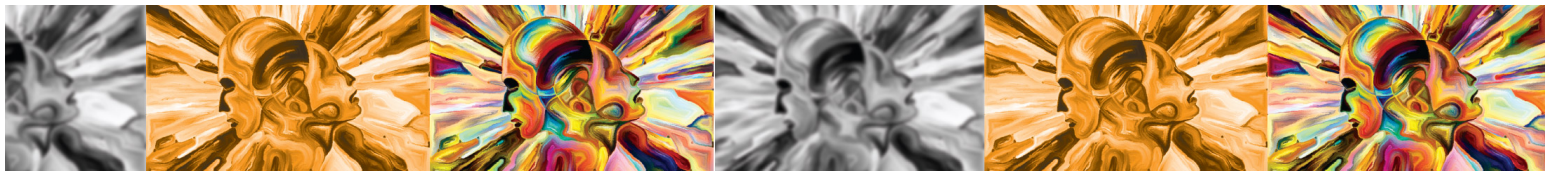




Experiencia: Eje de valor de las Fintech

Esteban Velasco
CEO
SEMPLI
@estebanvelasco

semp!.



EL CLIENTE EN EL CENTRO DEL MODELO

semp!.



inhibidores

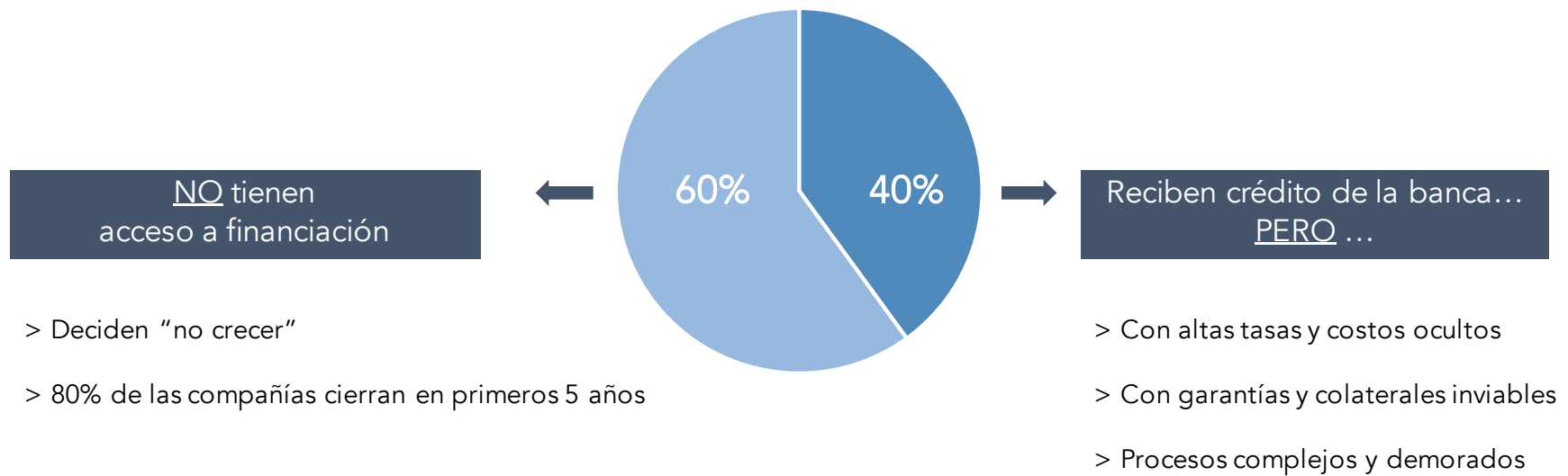
cambio

experiencia

inhibidores



dolor de la pequeña empresa



oferta concentrada

86%

de la banca está
concentrada en 6 grupos



procesos complejos



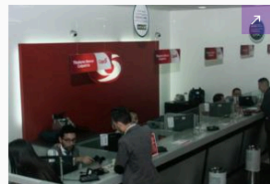
JUEVES, 12 DE JULIO DE 2018

VERSION DIGITAL SUSCRÍBASE

FINANZAS ECONOMÍA EMPRESAS OCIO GLOBOECONOMÍA ANÁLISIS ASUNTOS LEGALES CAJA FUERTE ESPECIALES

ACTUALIDAD CONSUMO DE CARNE CANCELLETERÍA DE COLOMBIA ALBERTO CARRASQUILLA GUERRA COMERCIAL PETRÓLEO BANCOS

Factoring Servimos DÓLAR + \$2.880,10 EURO + \$3.379,79 COLCAP + 1.554,15 PETRÓLEO + US\$70,38 CAFÉ - US\$1,36 UVR + \$259,3492 DTF + 4,60%



