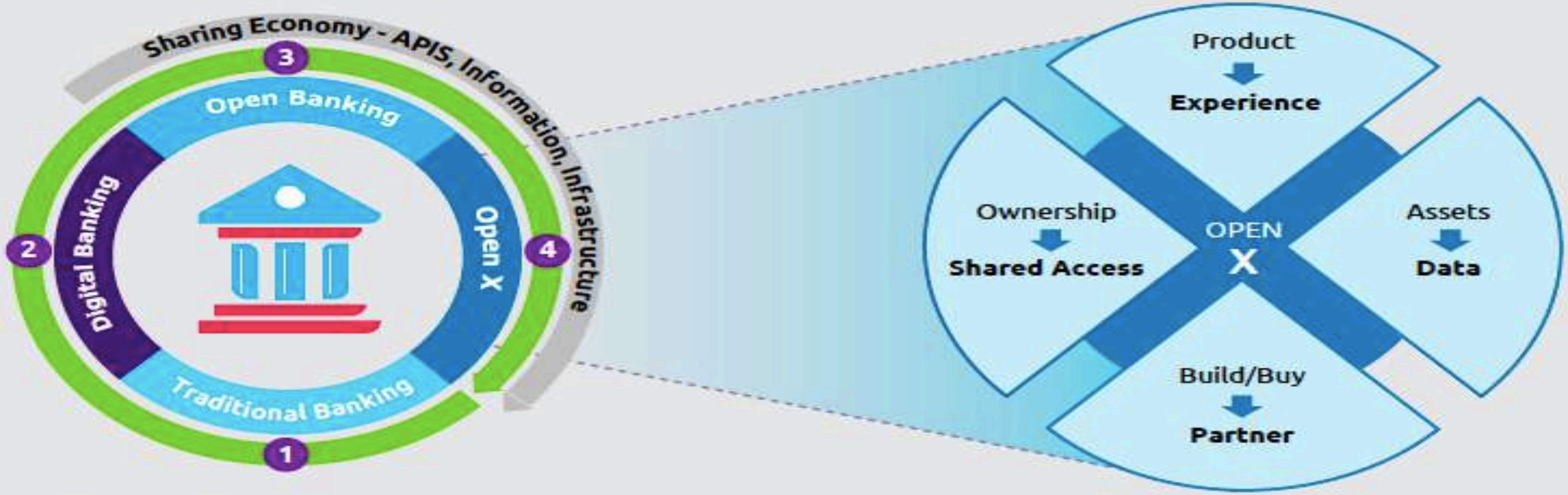
EL FINTECH 4.0

Figure 1. Evolved banking ecosystem



Source: Capgemini Financial Services Analysis, 2019

Figure 2. Modern banking maturity levels



Source: Capgemini Financial Services Analysis, 2019

1. **Traditional banking:** Includes core activities such as retail and private banking, corporate banking, and investment banking.
2. **Digital banking:** Depending on a bank's digital maturity, provides an omnichannel experience for the customers.
3. **Open banking:** Corresponds to a bank's ability to leverage an ecosystem of third parties and interact with them using technologies such as application programming interfaces (APIs).
4. **Open X:** Relates to a bank's ability to leverage data and create a shared marketplace by effectively collaborating with FS and non-FS firms, resulting in a seamless experience for the customers.

Customer behaviour has been evolving → **Uncertain times have accelerated this change**

Traditional players have been slow to react to the evolving digital demands of the customer.

During uncertain times, digital agility helps banks respond quickly to customer needs and requests.

50% of customers said that their primary banks are well connected to other platforms

Before COVID-19	After COVID-19
49% of customers used internet banking	**57%** of consumers would prefer internet banking
47% of customers used mobile apps for banking	**55%** of customers would prefer mobile apps for banking
15% of customers interacted with banks via chatbots	**21%** of customers would prefer chatbots and automated voice help when interacting with banks

30% of customers are willing to shift to BigTechs/ FinTechs because of unsatisfactory experiences with their primary bank

Source: Capgemini Financial Services Analysis, 2020; Capgemini COVID-19 Consumer Survey.

