

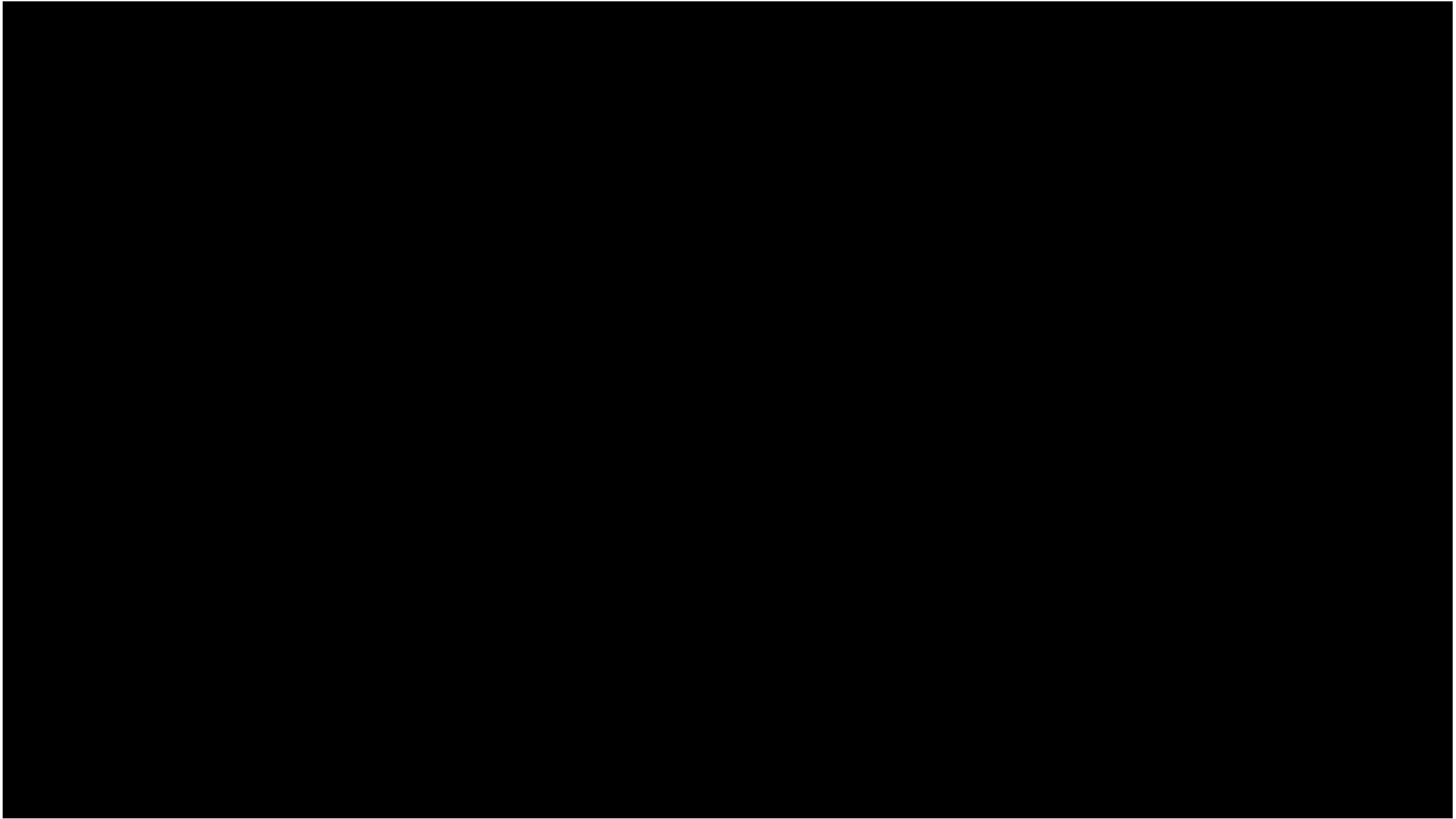
icmif



icmif
Américas

ICMIF Américas 2018

Redes de Valor y Transformación Digital para el Sector de Seguros Cooperativos y Mutuales



HÉCTOR MIGUEL OPAZO SANTIS

- Magister Business Engineering (MBE)
- Ingeniero Industrial
- Ingeniero Informática y Sistemas
- ✓ Consultor Banco Interamericano de Desarrollo BID, Washington D.C., USA
- ✓ CEO Región Andina Grupo Componente
- ✓ Director Digital Bank Latam
- ✓ Académico universitario e Investigador
- ✓ Conductor de TV
- ✓ Emprendedor sen Tecnología, Innovación y Consultoría
- ✓ Conferencista y Escritor en Thrive Magazine, Business Continuity, Continuity Insight entre otras publicaciones del Disaster Recovery Institute, DRI, N.Y,



NETWORK | TRABAJO EN EQUIPO





Nuevos paradigmas Nuevos jugadores

JAN
2018

DIGITAL AROUND THE WORLD IN 2018

KEY STATISTICAL INDICATORS FOR THE WORLD'S INTERNET, MOBILE, AND SOCIAL MEDIA USERS

TOTAL
POPULATION



7.593
BILLION

URBANISATION:
55%

INTERNET
USERS



4.021
BILLION

PENETRATION:
53%

ACTIVE SOCIAL
MEDIA USERS



3.196
BILLION

PENETRATION:
42%

UNIQUE
MOBILE USERS



5.135
BILLION

PENETRATION:
68%

ACTIVE MOBILE
SOCIAL USERS



2.958
BILLION

PENETRATION:
39%

SOURCES: POPULATION: UNITED NATIONS; U.S. CENSUS BUREAU; **INTERNET:** INTERNET WORLDSTATS; ITU; EUROSTAT; INTERNETIVESTATS; CIA WORLD FACTBOOK; MIDEASTMEDIA.ORG; FACEBOOK; GOVERNMENT OFFICIALS; REGULATORY AUTHORITIES; REPUTABLE MEDIA; **SOCIAL MEDIA AND MOBILE SOCIAL MEDIA:** FACEBOOK; TENCENT; VKONTAKTE; KAKAO; NAVER; DING; TECHRASA; 3 MILARWEB; KEPIOS ANALYSIS; **MOBILE:** GSMA INTELLIGENCE; GOOGLE; ERISSON; KEPIOS ANALYSIS. **NOTE:** PENETRATION FIGURES ARE FOR TOTAL POPULATION (ALL AGES).