BANCOS

Mala atención al cliente es la principal queja que recibe el sistema financiero

QUEJAS DE LOS COLOMBIANOS ANTE ENTIDADES FINANCIERAS



QUEJAS RECIBIDAS POR SECTOR
Mayo de 2017



RECLAMACIONES MAS REPRESENTATIVAS
Mayo de 2017



Fuente: Superfinanciera / Gráfico: LR-JG

“financial readiness”

readiness

/ˈrɛdɪnəs/ 

noun

1. the state of being fully prepared for something.

"your muscles tense in **readiness** for action"

sinónimos: preparedness, preparation, fitness [Más](#)

2. willingness to do something.

"Spain had indicated a readiness to accept his terms"

sinónimos: willingness, inclination, enthusiasm, eagerness, keenness, gameness; [Más](#)



cambio

inversiones emergentes

INFORMACIÓN

- + Inteligencia Artificial / Machine Learning
- + Economía Colaborativa
- + Educación

WELL-BEING

- + Inclusión y profundización financiera
- + Salud
- + Uso eficiente de los recursos

cambios patrones de consumo



cambios patrones de consumo



y la banca?

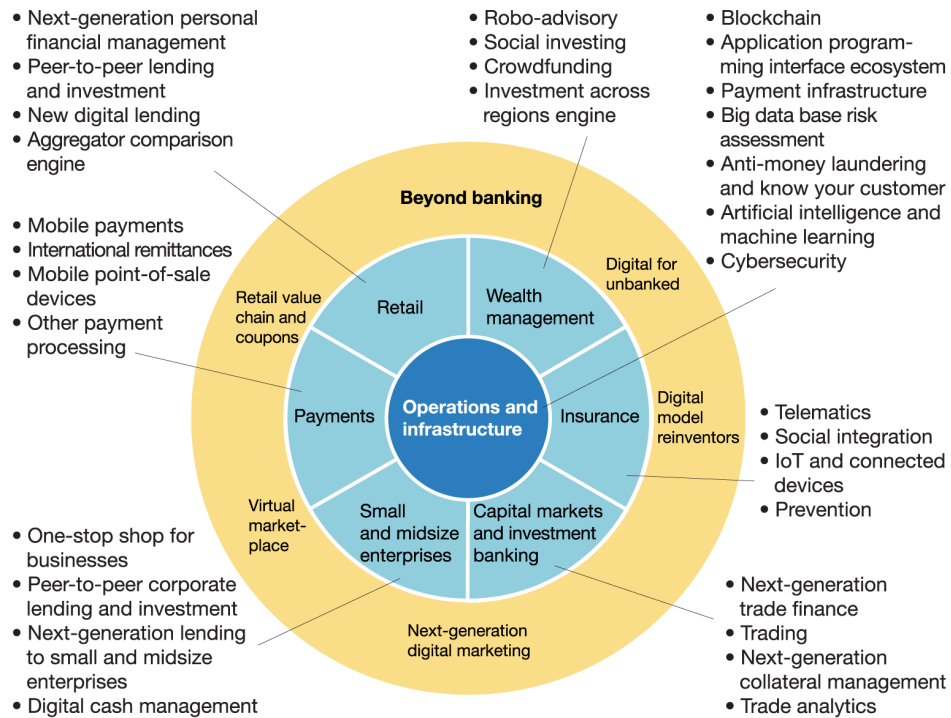


prospectiva

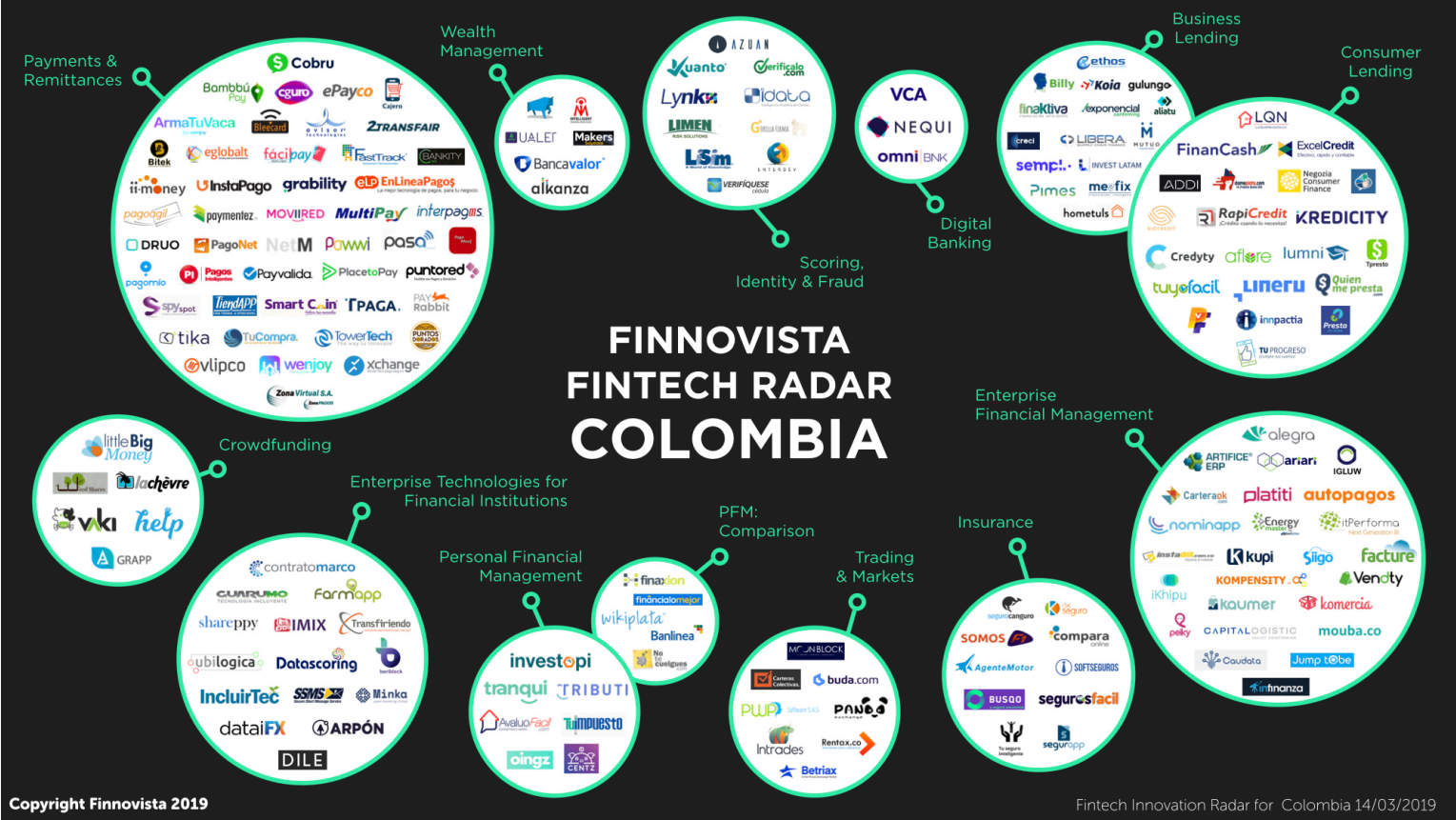
Para el 2025, entre el 10% y el 40% de los ingresos de la banca global se reducirán por las fintech, que competirán por créditos personales, empresariales, microcréditos, hipotecas y gestión patrimonial

