

cl@b/2019

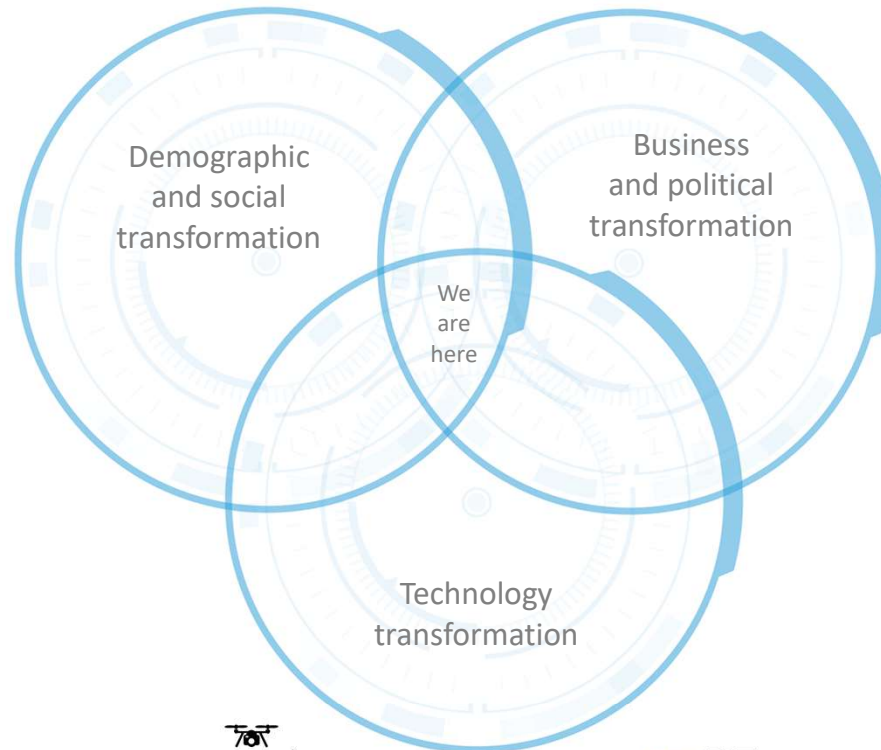
OCTOBER 7-9, 2019 / HOLLYWOOD, FLORIDA



CEO Panel

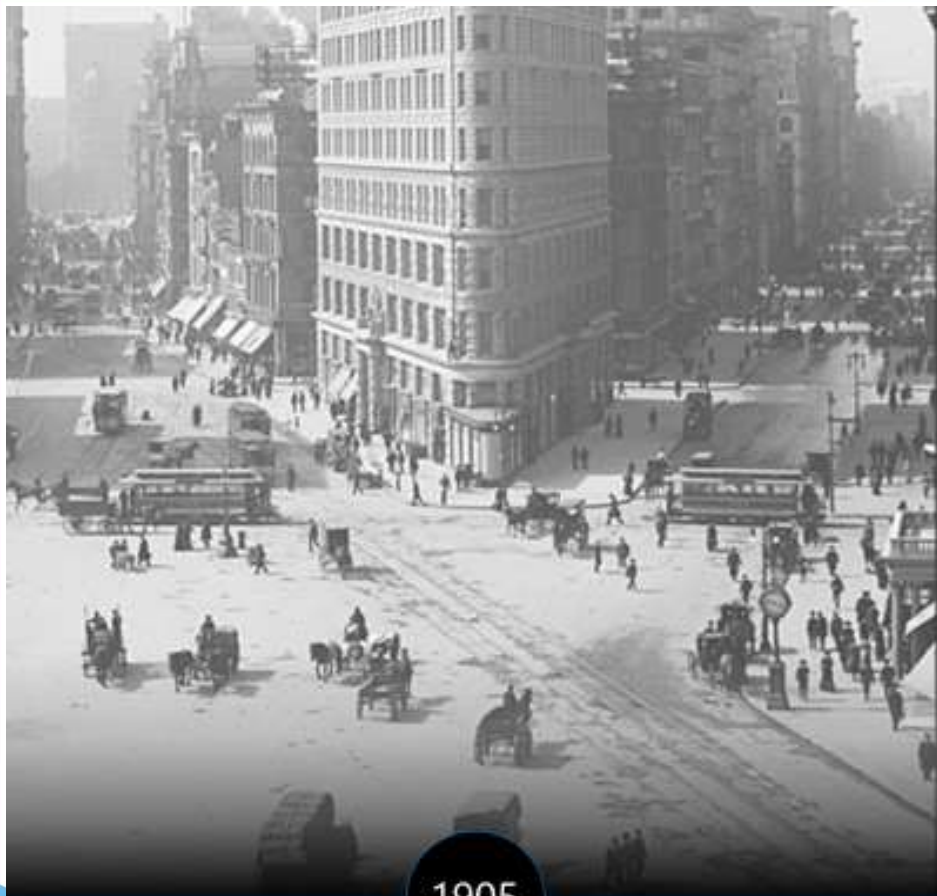
Technology impact on business
innovation and transformation

