



PETER SCHLEBUSCH

Competing to win in a DIGITAL
and DATA DRIVEN world

HAIR FORCE ONE





IN 2006 THESE WERE THE TOP 10 BRANDS

ExxonMobil



citi



ICBC



Source: Financial Times 2006-December



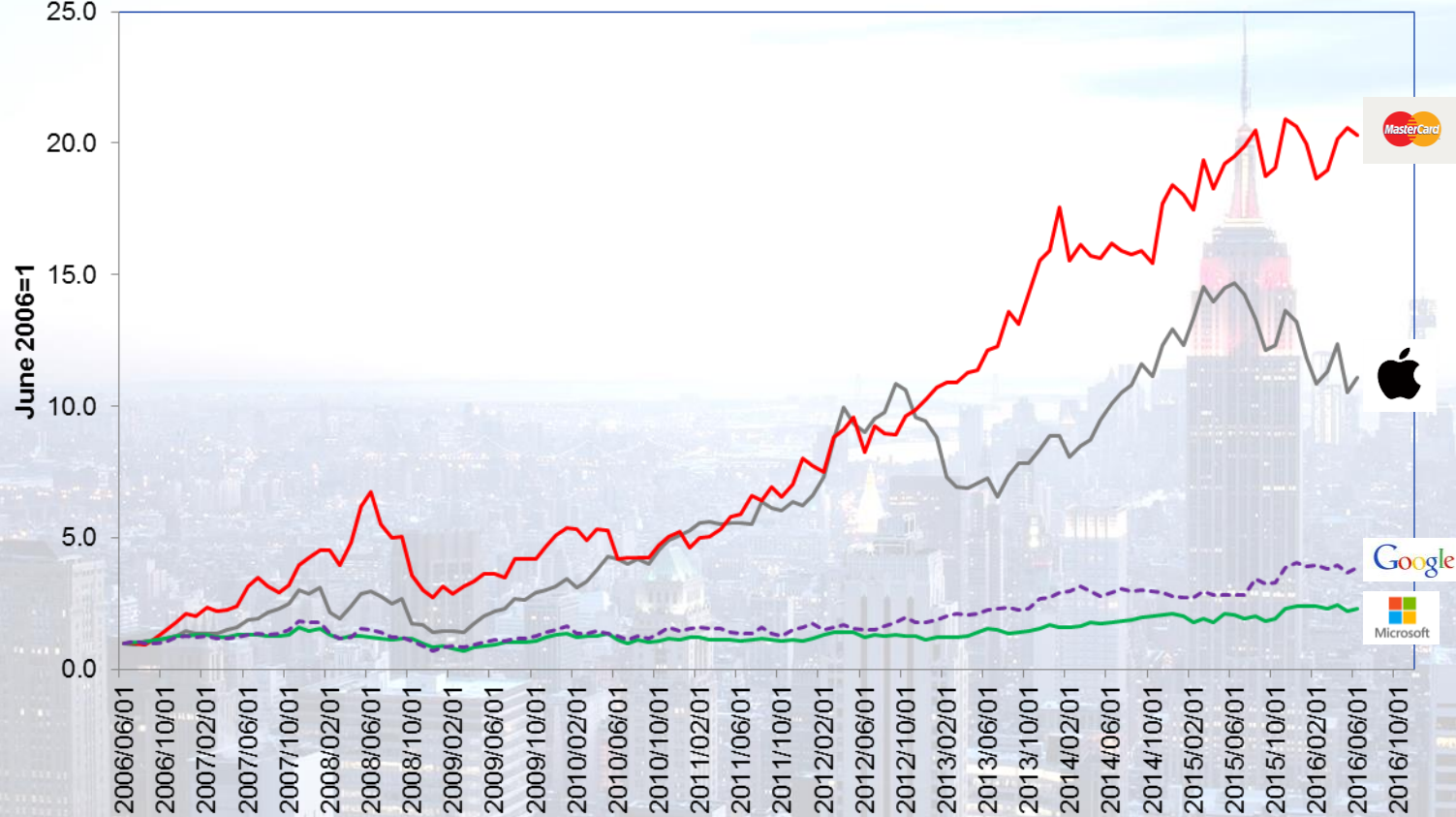
A LOT HAS CHANGED IN 10 YEARS



Source: Financial Times 2006-December



GROWTH IN SHARE PRICE OVER THE LAST 10 YEARS





DIGITAL IS THE FUTURE

DATA IS THE NEW OIL





USING ANALYTICS & SPORTS SCIENCE LEICESTER CITY WIN

ODDS: 5000 - 1

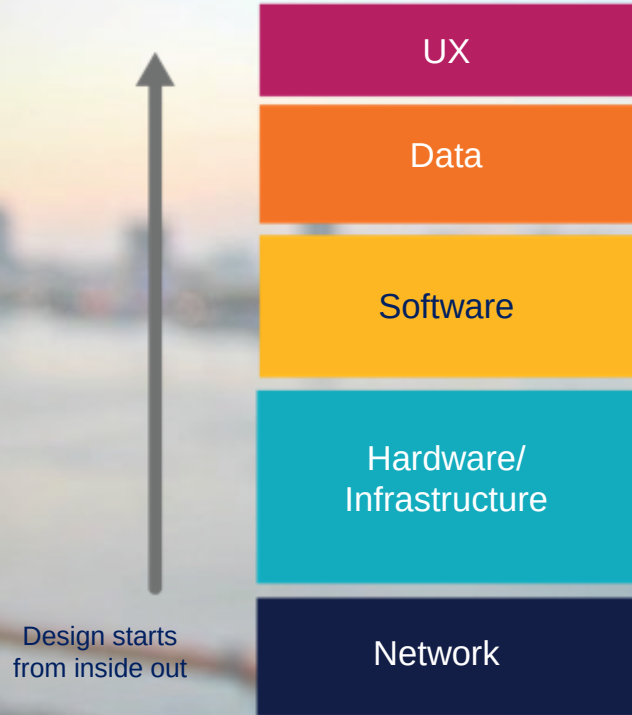