tendencias Fintech

Key fintech trends



Fintech Colombia



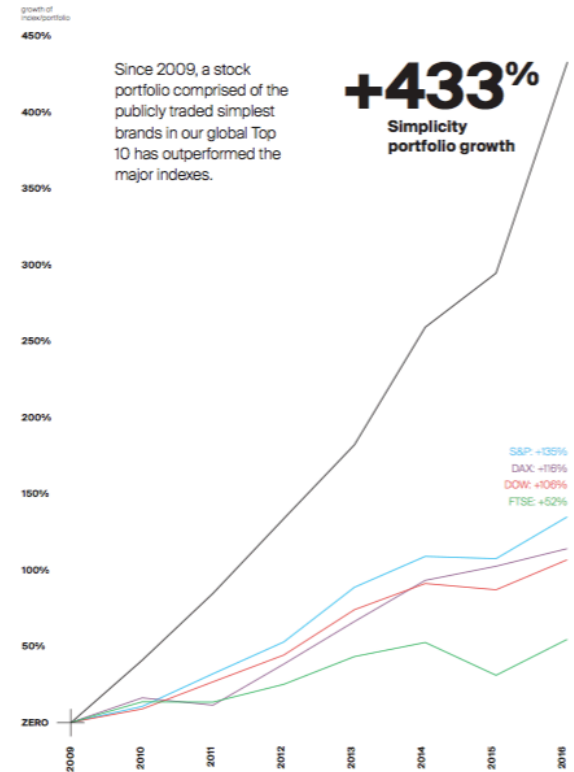
A photograph of a man from behind, wearing a plaid shirt, with his arms outstretched towards a bright sunset sky. The sun is low on the horizon, creating a warm, golden glow. The background shows a blurred cityscape.

experiencia

Siegel+Gale: "Simple is smart" – Global Brand Simplicity Index

What do we mean by simple? As a global brand strategy firm, Siegel+Gale has long held the belief that simplicity lies at the intersection of remarkably clear and unexpectedly fresh. Brands that deliver clear, human and useful experiences—win. The results are in.

From the tens-of-thousands of consumers we surveyed across the globe, we've learned that simplicity is the ultimate driver of brand loyalty. It inspires people to spend more, motivates employees to deliver on the brand promise—and ultimately drives financial gain for companies that embrace it.



Siegel+Gale: "Simple is smart" – Global Brand Simplicity Index

Simplicity pays

64%

of consumers
are willing
to pay more
for simpler
experiences

61% of people are more
likely to recommend
a brand because
it provides simpler
experiences and
communications

62% ← vs. → 20%
of employees are
considered brand
champions in compa-
nies perceived to be
simple

of employees are
considered brand
champions in compa-
nies perceived to be
complex

