



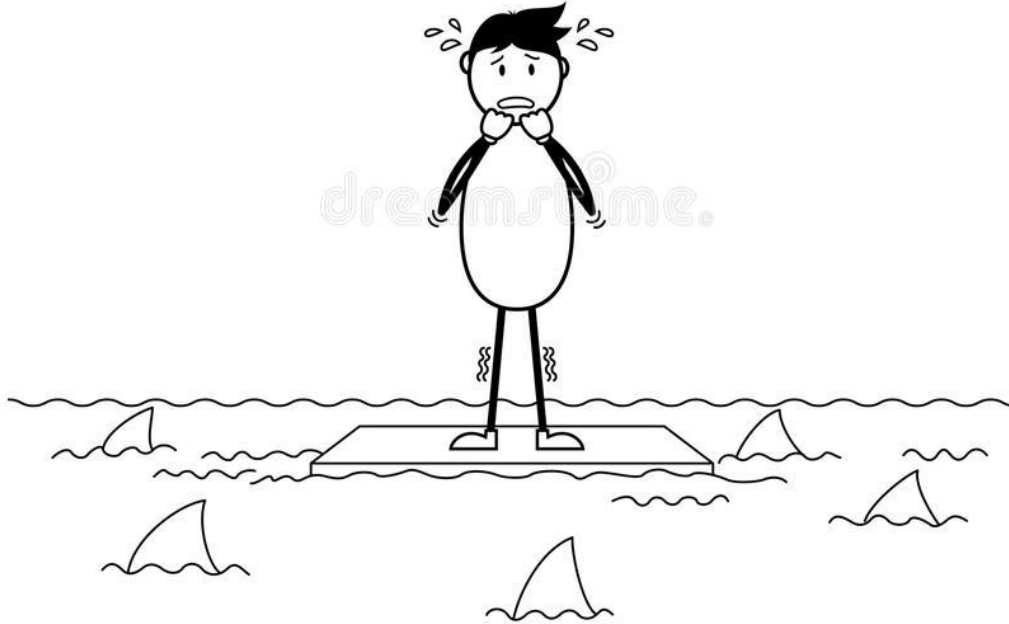
# Building an ecosystem

Fernando Calvo

Buying a  
Home

Buying a  
Car

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

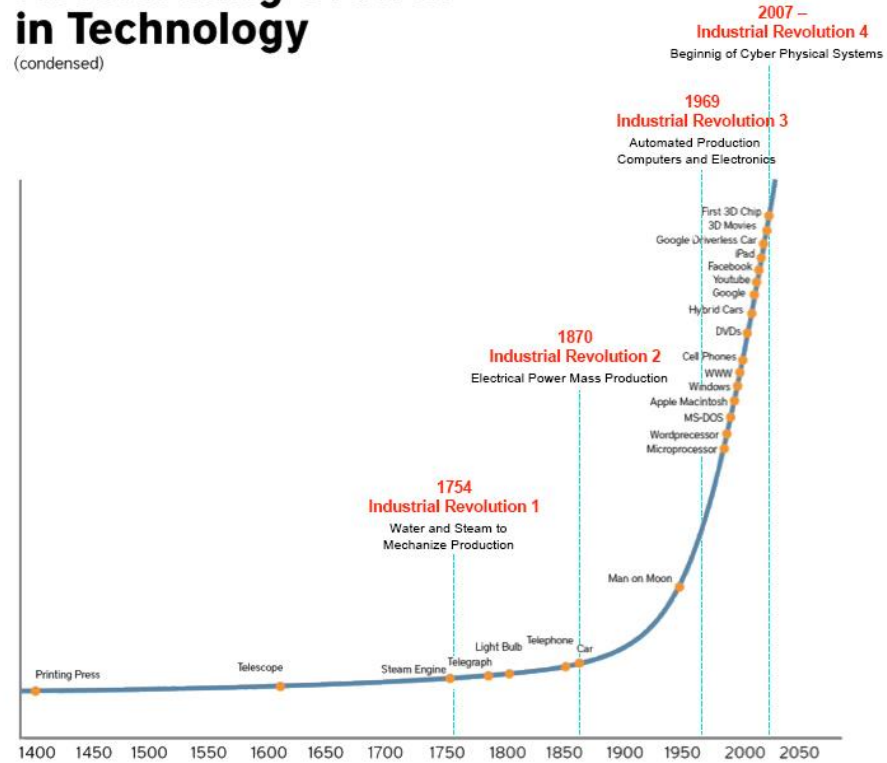
## Trust

Focus on well-being of consumers is now mandatory

# Technology

## Accelerating Growth in Technology

(condensed)