Figure 4. Why do bank executives struggle with in-house innovation?

73% blamed **insufficient budget allocation**

57% cited **lack of project management agility**

56% noted that **business improvement prioritization is time consuming**

53% mentioned that **inefficient data use is a major issue**

43% pointed to a **shortage of skilled resources**

Source: Capgemini Financial Services Analysis, 2020; 2020 Global Retail Banking Executive Interviews and Survey.

ALGUNAS REFLEXIONES – PRE COVID Y POST COVID

- Modelo de Negocio: ¿En cinco años, podremos seguir manteniendo un negocio bancario basado en el mismo modelo de negocios actual?

- Comisiones e ingresos: ¿Cómo hacer dinero en el mundo de “cero comisiones”?

- Regulación: ¿Se adaptará la regulación rapidamente a los nuevos modelos?....

- Digital Vs Físico: ¿Desaparece la banca “física”?

¿Qué tendencias se refuerzan o cambian en medio del COVID?

LO QUE DECIAMOS HACE POCOS MESES

¿QUÉ CAMBIA CON EL COVID?

Ser Parte de la Sociedad

Se está repensando el rol de las empresas y bancos en la sociedad y en la creación de valor social y valor compartido. Se profundizarán esos conceptos que tomaron fuerza en desde la Gran Recesión.

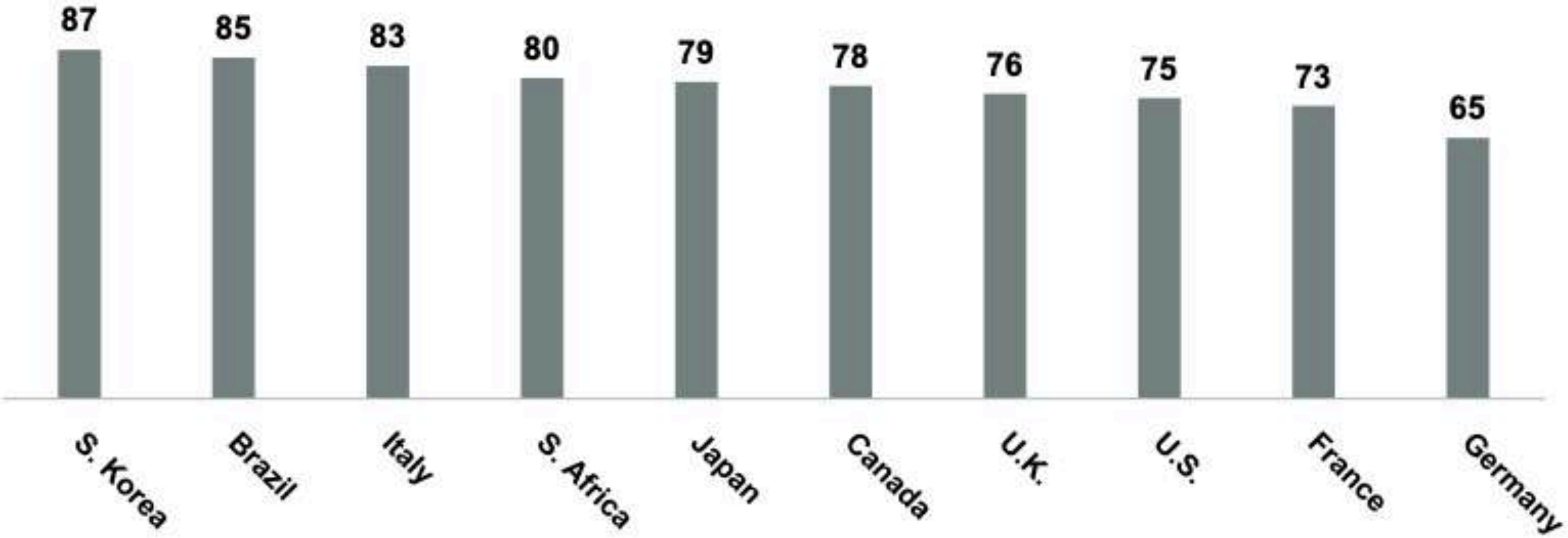
BUSINESS MUST ACT TO PROTECT EMPLOYEES AND LOCAL COMMUNITY

Percent who agree

Businesses have a responsibility to ensure their employees are protected from the virus in the workplace *and* that their employees do not spread the virus into the community