\$86 Billion

the amount of money brands are leaving on the
table when they don't simplify

EY — El tema de la experiencia en banca

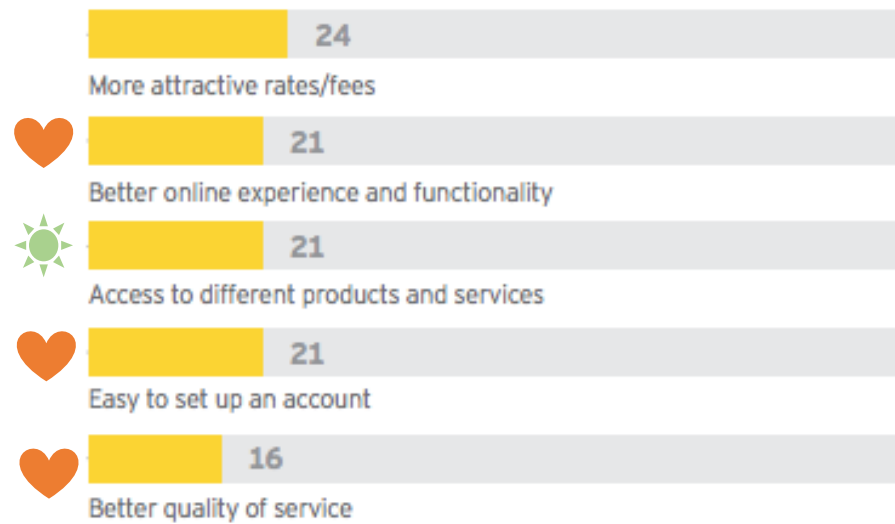


Experiencia = 58%



Acceso = 21%

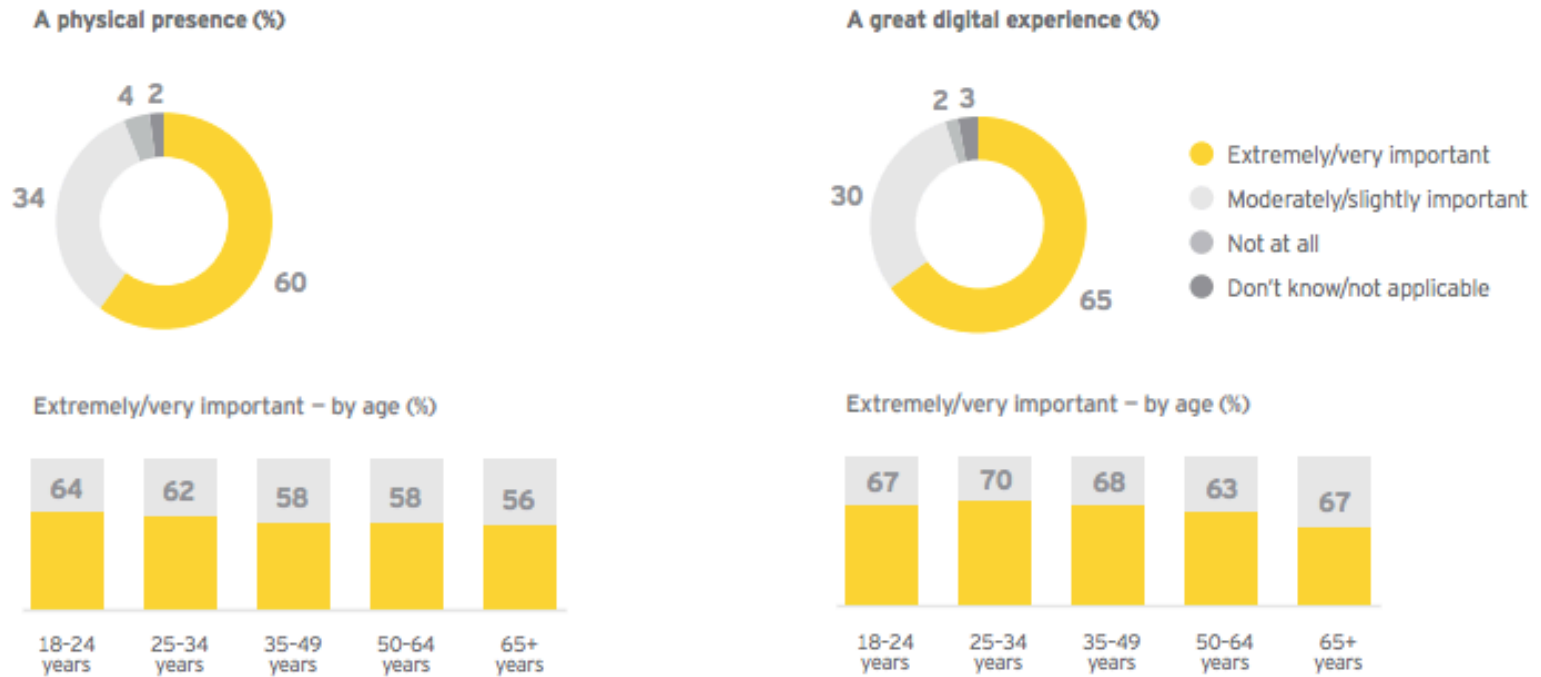
Exhibit 4: Most important reasons to consider an online or a mobile nonbank provider (%)*



*Respondents could choose more than one option.

EY — El tema de la experiencia en banca

Exhibit 7: Factors influencing the decision to take up a financial product/service with a new type of company



financiación más allá de los bancos

EL VALOR DE LAS
FINTECH ESTÁ EN LA
EXPERIENCIA DEL
CLIENTE

¡Hola! Solicita un crédito para tu empresa completando la siguiente información

¿Cuánto dinero necesita tu empresa?

\$ 60,000,000

¿A qué plazo deseas pagar?

12 meses

¿Qué tan pronto necesitas el dinero?

Menos de 2 semanas

¿Para qué necesitas el dinero?

- Contratar personal
- Comprar inventario
- Compra de maquinaria
- Expansión de la empresa
- Mercadeo
- Sustitución de pasivos
- Pago de impuestos
- Pago de nómina
- Pago de cesantías
- Venta de facturas
- Otro

Iniciar solicitud

Tip



¿Ya tienes una cuenta Semp!?