# Customer expectations

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

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

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

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

# Trust

**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

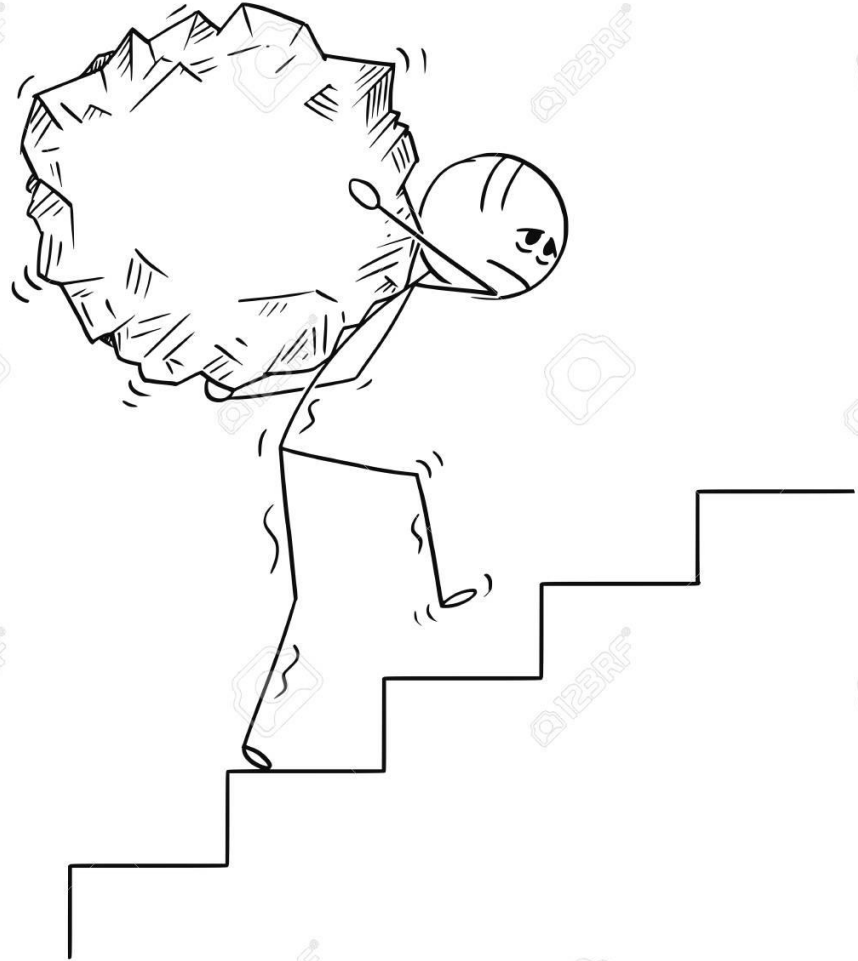
## **Belief 3:**

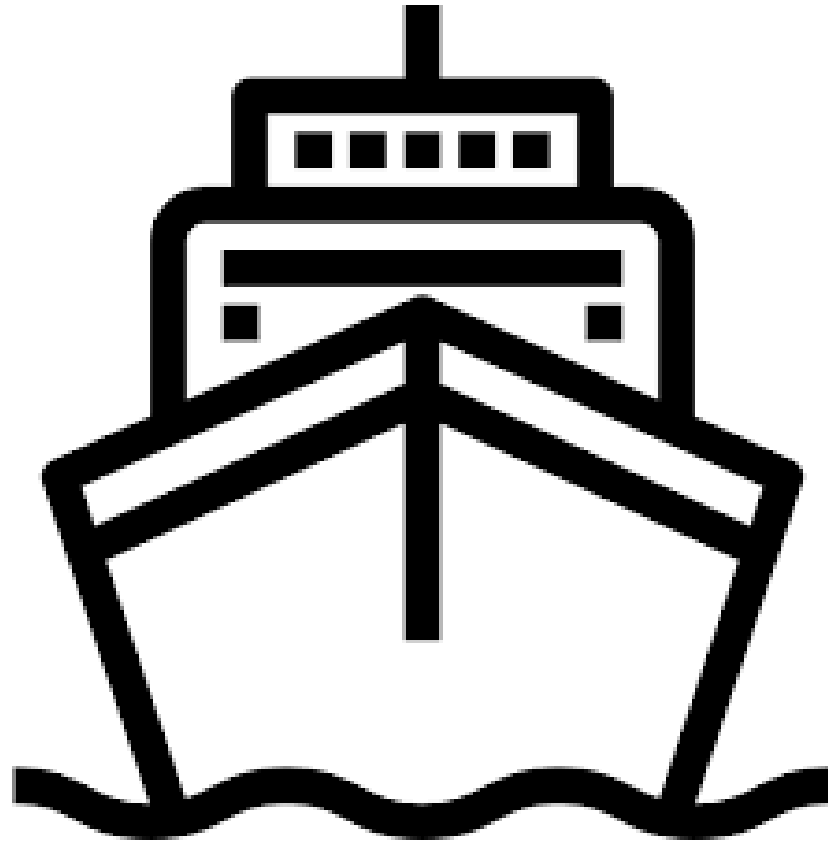