78%

Global 10

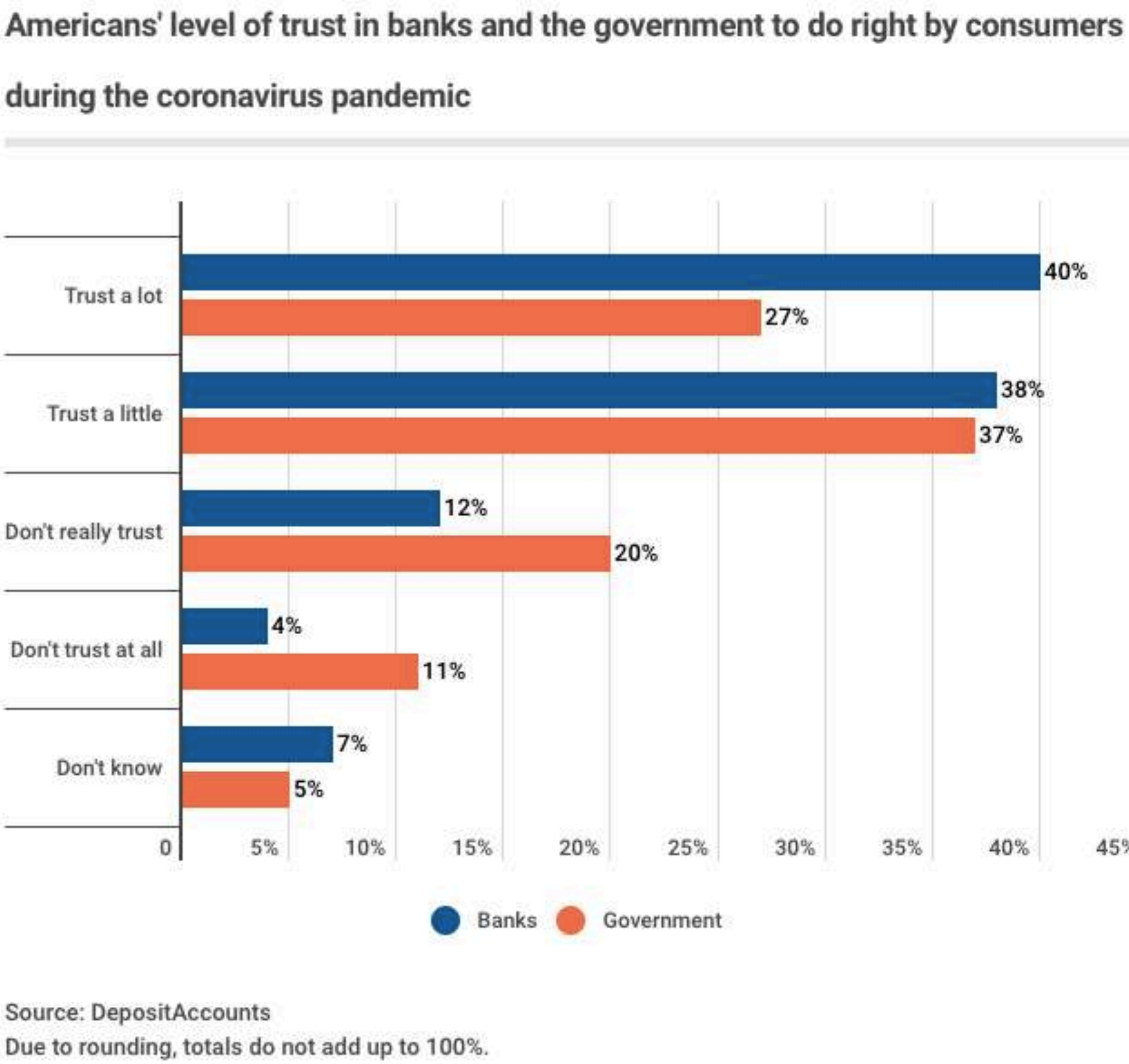


2020 Edelman Trust Barometer Special Report: Trust and the Coronavirus. Q3. Please indicate your level of agreement with the statements below using a nine-point scale where one means "strongly disagree" and nine means "strongly agree". 9-point scale; top 4 box, agree. Question shown to those who have heard of the virus (Q1/1). 10-mkt avg. Data shown is a net of those that agreed with r5 and r6. Data collected between March 6 and March 10, 2020.