Hootsuite™

we
are
social

JAN
2018

COLOMBIA

A SNAPSHOT OF THE COUNTRY'S KEY DIGITAL STATISTICAL INDICATORS



TOTAL
POPULATION



49.27
MILLION

URBANISATION:
77%

INTERNET
USERS



31.00
MILLION

PENETRATION:
63%

ACTIVE SOCIAL
MEDIA USERS



31.00
MILLION

PENETRATION:
63%

MOBILE
SUBSCRIPTIONS



54.29
MILLION

PENETRATION:
110%

ACTIVE MOBILE
SOCIAL USERS



29.00
MILLION

PENETRATION:
59%

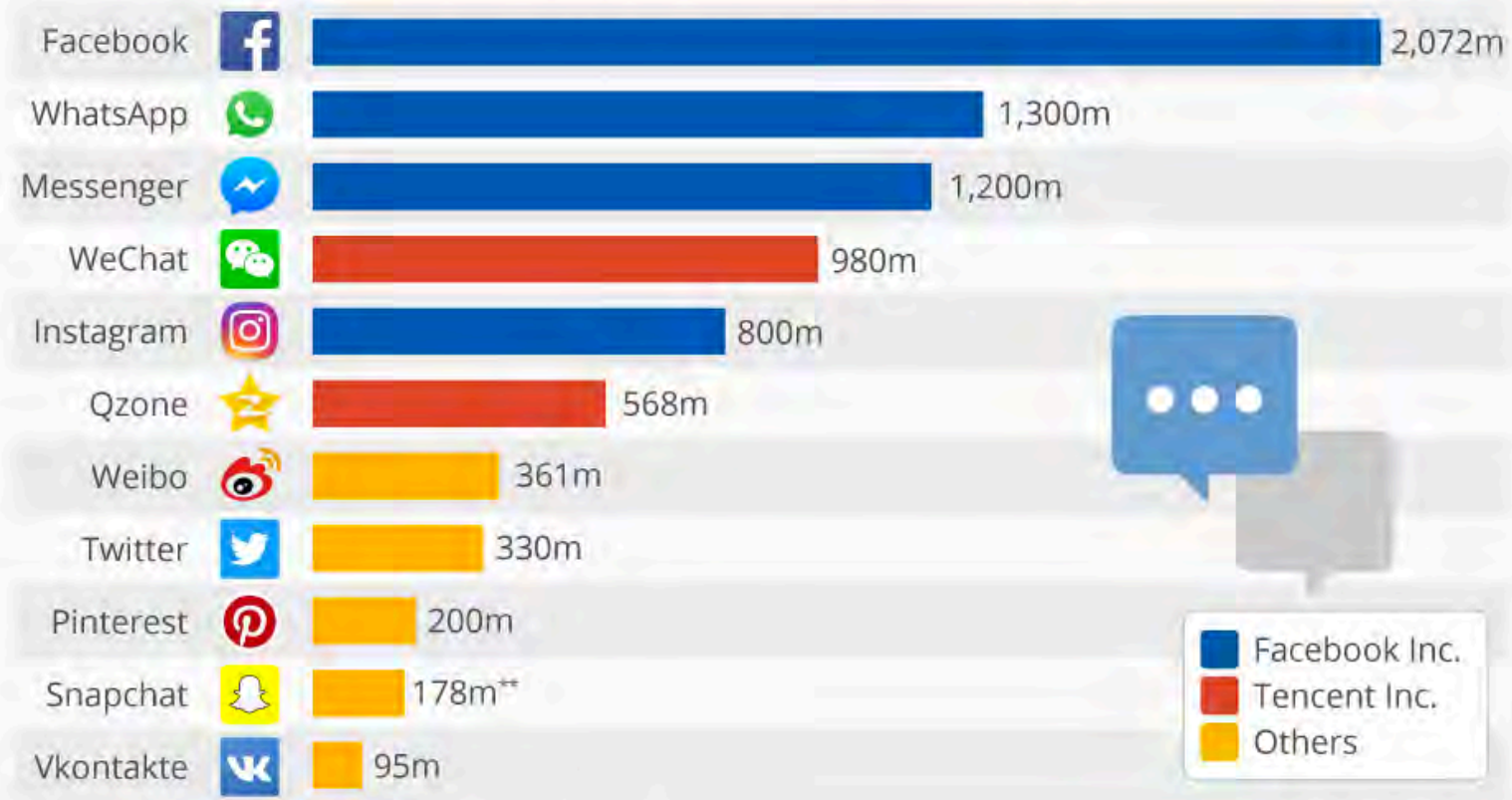
we
are
social



we
are
social



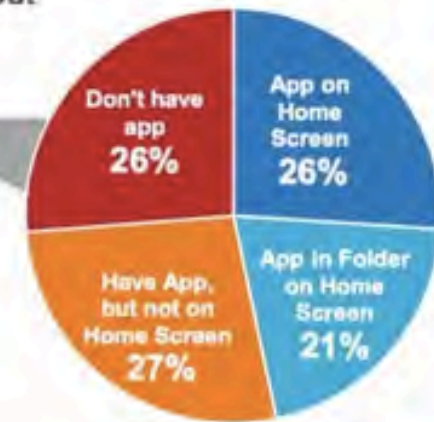
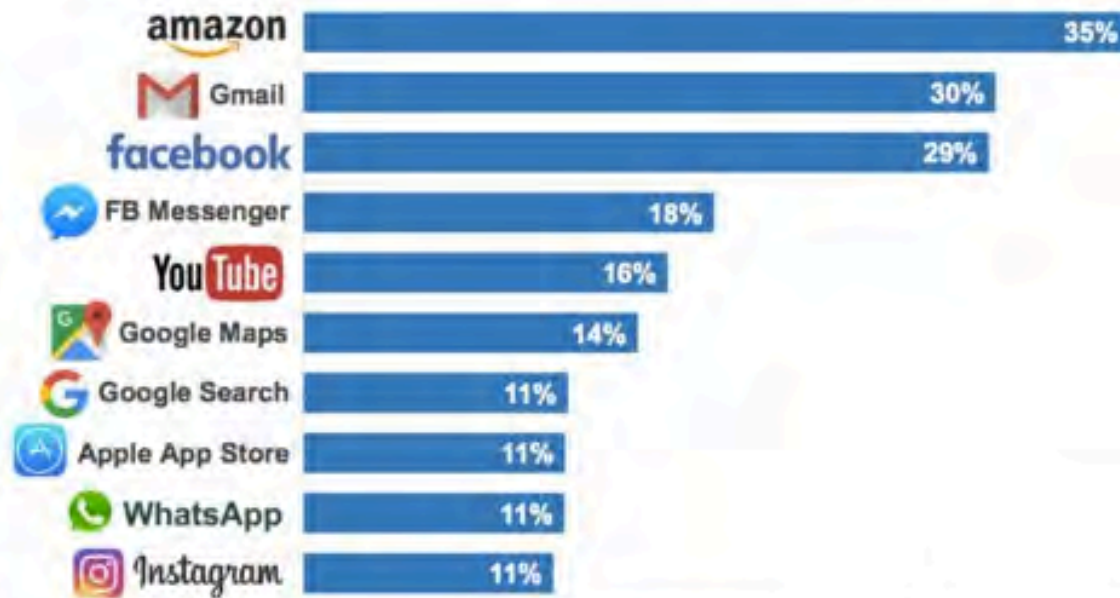
Monthly active users of selected social networks and messaging services*



Facebook Inc.
Tencent Inc.
Others

Most Essential Apps 18-34 Year-Olds Said They 'Can't Go Without'

Source: comScore Custom Survey, U.S., Age 18+, 2017 Wave



El **cambiar** la experiencia del cliente.....





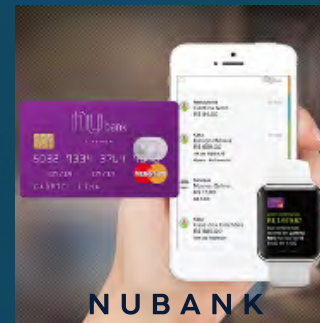
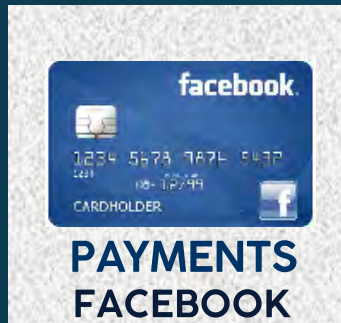
...hacia una **experiencia digital**

“donde quiero, cuando quiero y en el dispositivo que quiero”

La paradoja del éxito



Nuevos Competidores





CASH &
DIRECT DEPOSIT

PHOTO CHECK
DEPOSIT

MASSIVE ATM
NETWORK

PAY
BILLS

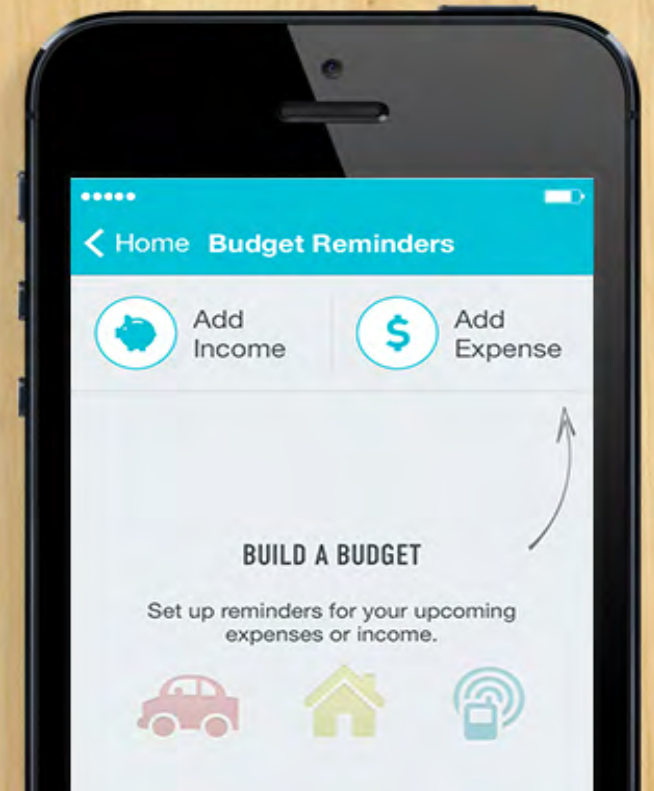
SEND MONEY
FAST



No Overdraft Fees. No Worries.

