



Welcome

... to the world where all is within an ecosystem , securely connected, interactive and digital

The story...



Digital society

- Mobiles are used for instant communication rather than talking.
- Facebook is already old fashioned.
- Snapchat, WhatsApp and Instagram rule!



Digital banking

- Branchless banks already exist and are successful
- Banking is a journey and a collection of experience
- Use of mobiles and wearables is now the norm
- Bots and AI have made an entrance !



Opportunities

- Create the experience of “the community that transacts”
- Not just spending and saving ! Create income too!!
- Be there, live with them, expand with them

us and them

Millennials: Who are they ?

What do they want ?



What do they do ?

And the environment

The changing world



Focus items



Security

Security of personal and financial information has become a major concern for individuals and a subject for additional regulatory actions (GDPR)



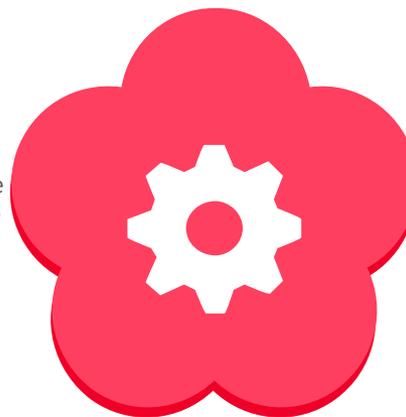
Garbage in – Garbage out

Information requested from the customer needs to be properly reviewed and evaluated. Analysis needs to take place in order to ensure that the right offering reaches the right customer. One size DOES NOT fit all



Banking information

Customer information resides within the core systems and additional platforms need to be developed in order to take advantage of recently passed regulation (PSD II) that allows access to this information



Consumers need financing

There is a good deal of credit worthy people who have no access to financing funds due to the adverse condition of the economy and the limitations imposed on to traditional banking institutions

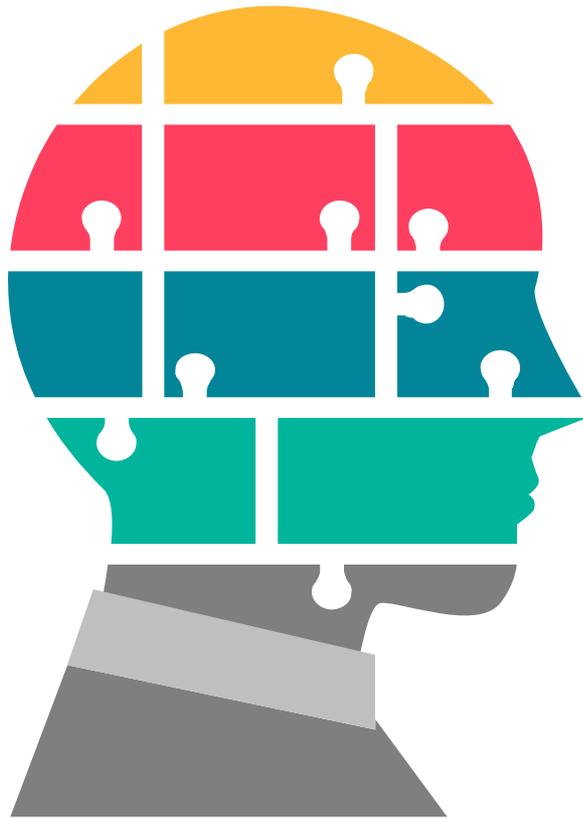


Globalization

Markets have no borders or barriers (mostly) 😊

KYC is now a process widely available in digital format from a variety of vendors

A magic combination !



Building the ecosystem

Ecosystems allow for transactional interactions and address supply and demand issues in a lifecycle form : larger participation generates additional demands that need to be met , enriching thus the ecosystem, attracting more participation ...