La ética como diferencial y ventaja competitiva:

La relación entre la banca y la sociedad se ha vuelto más compleja. A raíz de varios escándalos internacionales (panamá papers) se ha vuelto más importante el concepto de tener una banca ética y “transparente”.

El nivel de cofianza en los bancos es alto.



CONSUMERS

Q. Has the COVID-19 pandemic affected the extent to which you trust your main bank to help look after your financial well-being?

	US	UK	Italy	Brazil
I trust my bank more	16%	9%	6%	21%
I trust my bank the same	68%	83%	70%	63%
I trust my bank less	15%	8%	24%	18%

SMEs

Q. Has the COVID-19 pandemic affected the extent to which you trust your main bank to help look after the financial success of your business?

	US	UK	Italy	Brazil
I trust my bank more	28%	9%	25%	39%
I trust my bank the same	57%	57%	48%	42%
I trust my bank less	16%	24%	27%	18%

For most customers, the pandemic has not impacted trust in their banks. A reasonable portion did say they trust their bank more today than they did before the crisis, but those positives are offset by a similar decline in trust for other customers – resulting in a zero net impact. When we narrow the focus to consumers who are struggling financially, the picture is more negative: 11 percent trust their banks more, but 32 percent have lost trust.

Source: Accenture Purpose-Driven Banking Survey, second wave post-COVID-19, April 2020.

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The Human Touch

Paradoja: Mientras más digital, online, se vuelven los servicios y las conexiones, más importante se vuelve el lado humano de las relaciones.

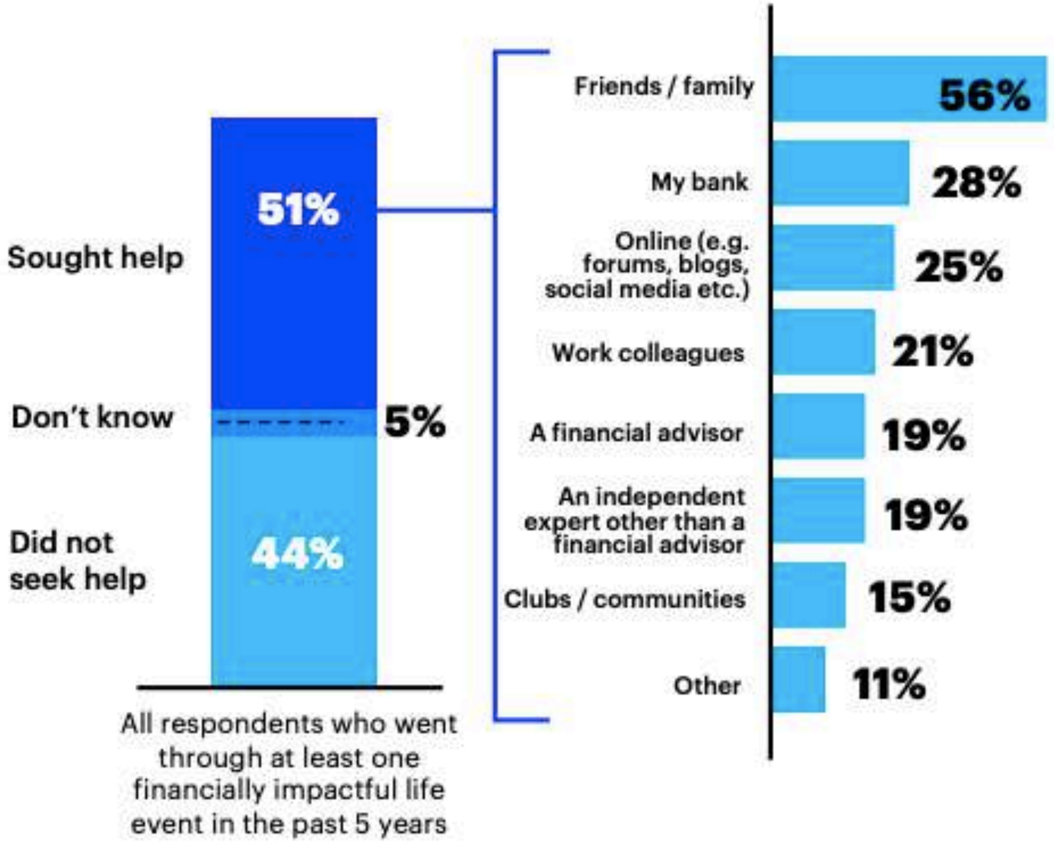
El consumo estará muy basado en el “enganche emocional” con las marcas