- Millennial + Gen Z
- Conscious consumer
- Globalization of employment
- Globalization of consumption
- Population Aging
- Inequality growth
- Climate change
- Urbanization
- Health and life expectancy
- Customization in scale

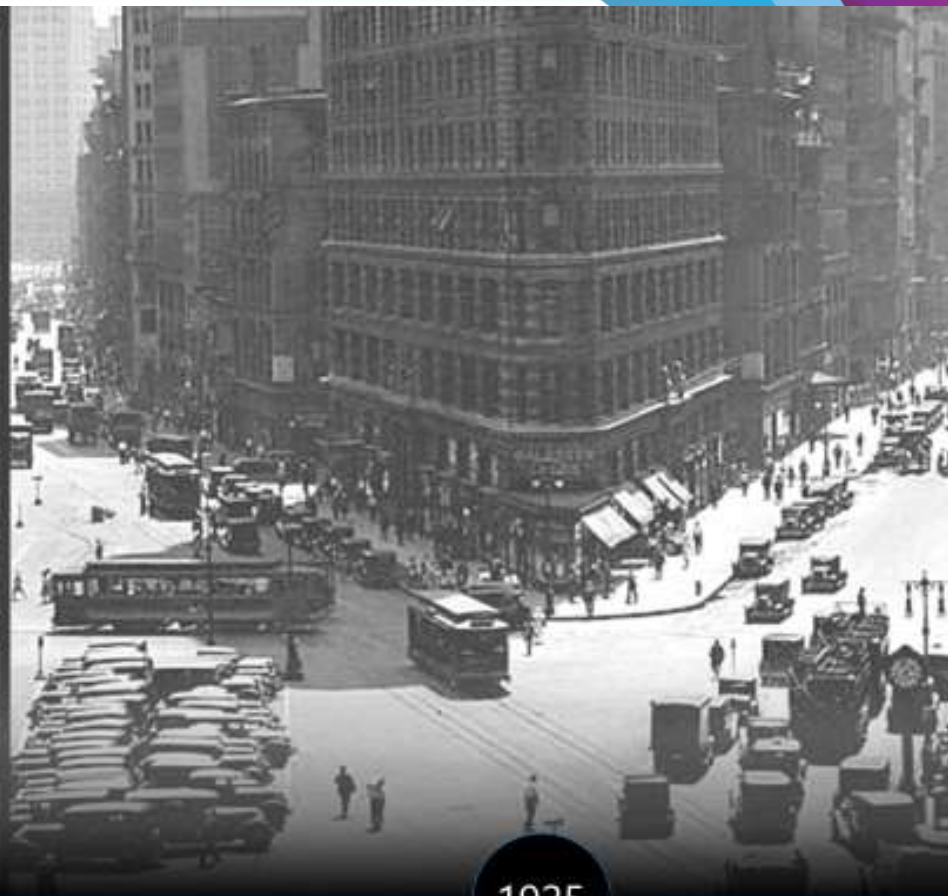


- Reputation vulnerability
- Transparency
- B corporation / B movement
- Customer power of choice
- Globalization of competition
- Globalization of customers
- Increase of populism
- Increase of nationalism
- China and India
- Regulation
- Value chain disruption