OPEN YOUR ACCOUNT



Logró captar 500.000
clientes en 6 meses





Seguro | <https://www.nubank.com.br>

Esta página está en portugués ¿Quieres traducirla? No Traducir Opciones





Olá, liberdade.

Finalmente você no controle do seu dinheiro.

PEDIR MEU CARTÃO

PT
EN
Entrar




Productos Costos Wilobank Novedades Contacto Preguntas Frecuentes

Ingresá a Wilobank

El primer banco 100% Digital de Argentina

Diseñamos un banco simple, donde hacés todo desde tu celular. Te hacés cliente en minutos y sin ir a ningún lado. Porque entendemos que tu tiempo es muy valioso abrimos hoy y no cerramos nunca, las 24 hs, todos los días.

Un banco 100% digital y 100% banco.



Descargá la app y hacete cliente en pocos minutos

DISPONIBLE EN Google Play

Descargalo en el App Store

Chat



Argentina: Mercado Libre lanzó Mercado Crédito para Pymes en el país

Mayo 30, 2017

Últimas Noticias

Argentina: Se evitó el uso de 250 millones de bolsas plásticas

Julio 4, 2017

Argentina: Mañana Burger King lanza el Stacker Day

Julio 4, 2017

Argentina: Mayorista Makro lanza convocatoria 9k para celebrar la independencia

Julio 4, 2017

Argentina: Retailer argentino Diarco festeja 37 años de

Newsletter

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Apellidos

Ingrese Apellidos

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Región de Interés*

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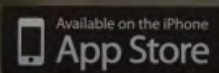
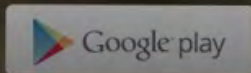


Tu Billetera Móvil ▾ Consejos Prácticos Agentes ▾

¡Descarga!

Nuevo
App

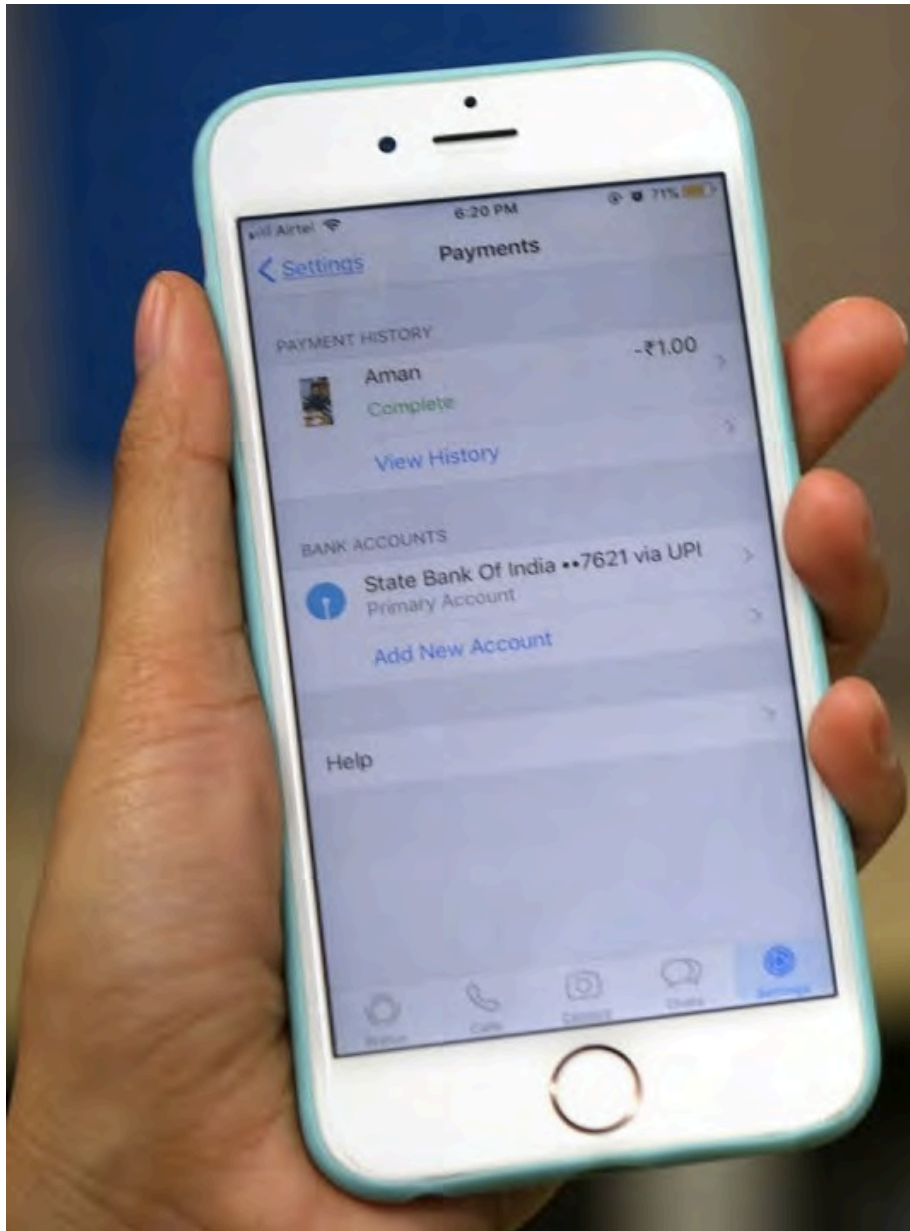
Disponible en:



MÉXICO: LEY FINTECH Y POR QUÉ TE IMPORTA

11 JUNIO, 2017 | IN FINTECH | BY RAMÓN HEREDIA

Qué es Fintech y la Ley Fintech, y por qué es relevante no sólo para las empresas de tecnología o finanzas. Como toda innovación, las compañías de Fintech retan a las industrias tradicionales.