El contacto humano-humano sigue siendo tan relevante como siempre.

Figure 7. Consumers and small businesses typically do not turn to their banks for advice

CONSUMERS

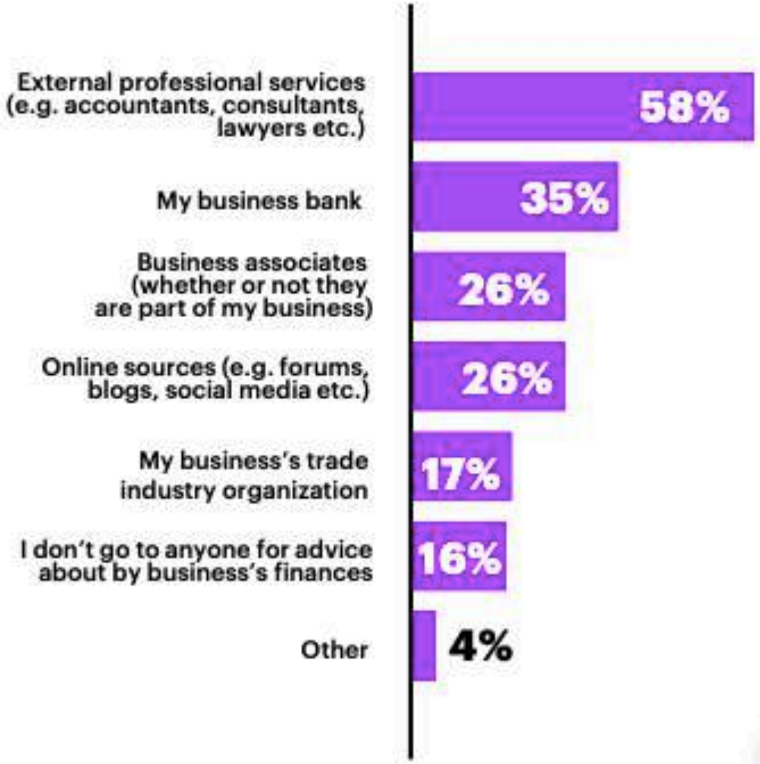
Q. Did you seek help in dealing with the financial implications of a major life event? If so, to whom did you turn?



Source: Accenture Purpose-Driven Banking Survey, first wave pre-COVID-19, December 2019.

SMEs

Q. To whom do you typically go for advice about your business's finances?



Source: Accenture Purpose-Driven Banking Survey, second wave post-COVID-19, April 2020.


Innovación
PRAGMÁTICA
LO QUE DECIAMOS HACE POCOS MESES
¿QUÉ CAMBIA CON EL COVID?
STOP
DREAMING
START DOING

Aversión tecnológica en el consumidor latam

¿es realmente aversión?