1905



1925



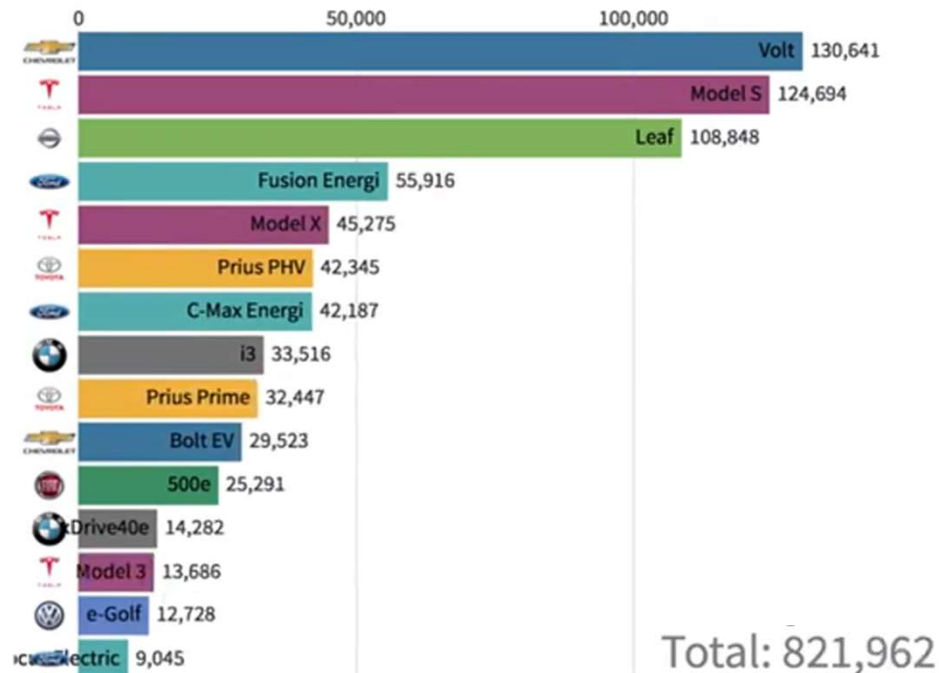
2005



2013

US PLUG-IN VEHICLE SALES

SINCE JANUARY 2012



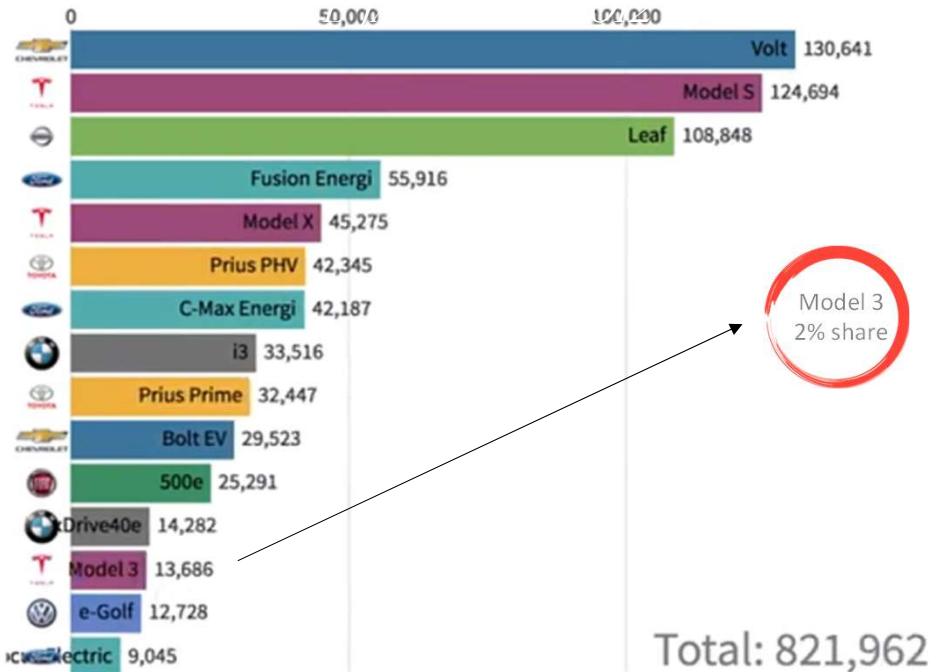
Source: [insideEVs](https://insideevs.com/news/340091/deep-dive-insideevs-electric-car-sales-estimates-and-methodology/) * Some values are estimates. Please visit <https://insideevs.com/news/340091/deep-dive-insideevs-electric-car-sales-estimates-and-methodology/> for details.