Ecosystem Players are going to win  
the battle

## **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

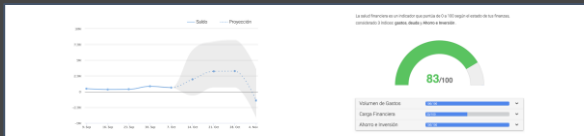
Building one of the biggest payment ecosystems in Chile



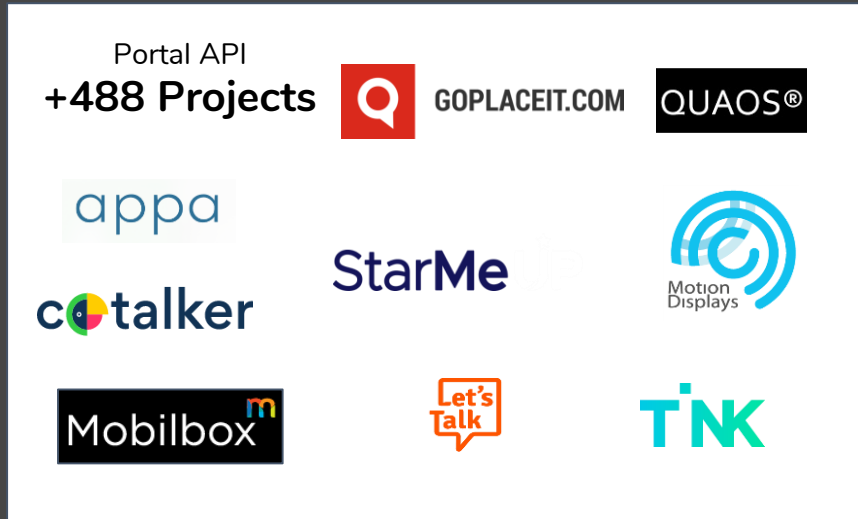
Leveraging our capabilities through tech partners



Building analytical assets



Delivering better experiences with others







# 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