HOW TO SEND MONEY ON WHATSAPP





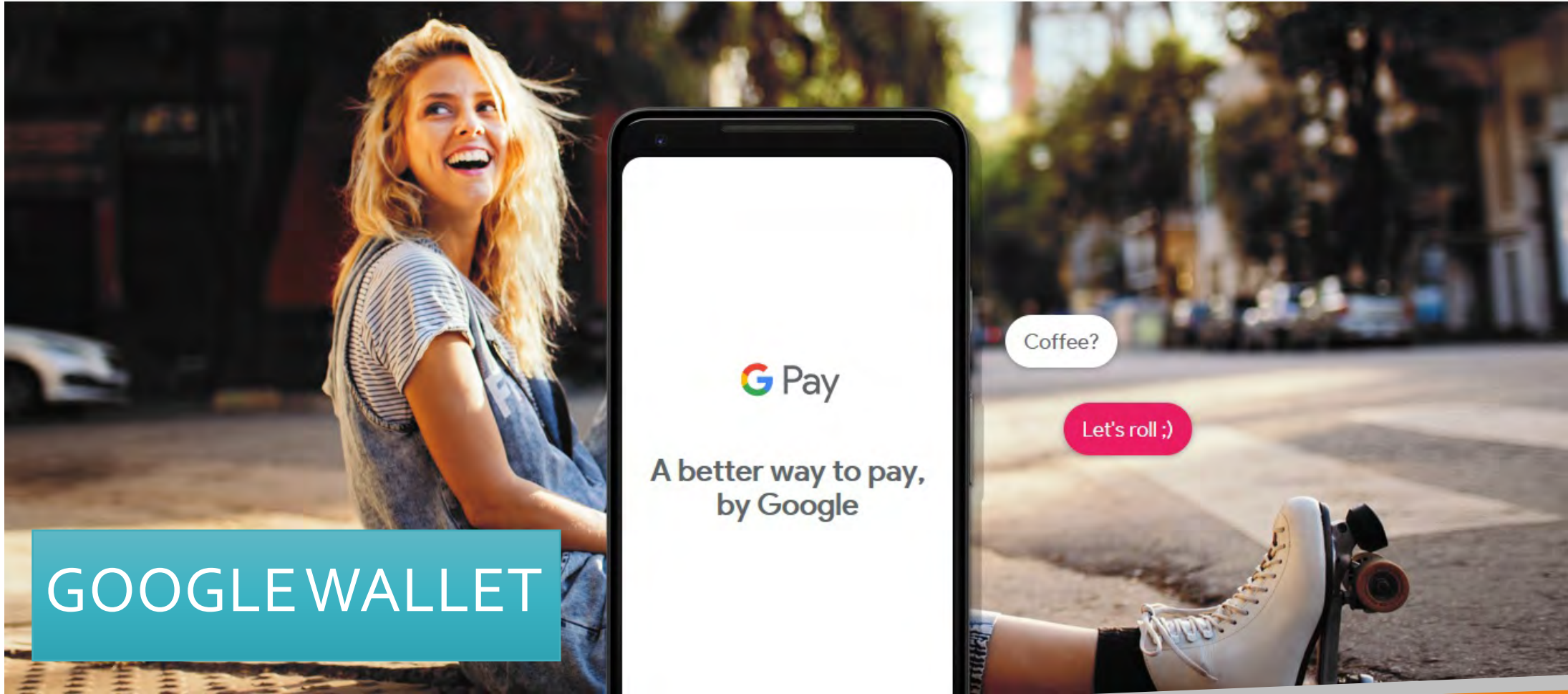
Where to use

Promotions

Supported ways to pay

For Business

Get the app



GOOGLEWALLET

AMAZON LENDING



El cliente digital y sus necesidades

Nuevo paradigma del consumidor digital



Está informado



Quiere ser escuchado
(com. doble vía)



Está siempre
conectado



Es poderoso



Busca contenido
relevante



Crea contenido



Es impaciente



Espera honestidad y
transparencia

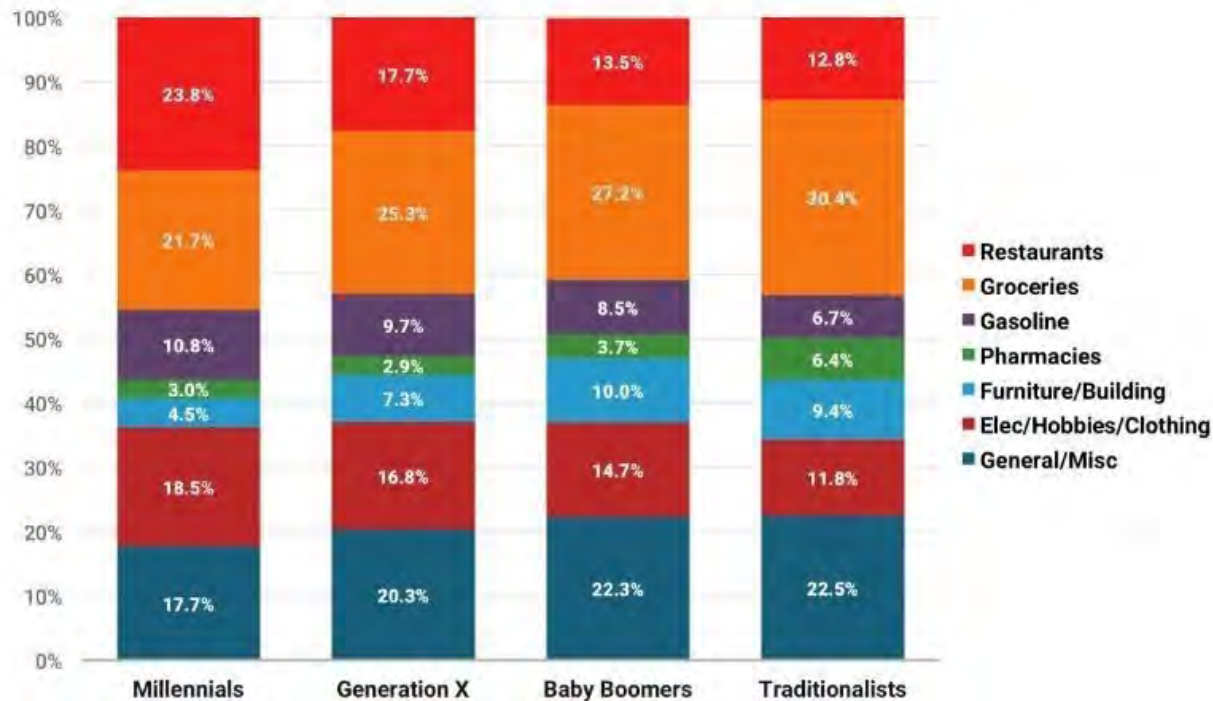


El cliente **DIGITAL** no tiene edad...



GENERACIÓN MILLENNIALS

CONSUMER SPENDING BY GENERATION



SOURCE: Bank of America Merrill Lynch

BUSINESS INSIDER

amiento del Cliente

72%

Source: Accenture

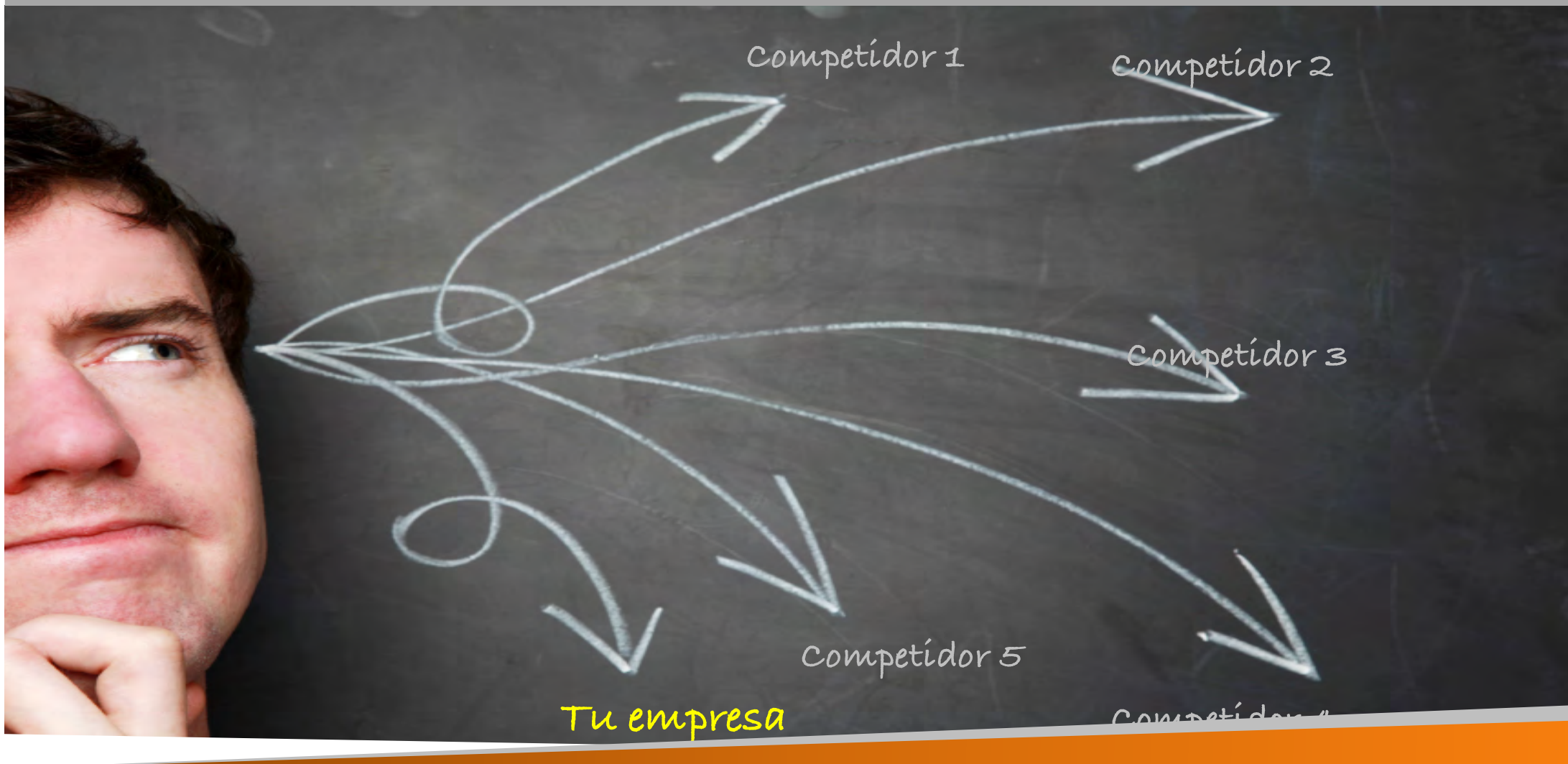
Los "milenios" no quieren usar bancos

Nacidos entre 1980 y 2000
Son el **30%** de la fuerza laboral...