● A Flourish bar chart race

April
2018

US PLUG-IN VEHICLE SALES

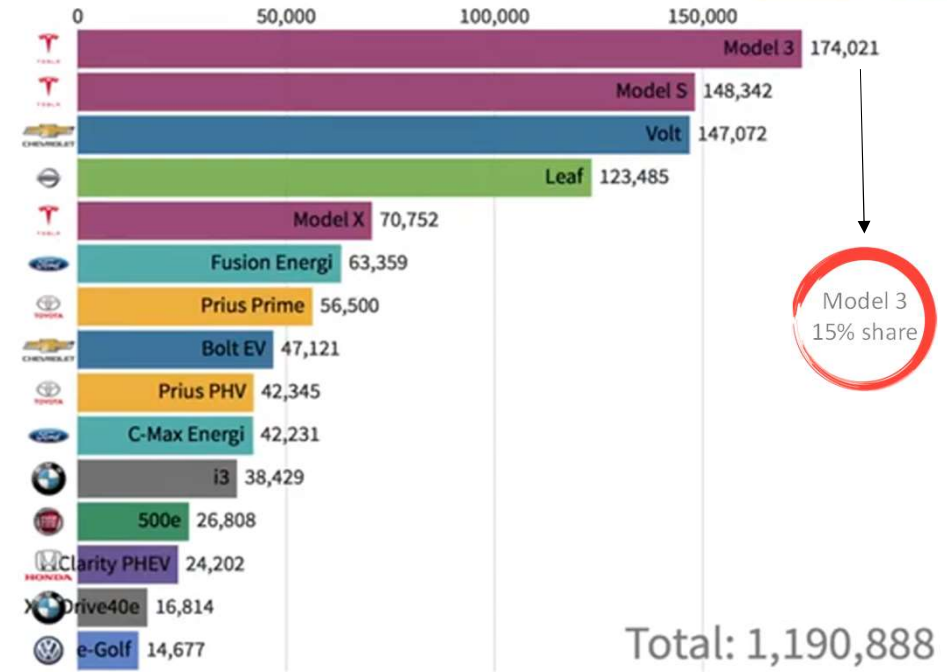
SINCE JANUARY 2012



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April
2018

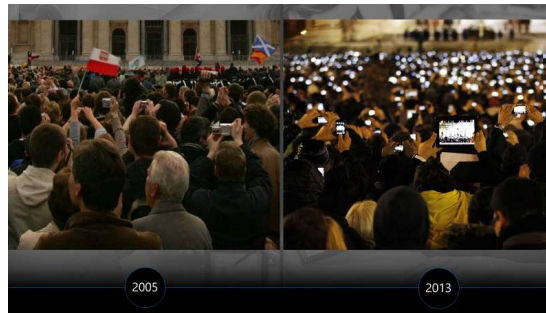
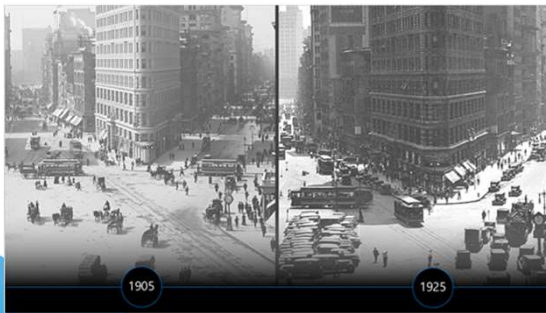
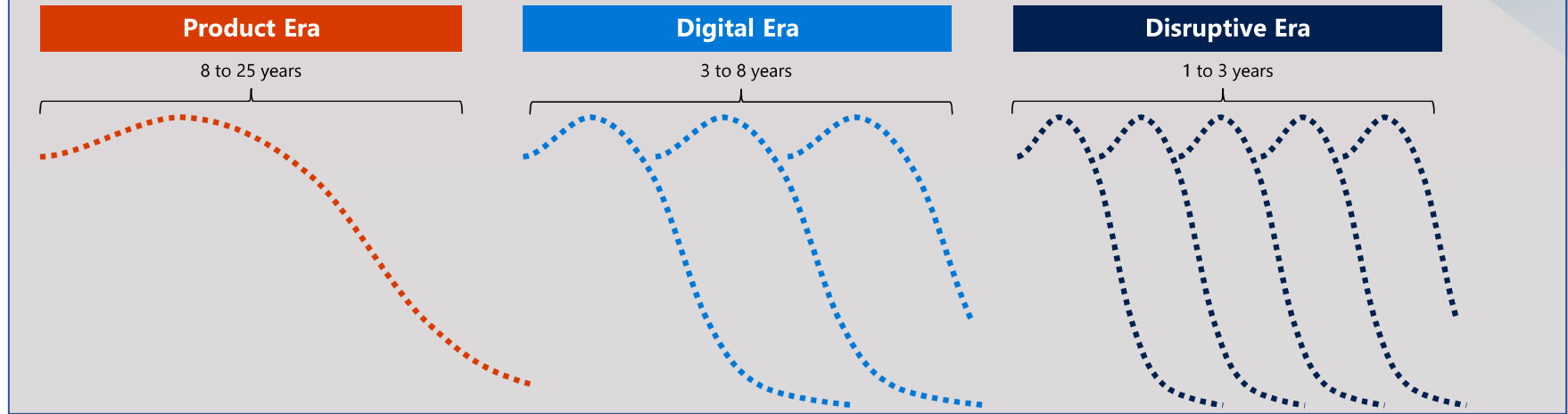


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● A Flourish bar chart race

April
2019

In the new era, adaptability speed is a competitive advantage





“

Every company is a software company.

You have to start thinking and operating like a digital company.

It's no longer just about procuring one solution and deploying one. It is not about one simple software solution.

It's really you yourself thinking of your own future as a digital company.

