Building an ecosystem
Fernando Calvo
Buying a Home

Buying a Car

Buying a Travel Package

A person stands on a raft in shark-infested waters with circles above their head reading 'Buying a Home,' 'Buying a Car,' and 'Buying a Travel Package.'
3 main forces are changing consumer services

Technology
Pace of technology change, faster than ever before

Consumer Expectations
Asking for more speed, convenience and personalization

Trust
Focus on well-being of consumers is now mandatory
Technology

Source: Presidents of Enterprising Organizations, 2017
Customer expectations

67% of customers say their standard for good experiences are higher than ever

59% of customers say companies need cutting-edge digital experiences to keep their business.

80% of Customers say the experience a company provides is as important as its products and services

72% of business buyers expect vendors to personalize the experience to their personal needs

Source: EY, NextWave Banking - Approaching the future, 2019
71% of people said government officials are not at all or somewhat credible.

63% of people said CEOs are not at all or somewhat credible.

52% of people said they trust businesses to do what is right.

+ 50% the general population did not trust Businesses, Media, Government, and NGOs to “do what is right”.

As a result:

The customer's life moments are the new battleground
Belief 1: There is no company that can do it by itself
Belief 2:

Data is a must-have
Belief 3:

Ecosystem Players are going to win the battle
Belief 4:

Evolve or become irrelevant
How do we feel facing this challenge?
So... We evolved

**Incubator**  
Focus on Internal Innovation  
2015

**Fintech Accelerator**  
Focus in Open Innovation  
2016

**Fintech Labs**  
Focus in Open Innovation and experimentation  
2017-2018

**Ecosystem Player**  
Focus on delivering E2E experience and building a strong network of digital partners  
2019
We have been working on building a strong ecosystem

Building one of the biggest payment ecosystems in Chile

Leveraging our capabilities through tech partners

Building analytical assets

Delivering better experiences with others

Portal API
+488 Projects

MACH  EVO  Walmart

salesforce  Microsoft  AWS

iquo  GOPLACEIT.COM  QUAOS®
appa  cotalker  StarMe

Mobilbox  Let’s Talk  Tink
Through our ecosystem we are:

- Getting closer to our customers
- Building seamless E2E solutions for our customers
- Launching products and services faster than ever
- Boosting the development of Chilean startups
Thanks