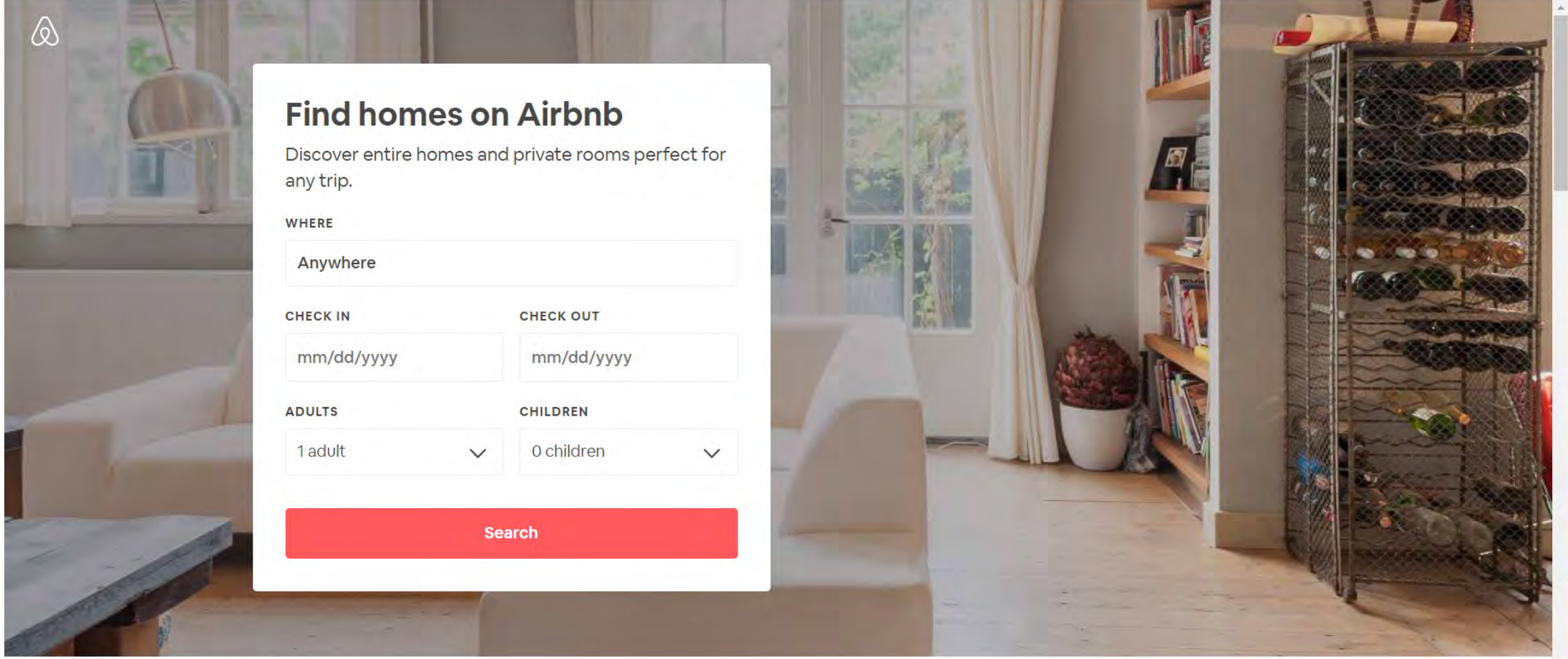


El **Ciente Digital** no tiene edad

El primer paso y la base de la revolución digital es **conocer a mi cliente**, para hacer una propuesta diferenciadora...







Find homes on Airbnb

Discover entire homes and private rooms perfect for any trip.

WHERE

CHECK IN

CHECK OUT

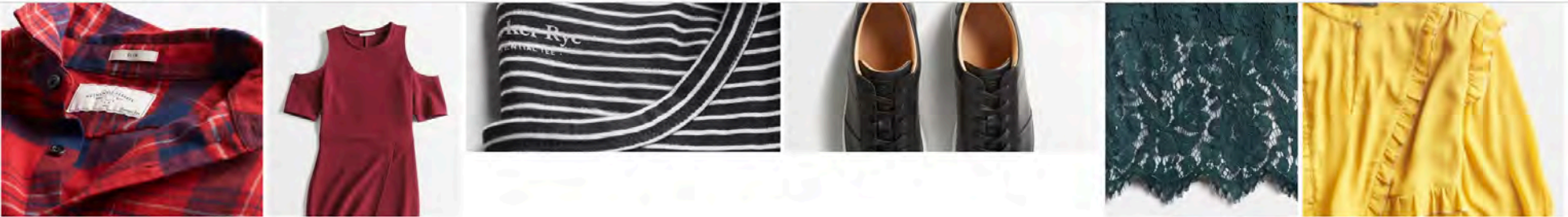
ADULTS ▼

CHILDREN ▼

Search



Spotify



STITCH FIX

YOUR PARTNER IN PERSONAL STYLE

Stitch Fix® is the personal style service that evolves with your tastes, needs and lifestyle.

WOMEN →

MEN →



How It Works

01

02

03

House of Cards

★★★★★ 2013 TV-MA 1 Season HD 5.1

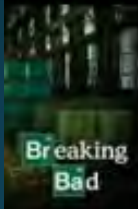
Sharks gliding ominously beneath the surface of the water? They're a lot less menacing than this Congressman.



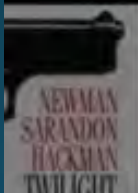
This winner of three Emmys, including Outstanding Directing for David Fincher, stars Kevin Spacey and Robin Wright.

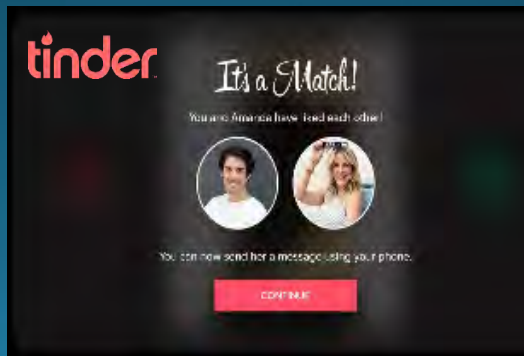
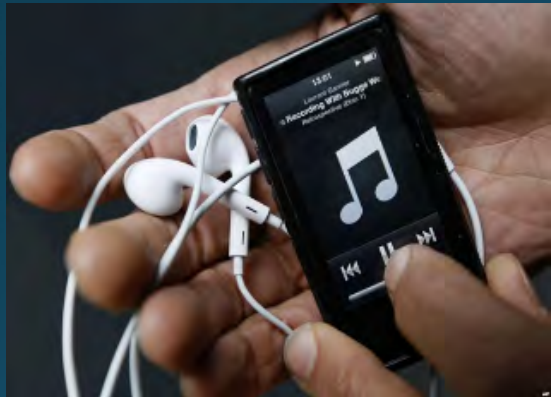