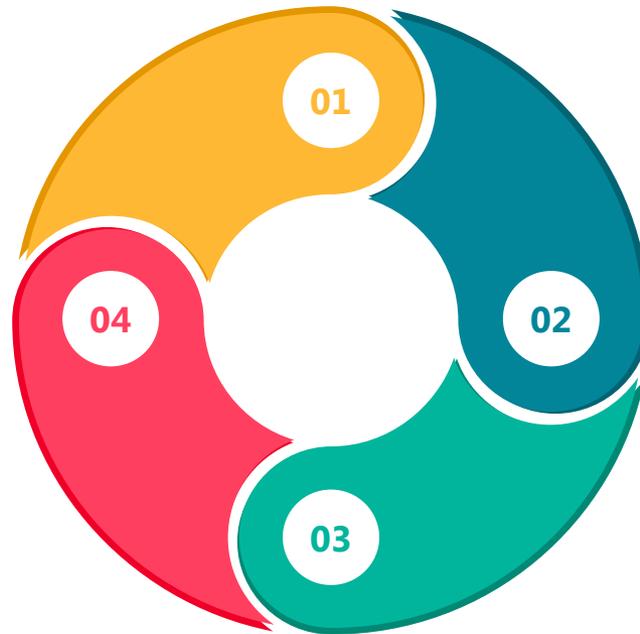
A win-win situation

01

More Participants

04

Ecosystem enrichment



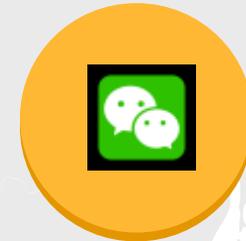
02

More Demands

03

Larger supply

The big players (b2c / b2b)



Worldwide, there are over 2.38 billion monthly active users (MAU) as of March 31, 2019.



As of 2018, Amazon had 310 million active customers.



As of 2018 Apple had 1.3 Billion Active Devices Worldwide.



Worldwide, there are over 2 billion monthly active devices as of May 17, 2017.



As of 2018, Microsoft had 155 million users on Office 365 alone



As of Jan 2019, Wechat had 1,1 billion active daily users.



As of Jan 2019, Ant Financial had 1 billion active daily users.

A Case Study for any fintech

01 **Reach out for customers in a seamless manner**
Offer a solution that will attract customers without causing upset to their everyday lives.

02 **Create an ecosystem of supply and demand**
Create an environment of free trade where traders will provide their offering to match customer needs and expectations.

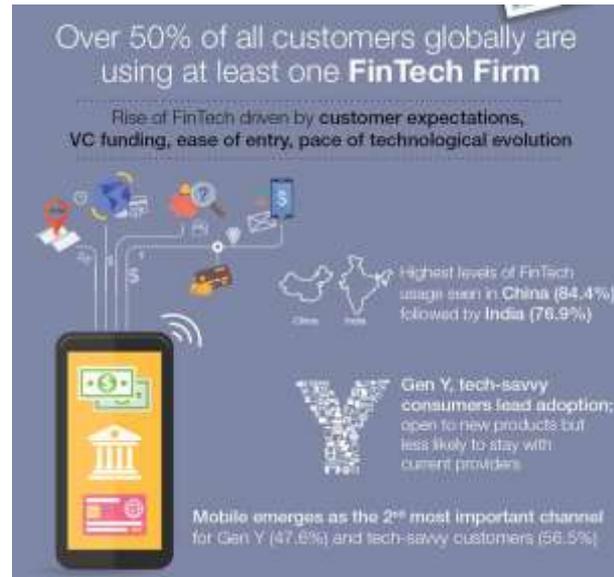
03 **Provide security & comfort**
Give the customer the full control of his funds and the comfort to choose how transactions are performed.



Why a fintech ?

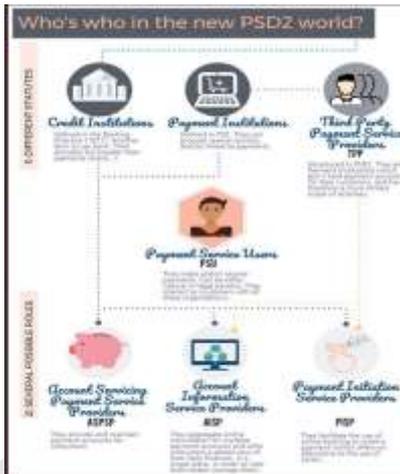
Fintechs and challengers

FinTech started becoming a norm. People use them increasingly. Gen Y (millennials to a great degree) nominate access to fintech services **through mobile** as the 2nd most important channel.