[Inicia sesión](#)



Mis créditos

[Activos](#) [Archivados](#)

Crédito 2345	Pagado 25%	Pagar cuota antes de Atrasado 2 días	Pagar cuota
\$80,000,000 COP		\$2,400,000 + multa \$800,000	
Crédito 2345	Pagado 25%	Pagar cuota antes de Feb 23, 2018	Pagar cuota
\$80,000,000 COP		\$2,400,000	
Crédito 2345	Pagado 25%	Pagar cuota antes de Feb 23, 2018	Pagar cuota
\$80,000,000 COP		\$2,400,000	

qué analizamos?

sempli.



SempliScore

Score Reference

Identity Check

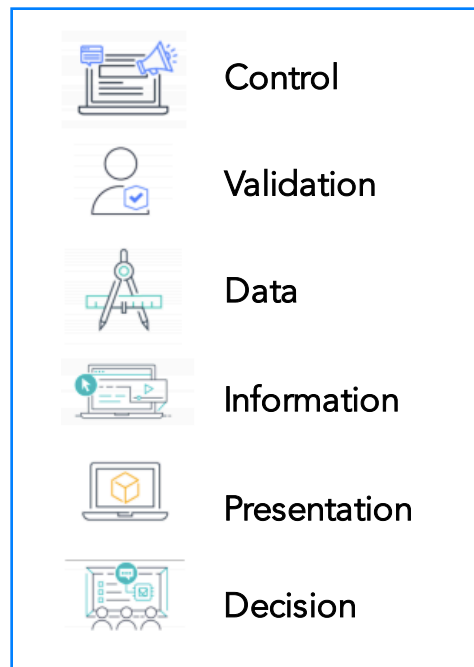
Performance

Profiling

Impact

Psychometric

Model of Intelligence and Learning Analytics



Generate alerts for inconsistencies and anomalies in the information throughout the SempliScore process.

Allow the human factor to validate business logic, necessary in the valuation process.

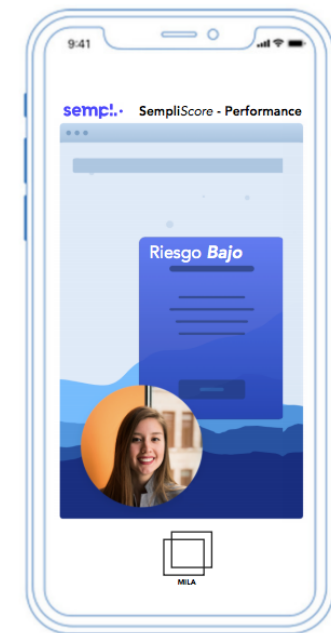
Request data processed by the mind and human empathy as unstructured information.

Analyze all the inputs and sources of information that feed the credit score model (SempliScore).

Synthesize the entire risk analysis process and submit to dematerialized credit committee.

Store and process the concepts of the credit committee to make a decision of approval.