Because you watched Orange Is the New Black



Because you watched Red Lights





Nuevas tecnologías al servicio del negocio



Busca contenido relevante



\$1.99

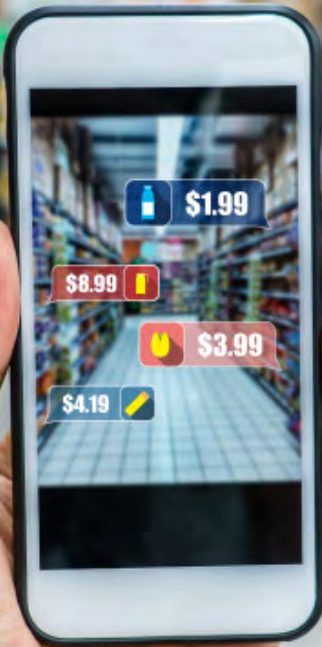
\$4.99



\$4.19



\$8.99



\$1.99

\$6.99



\$3.99



\$4.19



\$3.99

Data analytics

The image features a blue-toned background with a grid pattern and a world map. A prominent white line graph with circular nodes is positioned at the top. On the left, there are several smaller line graphs and a bar chart. In the center, the text 'Data analytics' is written in a bold, dark blue font. Below the text, there are three donut charts, each divided into four segments. To the right, there are several white-outlined boxes, each containing a white human figure icon. A thin white line connects these icons, suggesting a flow or relationship between them. The overall aesthetic is clean and professional, typical of a business or technology presentation.



Robotic Process Automation





“The Mindset that Leads to Sameness”