HISTORIC FOCUS



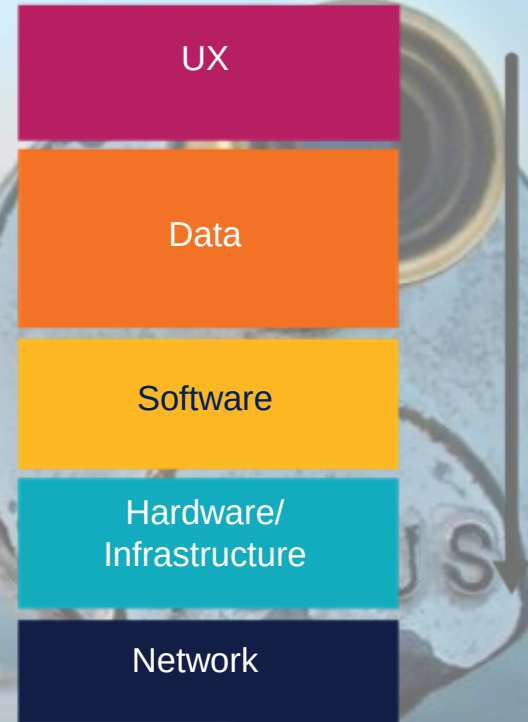


ORGANISATION FOCUS



TRADITIONAL ORGANISATIONS

CUSTOMERS FOCUS



MODERN ORGANISATIONS

CUSTOMERS ARE EASIER TO ENGAGE THAN EVER.



DIGITALLY CONNECTED

SOCIALLY NETWORKED

BETTER INFORMED





双11全球狂欢节

2016 11.11 GLOBAL SHOPPING FESTIVAL

06:54:52

¥57.1 Billion 571亿



15:19:13

912亿 ¥91.2 Billion



24:00:00

¥120,748,589,125

\$17,787,226,799

Total GMV in USD

初步数据，未经审计。All data on the screen are preliminary and unaudited.

