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01

Looking outside



Technology is changing the way people interact with every industry...







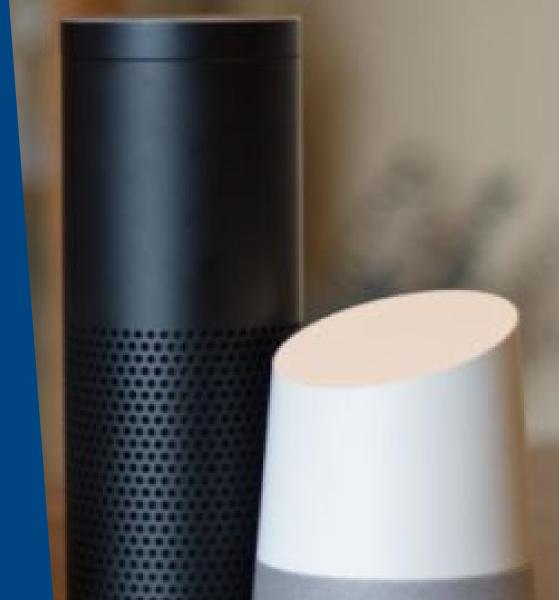
"In 10 years the retail industry will look nothing like it does now"

Warren Buffet



Transforming every aspect of customer interactions

IoT redefining convenience





Transforming every aspect of customer interactions

A new kind of store with no checkout required





Transforming every aspect of customer interactions

30%* of USA home entertainment revenue in 10 years



Ludicrous Experiences





The Bed Reborn
The Sleep Number 360° Review

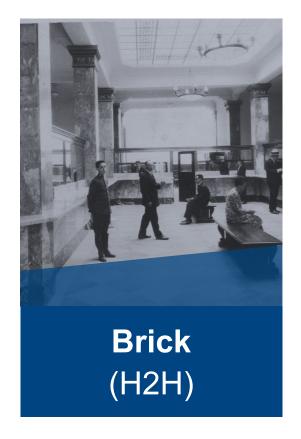


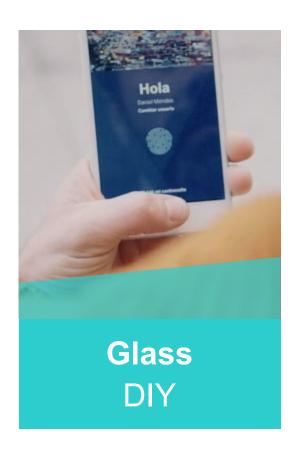


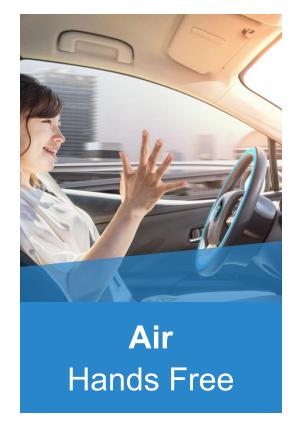
02

Inside banking

The three ages of banking







Main dynamics affecting the banking sector











03

The winners

The Bank of the future will be integrated seamlessly into the consumer's everyday life

Are we learning as fast as the world is changing?

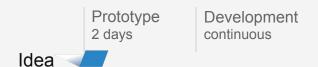
Creation

Heritage organization





Digital organization





Listen Learn Anticipate





From Millions to Billions

Core capabilities being created



Design Thinking



Platforms
Cloud Technology
APIs



Al
Data analytics
Machine Learning

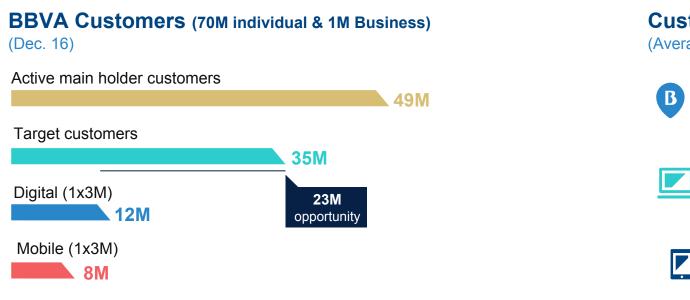






BBVA's global strengths





Customer interaction

(Average customer)







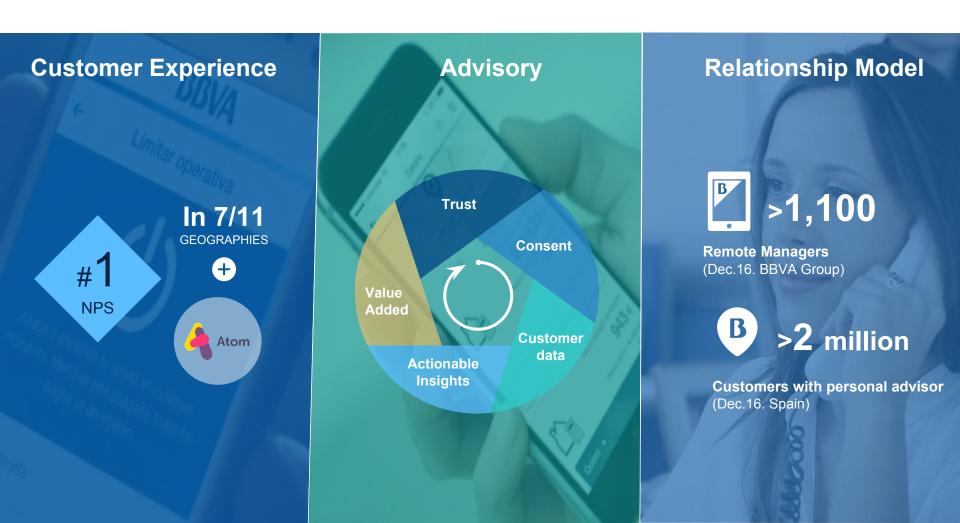
BBVA physical distribution landscape

(Dec.16-Mar.17)

8.4k
BRANCHES

130K NETWORK COLLEAGUES

Customer's expectations





Agile creation in synchronized quarterly planning







3 - 6 - 9

The capabilities to success



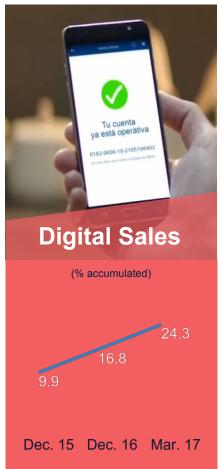
Design
Ambassador
Spring Studio





Head of Data

Trust circle



Adapting to this new ecosystem

SCOUTING

GROWING

ACQUISITIONS

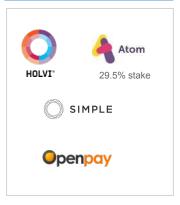
INVESTMENTS

(venture capital*)

PARTNERSHIPS













illustrative examples of creations "EMC": Commerce 360

Useful data to increase yours sales

muno

Insurance like you've never seen it before.



illustrative examples of creations "EMC":
Muno