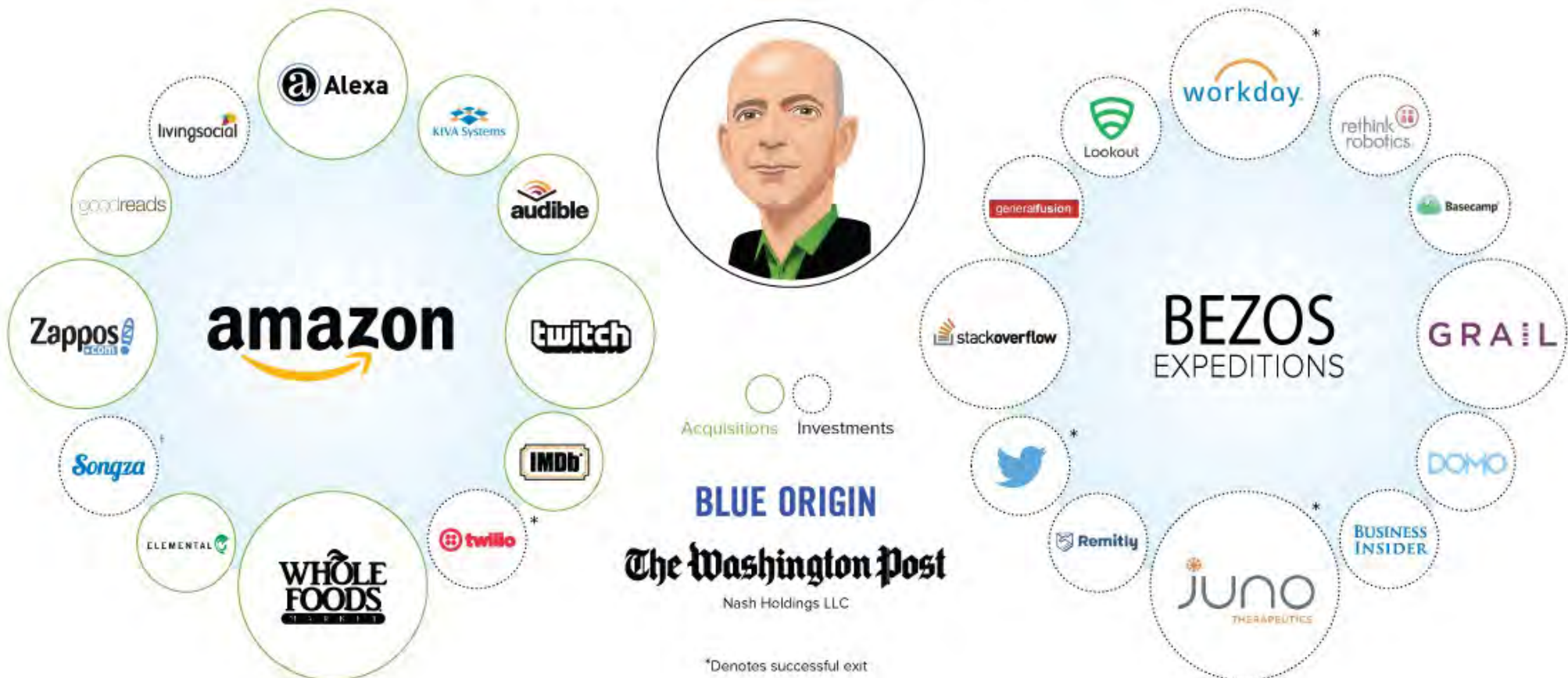


PRICE WAR

Redes de valor – La estrategia digital



THE BEZOS EMPIRE



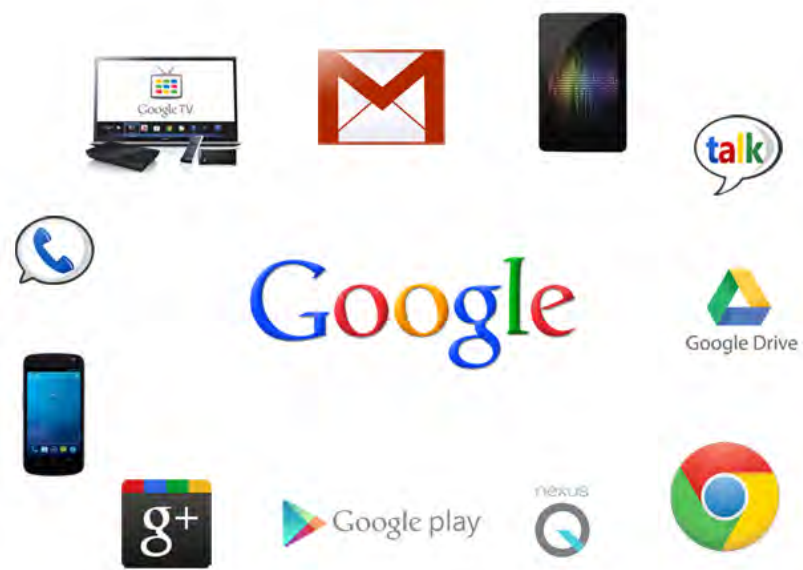
Acquisitions
 Investments

BLUE ORIGIN
The Washington Post
 Nash Holdings LLC

*Denotes successful exit
 †Sold to Google









Alibaba.com

阿里巴巴

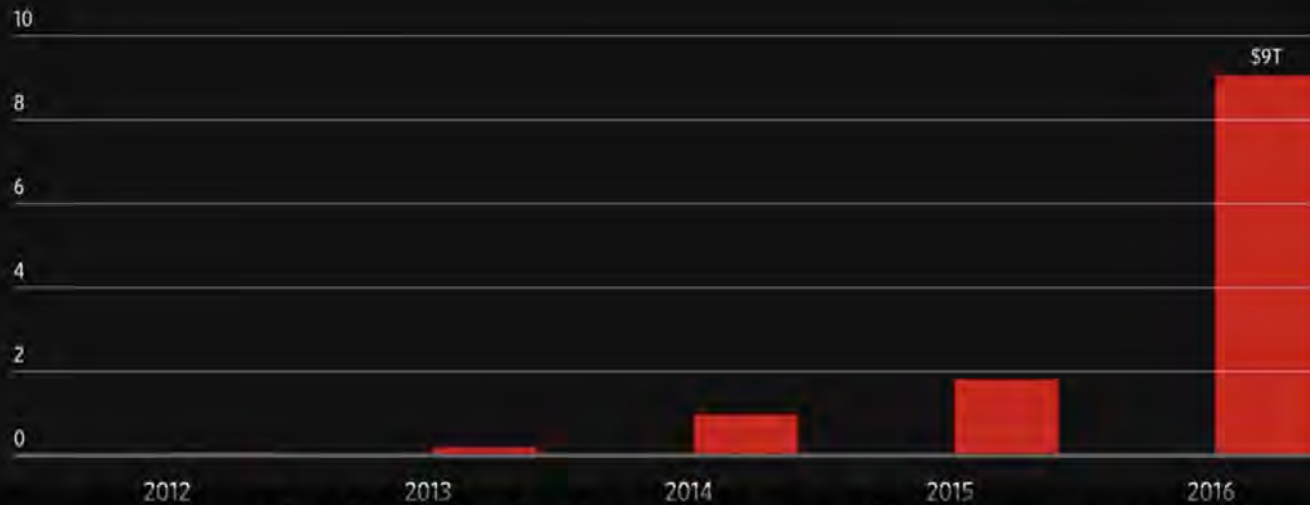


ADOPTION OF MOBILE PAYMENTS

Measured in trillions of U.S. dollars

WSJ

■ U.S.
■ CHINA



nine trillion dollars in mobile payments

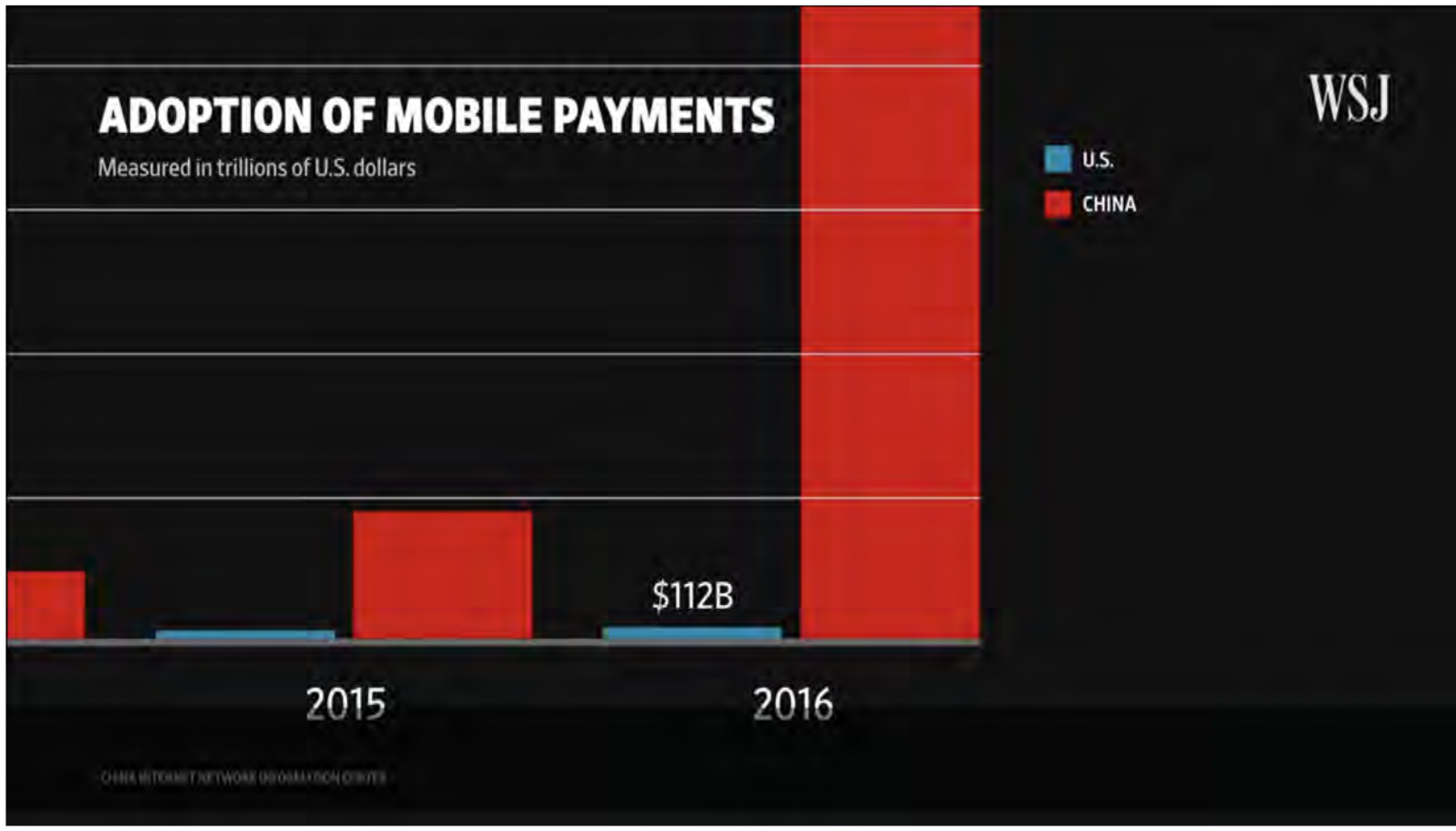
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ADOPTION OF MOBILE PAYMENTS

Measured in trillions of U.S. dollars

WSJ

■ U.S.
■ CHINA



CHINA INTERNET NETWORK USAGE SURVEY

WSJ



WeChat



Alipay

Two mega-apps from two Chinese



and consumer goods with their phones

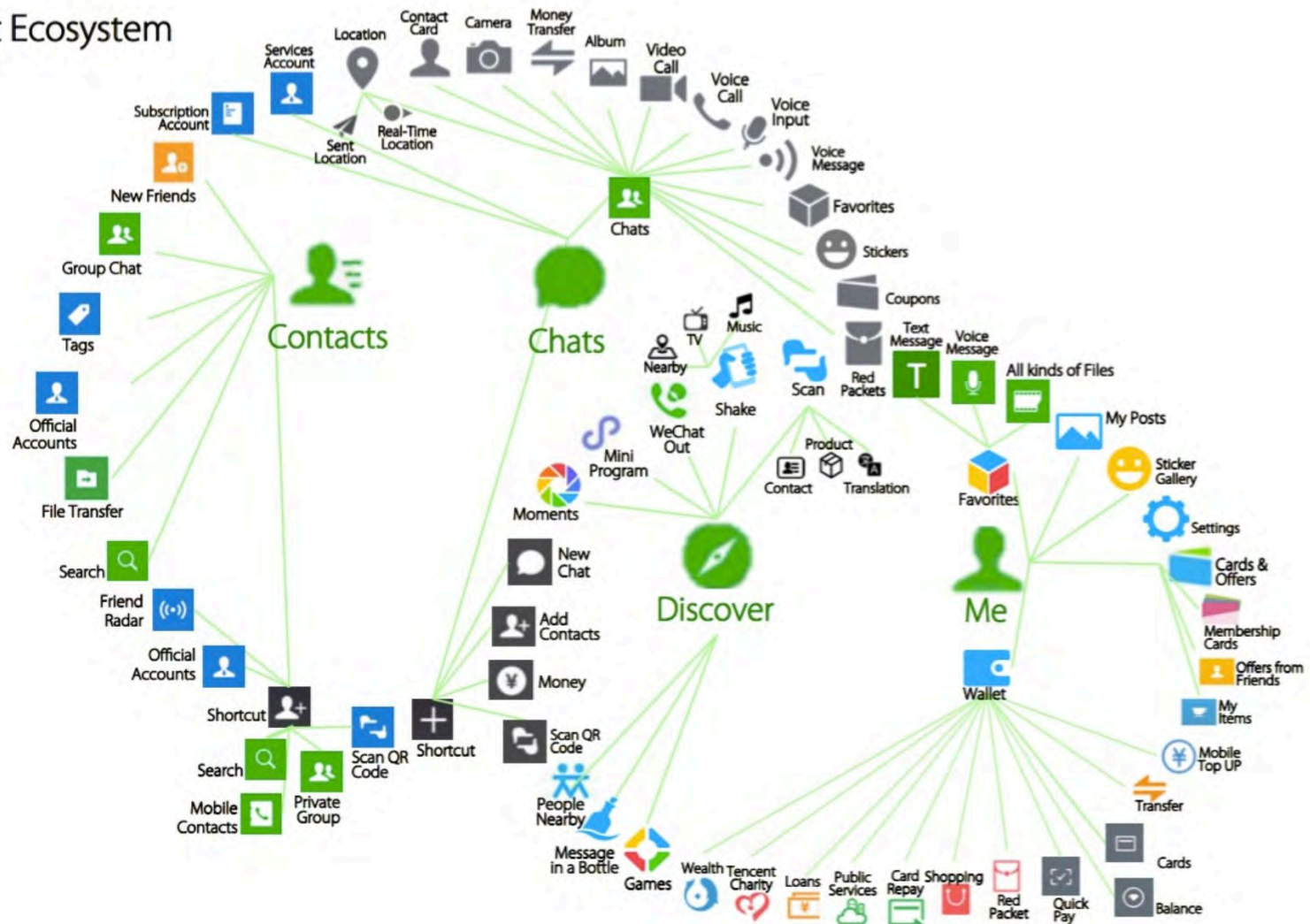




China's QR code scanning culture



The WeChat Ecosystem at a Glance



by Shirley

Digital ecosystem OF ANY COMPANY



- ✓ No Products
- ✓ No Silos
- ✓ Digital Estrategy
- ✓ Open Innovation
- ✓ Lean Startup

Transformación digital, un camino sin retorno

Liderazgo Empresarial




DIGITAL TRANSFORMATION

¿Qué implica la Transformación Digital?