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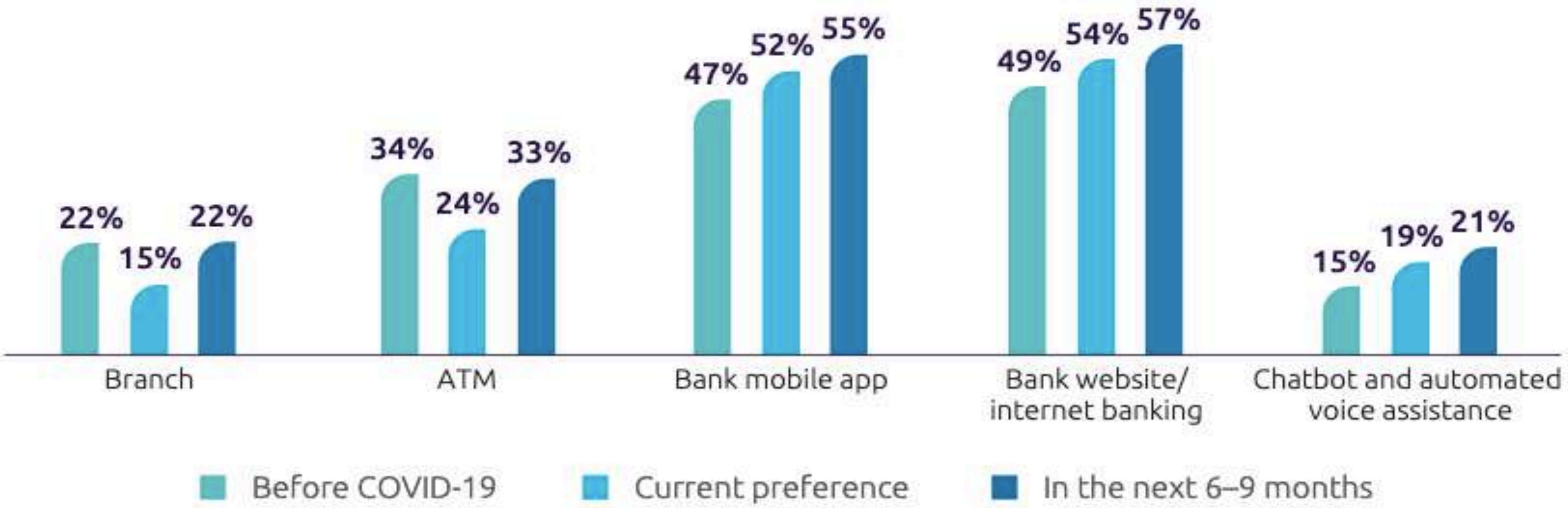
AGENCIAS y CNB REPENSADOS PARA TODOS

Please rate the frequency of usage of the different channels

% of respondents reporting high interaction frequency



Source: Capgemini Research Institute, Consumer Behavior Survey, April 4–8, 2020, N=11,281 consumers.


LO QUE DECIAMOS
HACE POCOS MESES
¿QUÉ CAMBIA CON EL
COVID?
FINTECHS CON
MENOR IMPACTO
DE LO ESPERADO

BankThink The difference during this crisis? Customers trust their banks.

By Rob Blackwell

April 14, 2020, 12:16 p.m. EDT

A prominent robo-advisory firm CEO proudly predicted last December that banks were obsolete and disliked by customers.

"Everyone hates their cable guy and everyone hates their banks," he said at a media event.

That kind of rhetoric is nothing new. For the past decade, Big Tech and fintech startups have derided banks as dinosaurs that will inevitably be replaced.

But the rapid spread of the coronavirus has reminded the world that banks are not so easy to displace — and that isn't liable to change anytime soon. Banks may not always be as fast as some of their newer competitors, but when push comes to shove, they remain central to the economic system.

They also have the one thing most needed at a time like this — public trust.