无线成交占比 82%
Mobile GMV Ratio

24 hours ; \$17.73 billion

**JAN
2016**

DIGITAL IN SOUTH AFRICA

A SNAPSHOT OF THE COUNTRY'S KEY DIGITAL STATISTICAL INDICATORS



TOTAL
POPULATION



we
are
social

**54.73
MILLION**

URBANISATION: 65%

FIGURE REPRESENTS TOTAL NATIONAL
POPULATION, INCLUDING CHILDREN

ACTIVE
INTERNET USERS



we
are
social

**26.84
MILLION**

PENETRATION: 49%

FIGURE INCLUDES ACCESS VIA
FIXED AND MOBILE CONNECTIONS

ACTIVE SOCIAL
MEDIA USERS



we
are
social

**13.00
MILLION**

PENETRATION: 24%

FIGURE BASED ON ACTIVE USER
ACCOUNTS, NOT UNIQUE INDIVIDUALS

MOBILE
CONNECTIONS



we
are
social

**85.53
MILLION**

vs POPULATION: 156%

FIGURE REPRESENTS MOBILE
SUBSCRIPTIONS, NOT UNIQUE USERS

ACTIVE MOBILE
SOCIAL USERS



we
are
social

**10.00
MILLION**

PENETRATION: 18%

FIGURE BASED ON ACTIVE USER
ACCOUNTS, NOT UNIQUE INDIVIDUALS



The bank of **tomorrow** will not be a place people go to. Instead, it will go with them wherever they go.



AFRICA IS OUR HOME, WE DRIVE HER GROWTH



75% of internet traffic in Africa is **via mobile.**





In the future, BBVA will be a software company

Francisco Gonzáles, (Former) Chairman and CEO, BBVA

A photograph of Francisco Gonzáles, former Chairman and CEO of BBVA, standing behind a white podium with the BBVA logo. He is wearing a dark suit, white shirt, and a patterned tie. The background is a solid blue color.

BBVA



THE BANK THAT KNOWS ME

- 1.** A single and complete connection with every customer
- 2.** A personalised bank for every moment in life



THE BANK THAT EMPOWERS ME

- 1.** An entire bank in every customer's pocket
- 2.** A toolbox for every financial need



THE BANK THAT DELIVERS FOR ME

- 1.** A reliable partner for life and business
- 2.** A frictionless and dependable payment experience



IMPLEMENT DATA MANAGEMENT PRINCIPLES





DATA LAKE

00 100100100 100100100 100 100 100100100 100100100
00 100100100 100100100 100 100100100 100100100
00 100100100 100100100 100 100100100 100100100
00 100100100 100100100 100 100100100 100100100
00 100100100 100100100 100 100100100 100100100
00 100100100 100100100 100 100100100 100100100



IN MEMORY ANALYTICS

INSTANT RESPONSE





24/7

THE SMARTPHONE ERA



Smartphone + Tablet App



Business Online Across Africa



Sino-Africa Connect



Share Trading



Web Trader



Instant Money



eMarket Trader



Smart Watch

We were the 1st to market



Universal
Digital ID



Biometric
Authentication



Card
Console



Balance
Peek



OST Watch
App

We have made payment effortless



WHO am I ?

 Metrics

DEMOGRAPHIC
LIFE STAGE
CREDIT SCORE
ASPIRATIONS
PSYCHOGRAPHICS
CAREER
GENERATION X,Y,Z

HAVE
WANT
LIKE
DISLIKE
SOCIAL MEDIA
PROFILE
SENTIMENT

NEXT BEST PRODUCT
NEXT BEST DIALOGUE
SATISFACTION
CHURN
VALUE (CURRENT &
POTENTIAL)
BALANCE SHEET
INCOME STATEMENT
MY DATA QUALITY
LOYALTY
CREDIT RISK RATING
CREDIT HISTORY
CURRENT CREDIT
AML RISK SCORE
FRAUD RISK SCORE
UTILISATION

CONTEXT
LIFE EVENTS
BUREAU EVENTS
GEOGRAPHIC


TRIGGERS


BUREAU
VENDORS
SOCIAL MEDIA
GOVERNMENT


MONEY
IN THE
BANK

ACCOUNTS
CHANNELS
FREQUENCY
VALUE
GEOGRAPHY
FLOW OF FUNDS

FEES
COSTS
CAPITAL
PROFIT
LIFETIME VALUE

CONTACT HISTORY
CAMPAIGNS
OFFERED PRODUCTS
FLOW OF FUNDS
GEOGRAPHY
CHANNEL
SERVICE
PARTNERS

TouchPoints



FINANCIAL SECURITY
Savings
Insurance
Children's Education
Retirement Planning
Estate Management