Satya Nadella, CEO, Microsoft

”



Welcome to our panelists



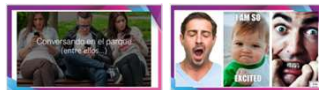
JORGE SALAS
Banesco USA



**MAXIMILIANO
LEWINSKY**
Telefónica
Business
Solutions



**LUIZ MARCELO
MARREY
MONCAU**
Microsoft



What did I learn

#1 The customer journey



#4 Culture eats strategy for breakfast

- Culture is the ultimate competitive advantage
- Define and manage the cultural change
- The workforce is changing
- The new role of HR
- Execution and change management

#2 Leadership commitment

1. Be genuine - "Walk the talk"
2. Have your feet firmly in the future
3. Have a purpose-driven mission
4. Not a task master or micromanager
5. Make periodic changes big and small
6. Make it who you are
7. Let technology accelerate the change
8. Communicate, communicate, communicate
9. Be vocal, offer ideas
10. Be flexible, stay the course

#5 Enable and empower: it's a team sport

70% of transformations fails due to management behavior or engagement, not resources or strategy

McKinsey

#3 Plan for a journey

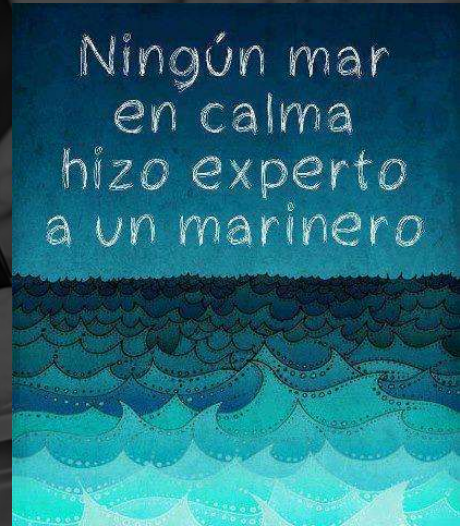


#6 Keep learning

"Be passionate and bold. Always keep learning. You stop doing useful things if you don't learn."



Thank You!



Luiz Marcelo Marrey Moncau
Business Transformation Officer



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Appendix

A photograph of three people sitting on a wooden park bench. On the left, a woman with long brown hair is looking down at her smartphone. In the center, a man with glasses and a dark jacket is also looking at his phone. On the right, another woman with long brown hair is looking at her phone. The background shows green foliage and a tree trunk. The image is framed by a colorful geometric border in shades of purple, pink, and blue.

Conversando en el parque
(entre ellos...)



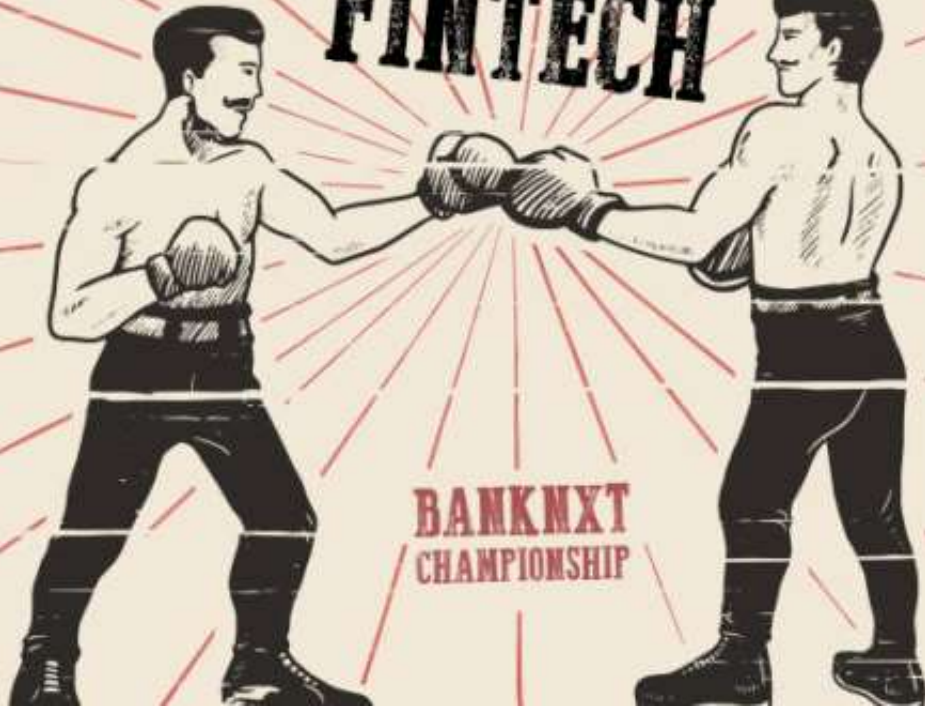
Hacen mas del 50% de las transacciones bancarias a traves del telefono celular