Abordar Simultáneamente

- Digitalización para Automatización
- Innovación
- Incorporación de nuevas Tecnologías
- Cambios en la Cultura

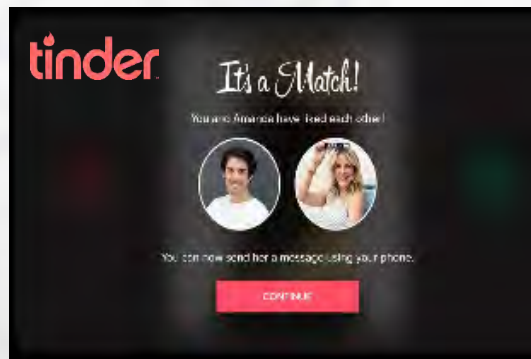
A person in a black wetsuit is rappelling down a vertical rock face. The scene is set against a dramatic sunset sky with golden clouds and a bright sun low on the horizon. The rock face is on the left side of the frame, and the person is positioned in the center, moving downwards. The overall mood is one of challenge and risk-taking.

El día a día (BAU), no nos deja tiempo **para pensar el futuro!**

Entornos digitales requieren capacidades para **asumir riesgo e incertidumbre**

¿Qué nos mueve?





Rediseño, cercanía y emociones

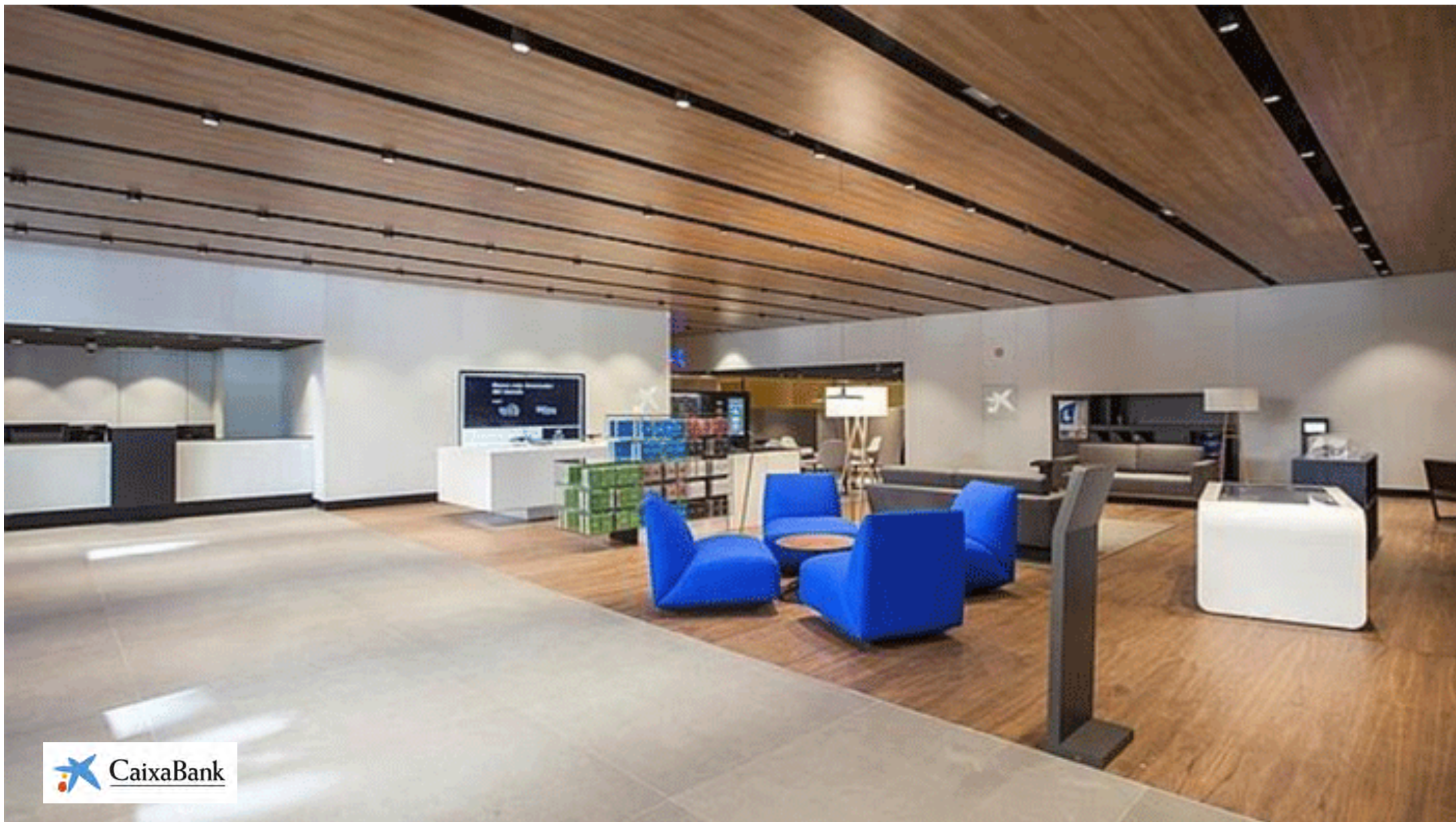


TSB to open up to 30 new branches, while 300 other banks shut

Derek French, the director of CCBS, said TSB had inherited many branches in poorly located positions, so needed to expand its network.

"Most of them will be in London and the South East, in areas where they haven't got a branch and they need to open one pretty quickly,"








citicbank



Las personas y la cultura



EL DESAFÍO NO ES TECNOLÓGICO
ES CULTURAL

A close-up photograph of a person's hands and forearms pulling a thick, light-colored rope. The person is wearing a red long-sleeved shirt and black shorts. The background is a blurred green field. A semi-transparent dark blue box is overlaid on the right side of the image, containing white text.

La resistencia **NO** es al
cambio

- Valorar el **error** como parte del aprendizaje
- Tener **Líderes** al servicio del equipo
- Desarrollar **Equipos** auto-gestionados



La Transformación no es de un área, sino de toda la organización..



Ecosistema Digital

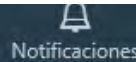


**Todo está por hacer,
y todo es posible.**





Búsqueda



Booking.com for Business - Is business travel getting too expensive? Access great value



Héctor Miguel Opazo Santis

CEO Andean Region - Grupo Componente

Colombia

Añadir sección

Más...

I have more than 15 years of experience in multinational cor
Management positions as Andean Region's CEO and Execut
Banking, Retail and Consulting industries. In companies and

571 7024362 57 3046640155



Hector Miguel Opazo Santis



Hector

Inicio

Crear



Hector Miguel Opazo Santis

Editar perfil

Registro de actividad + de 20

Biografía

Información

Amigos 371

Fotos

Archivo

Más

37 elementos para revisar

Realizar publicación

Foto/video

Vídeo en directo

Acontecimiento importante



¿Qué estás pensando?

Foto/video

Etiquetar a a...

Sentimiento/...

Publicaciones

Administrar publicaciones

Vista de lista

Vista de cuadrícula



Hector Miguel Opazo Santis ha compartido una publicación.

2 horas