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Inteligencia artificial vs inteligencia emocional

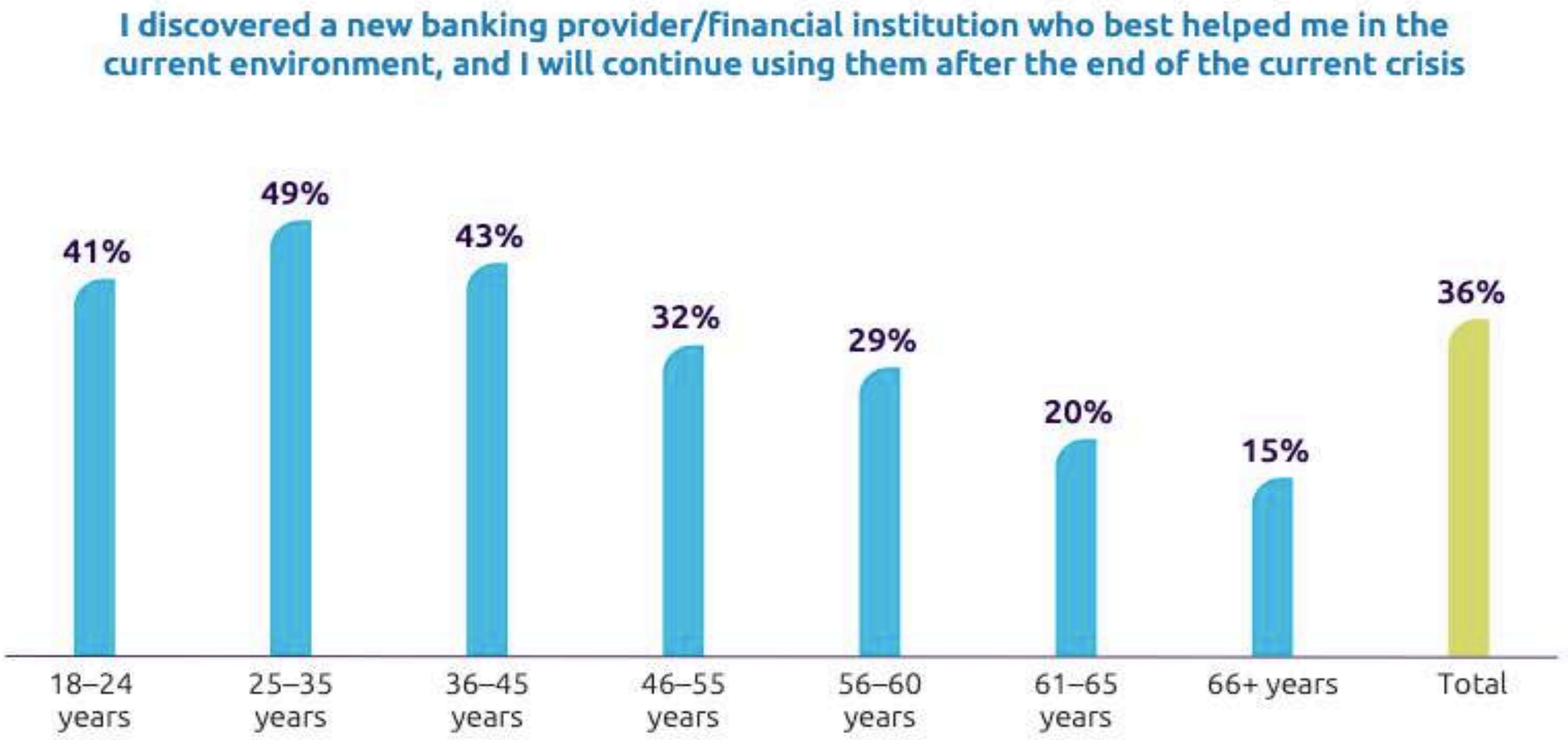
ESTAMOS REALMENTE HACIENDO CX?

LO QUE DECIAMOS HACE POCOS MESES

¿QUÉ CAMBIA CON EL COVID?

O SOLO HABLANDO DE CX

Figure 8: More consumers in the 18–45 age group will move to a new partner that best helped them in the current environment



Source: Capgemini Research Institute, Consumer Behavior Survey, April 4–8, 2020, N=11,281 consumers.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¿QUÉ CAMBIA CON EL COVID?
LA EMPRESA LATINOAMERICANA EN MEDIO DEL TORBELLINO...


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¿QUÉ CAMBIA CON EL COVID?
¿Quien es el banquero y cliente del futuro?

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