32% nunca ha ido a un banco

27% prefiere no tener un banco

24% prefiere ir al dentista que a una sucursal bancaria

BANKS vs FINTECH



**BANKNXT
CHAMPIONSHIP**



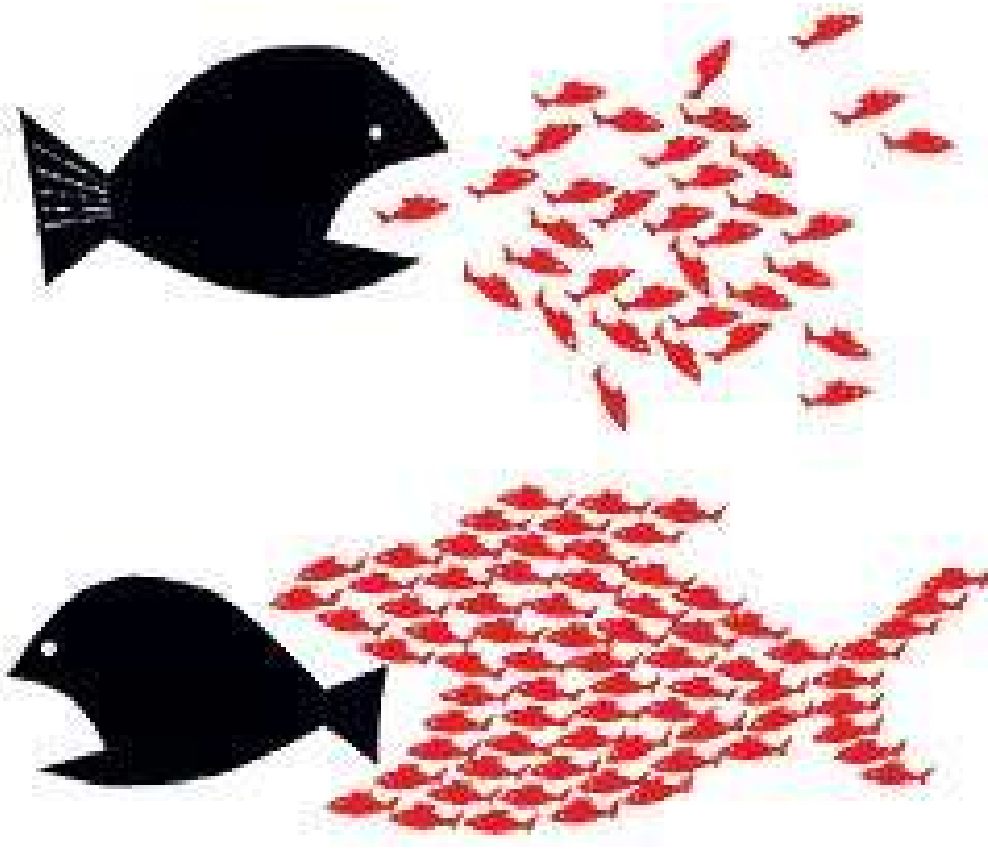
REGULATION



LEGISLATION

CONFRONTATION

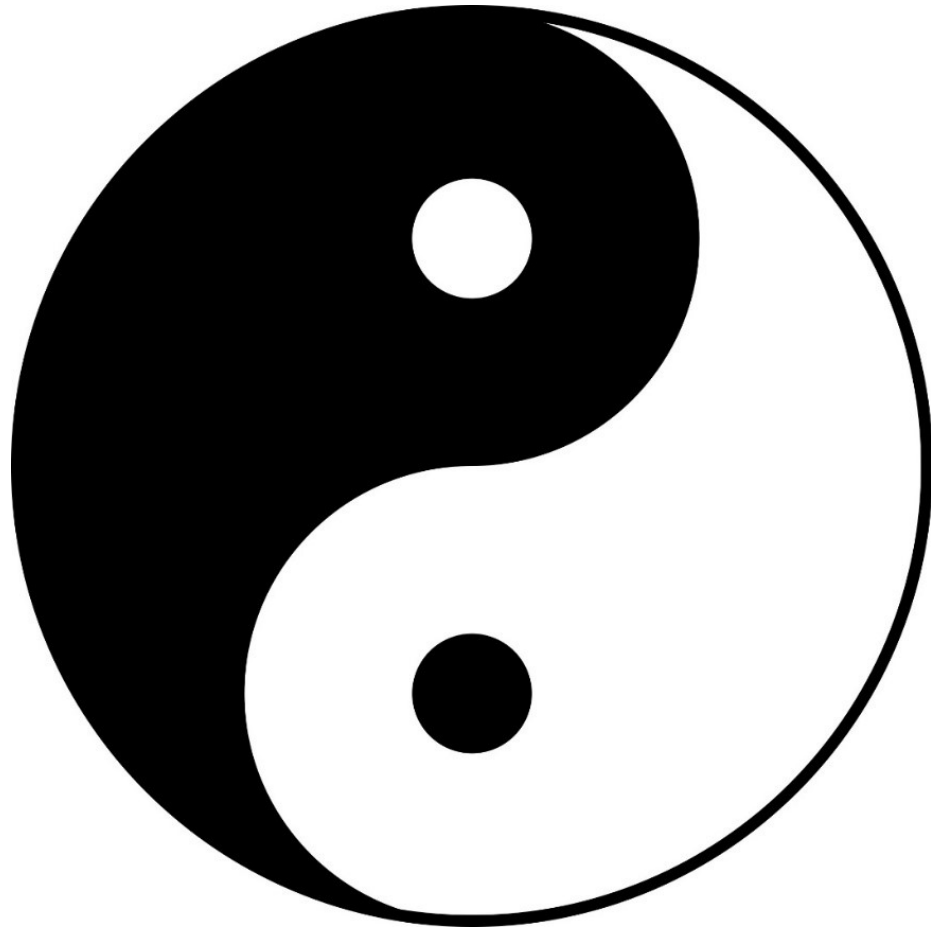




UBER vs. TAXI



BANK



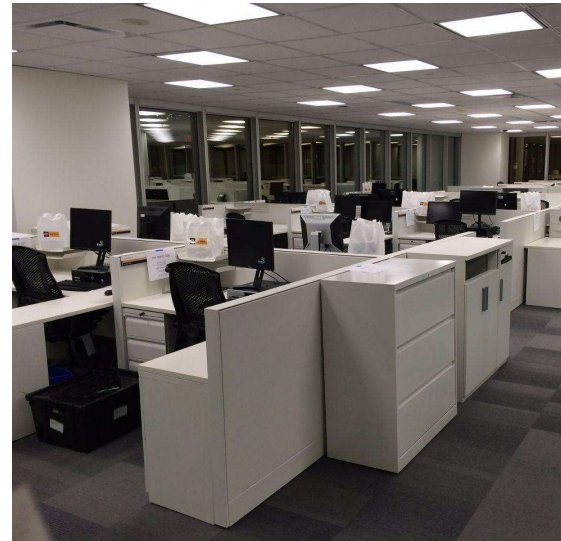


Banco del Pasado

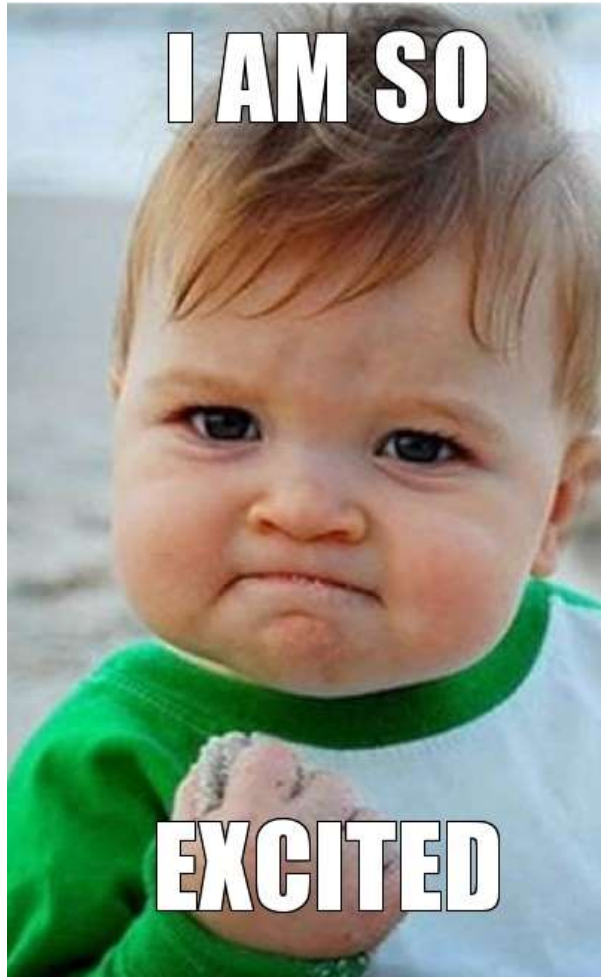


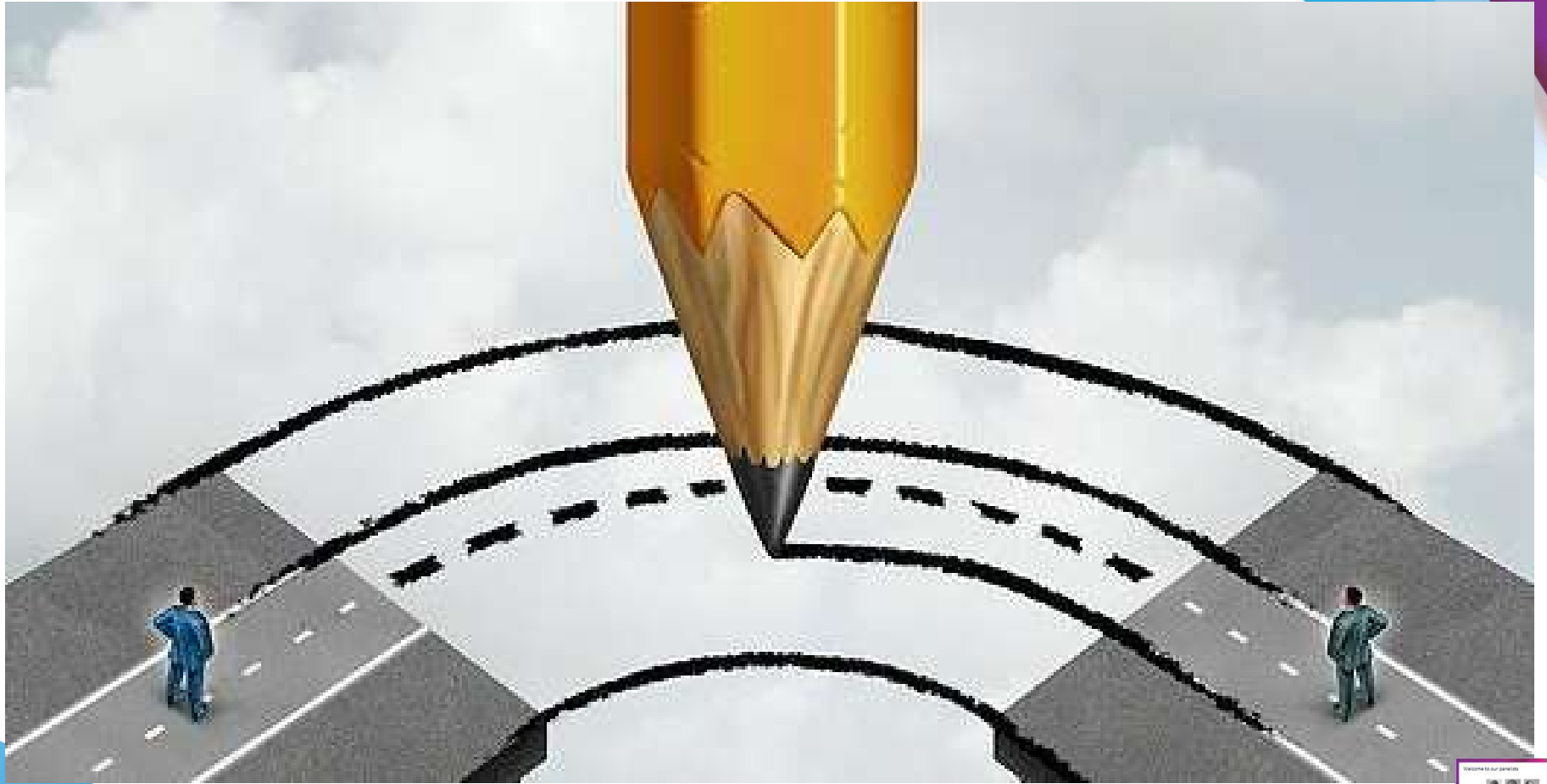
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Banco del Presente











CORPORATE CULTURE



Scalebench

DESIGN THINKING