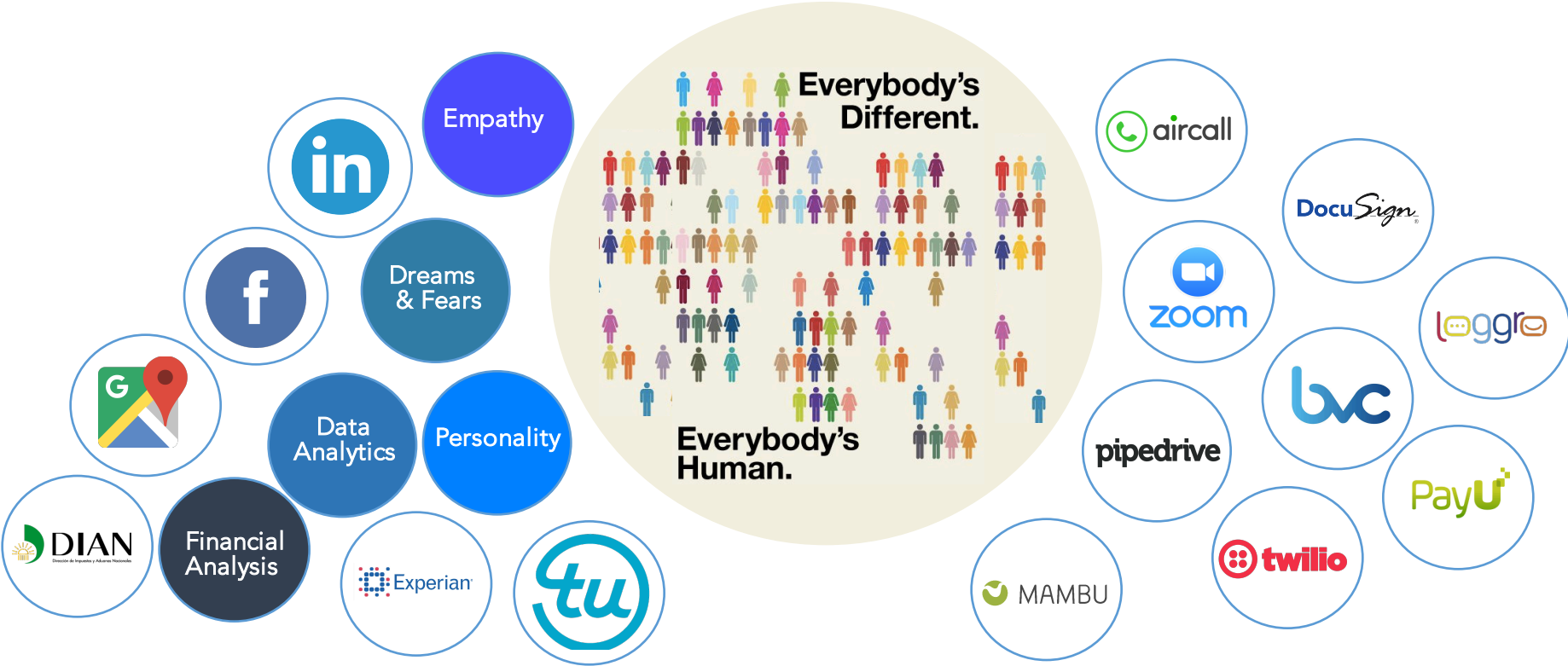
semp!.



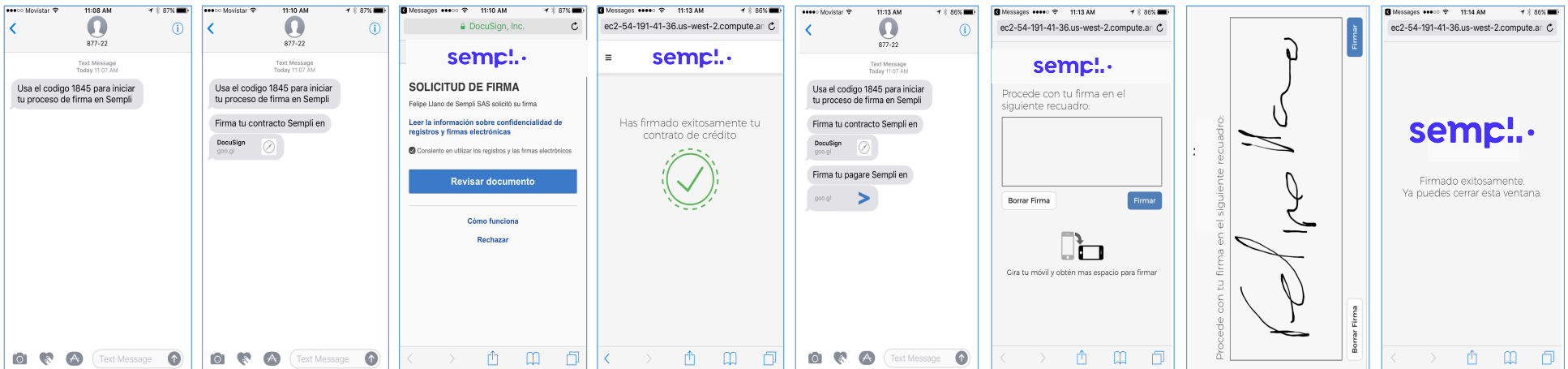
Integraciones

SempliScore + Machine Learning

Management



+ Experiencia



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