MY REMINDERS
Life Event

MY BUDGET
MY FINANCIAL VAULT
PEOPLE LIKE ME



PORTFOLIO MANAGEMENT APP FOR PRIVATE BANKING RELATIONSHIP MANAGERS







VOICE OF THE CUSTOMER



Improvement cycle



Learn from

CUSTOMERS

- Talk to customers
- Observe customers



Measure with

EXPERIMENTS

- Product experiments
- Marketing experiments

Build

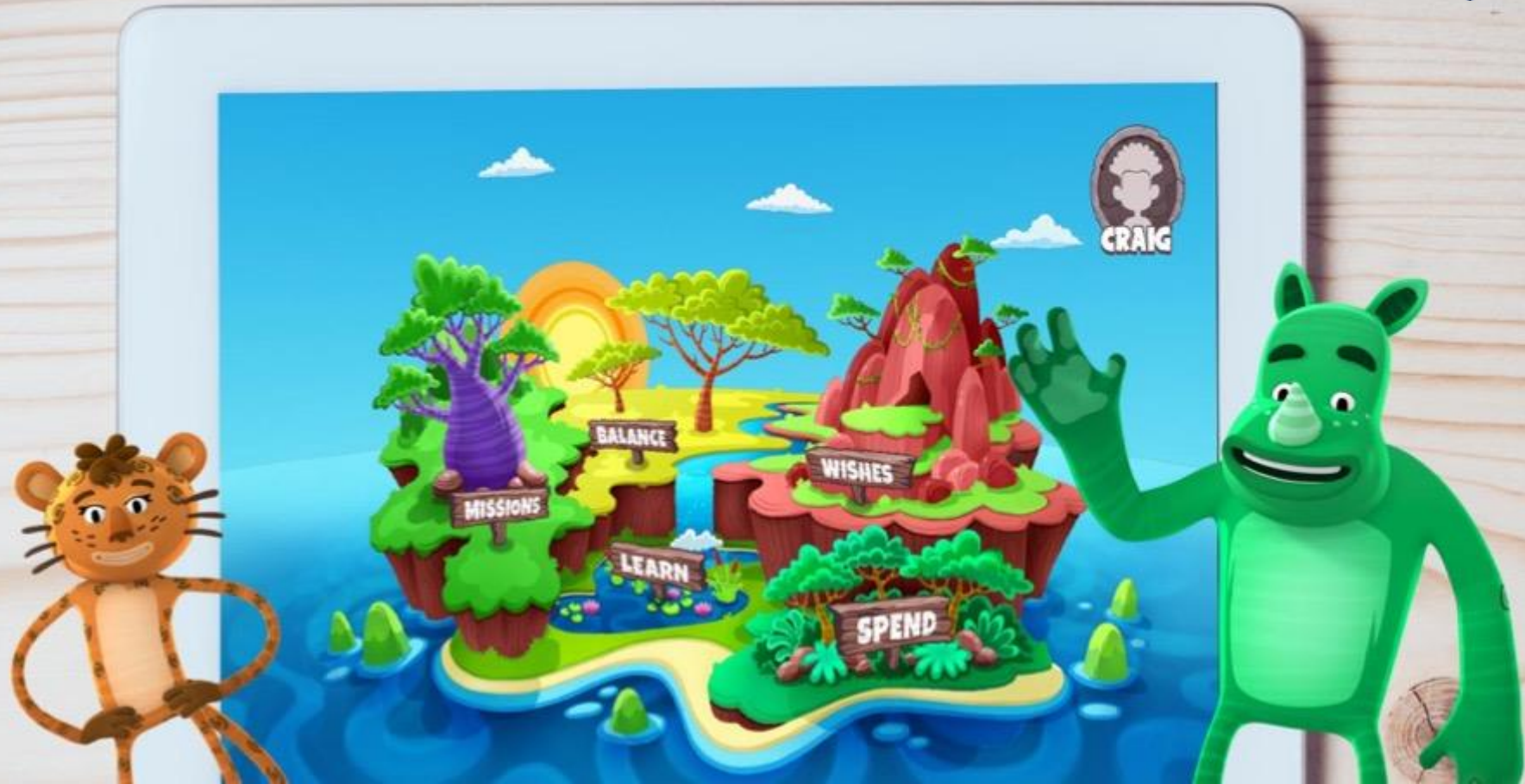
IMPROVEMENTS

- Improve product
- Improve marketing

10% better each week

#MOV/MENT

FIRST EVER KIDZ APP IN SOUTH AFRICA



Best Offer to Buy for Walk In Customers



1 out of 5 take up rate





**PROVIDING ANALYTICAL REPORTS
FOR MERCHANTS**





**USING ANALYTICS TO
COMBAT FRAUD**



DIGITISING INSURANCE CLAIMS





ATM

Mobile

Internet

Tablet

Branch

Retailers



ATM

Mobile

Internet

Tablet

Branch

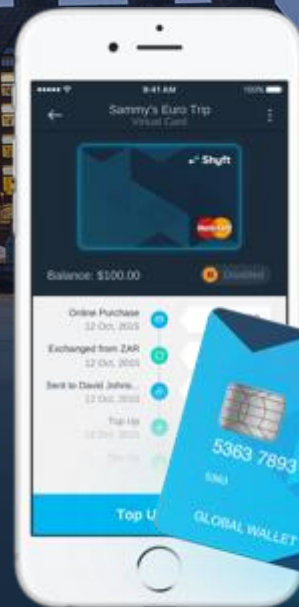
Retailers

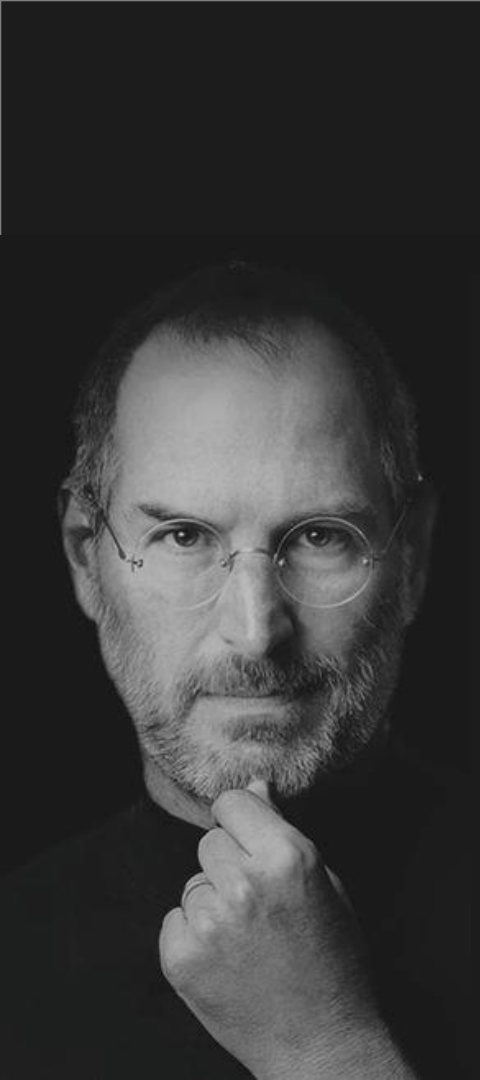


Send, Spend and Exchange

Virtual and Physical Cards

To change the way people think about foreign currency and create a seamless, safe and simple experience to send, spend and exchange foreign currency with your mobile phone. Physical Cards coming soon!



A black and white portrait of Steve Jobs, showing him from the chest up. He is wearing his signature round glasses and has a beard. His hand is raised to his chin in a thoughtful pose.

**GET CLOSER THAN EVER TO
YOUR CUSTOMERS. SO
CLOSE THAT YOU TELL THEM
WHAT THEY NEED WELL
BEFORE THEY REALISE IT
THEMSELVES**

Steve Jobs, CEO, Apple

WHAT DOES THE **FUTURE OF BANKING** LOOK LIKE?



Portfolios

Account 511014

Portfolio Value
\$50,691.40

Change
\$8.74 (31.7%) ▲

(80.2%) ▼



THANK YOU FOR LISTENING !!!

Arigatō Obrigado Asante sana
Oh yeh rah don Ngiyathokoza
Ni khensile Merci
Dankie Ke a leboha Ndolivhuwa
Zikomo Kwambiri Ke a leboga
Ngiyabonga Siyabonga
Siyabonga kakulu Ro livhuwa Enkosi