A FRAMEWORK FOR INNOVATION

EMPATHIZE
Innovation should be human-centered.

IDEATE
Innovation is born from a clash of ideas.

DEFINE
Innovation should solve a problem.

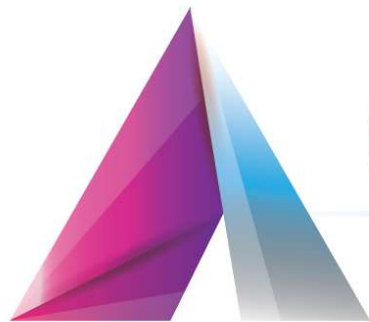
TEST
Innovation should be refined.

PROTOTYPE
Innovation should be tested.

PLUG AND PLAY

Silicon Valley in a





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La transformación en Telefónica ...

Conectividad

**Servicios
Digitales**

**Big
Data**

**Inteligencia
Artificial**



Latino América lidera el mercado del retail banking...

>6%

Rentabilidad
media

30-50

Infra-bancarización

11%

Crecimiento volumen
activos e.2022



... ejes a desarrollar para sostener liderazgo



El cambio de la cultura se consigue

*Poniendo al **CLIENTE** en el **CENTRO***



Compromiso con la sociedad, la educación y la innovación

Voluntarios
Telefónica

>40.000
voluntarios

ProFuturo

>5.800.000
niños

MIRÍADAX_

>4.300.000
estudiantes
registrados

~800
startups
invertidas

#2 en
Europa

643
patentes
registradas

Instituto Tecnológico_

Lanzamiento
2017
FP

Blockchain

Inteligencia
Artificial

Conectividad
áreas rurales

Edge-computing



Tecnologías clave para el futuro de la banca