Information sharing becomes a norm

Customers become the owners of their data and regulation forces institutions to open up their data vaults, in a secure and controlled manner, creating new players and opportunities



The Bond

- ❖ A successful Fintech can offer products and services, designed under agile methodologies, expanding the utilization of customer data through combinations enabled by high end technology, and targeted solutions.
- ❖ Direct provision of microfinancing services can alleviate lending limitations. New facilities can be booked in the books of a newcomer organization not being severed by capital adequacy related constraints.
- ❖ Potential expansion to payments and trade transactions will tighten the bond with the business community.
- ❖ Know your customer : One can now combine a wealth of information other than simple banking transactions and build complete profiles & turn them into personas; much more efficient than traditional KYC !

The ingredients



E-commerce platform

A platform to support an ecosystem of merchants that will participate under specific financing agreements and offer goods and services



Loyalty

Loyalty schemes to be supported through extended functionality of the platform and interconnection to other loyalty platforms.



Big Data Analytics and AI

Customer evaluation and classification will be based on expert system engines that will depend on artificial intelligence for analyzing behavioral and transactional data

An eco system 4 All



Identification of partners

Not simply finding offers but connecting demand with supply, bringing customers to the doorstep of the merchant for ease, convenience and security of the transaction



Seamless access

All access to be seamless and the user experience and security will be the same no matter what the device of the end users will be. Each category to be provided with the views needed for their comfort and safety



Tools to use

Users to be provided all the tools that will allow them to make the most beneficial choices on the spot



Reports for all

Pre defined reports toll be available in order for the users to know what their habits and behavior social & transactional has been. On the merchant side performance reports with specific KPIs to bedveloped

Key elements for success



Reliable

Strong support from established institutions and a guaranteed response SLA will build reliability.



Low Operating Costs

Using existing resources and partnering with technology firms in exchange for using their patented platforms provide a lower operating cost base than traditional competition



Social impact

A platform of choice for the techno savvy (or not so savvy) person who wishes to have secure and easy access to funds as well as a market place that satisfies her/his consumer needs.



Best Customer Service

Exposing oneself in social ecosystems necessitates the provision of superior customer service through traditional (or not so traditional) means



Connecting the dots...



- Register
- Find offers
- Express Interest
- Available offers
- Negotiate
- Compare products / services
- Predictive analysis
- Best offers
- Eligibility checks
- Forward leads to vendors
- Generate Leads
- Forward negotiations
- Share queries
- Close Deals
- Register in platform
- Request for leads
- Publish promotions
- Negotiate T&C

The Market

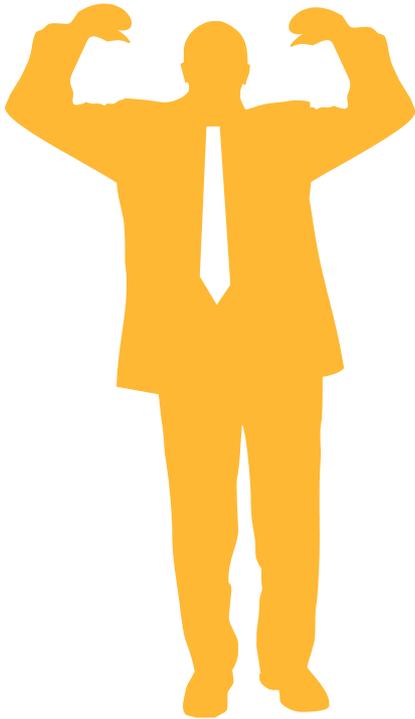
Mobility is the magic word : . Attracting customers that are technology aware and have a smart device is the key strategy. Enabling them to use modern day apps in order to conduct financial transactions in a secure yet versatile manner is of paramount importance

2,71 Billion
Shared Users

2 Billion Android
Users

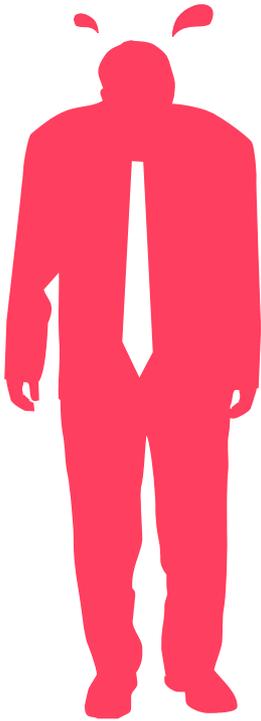
1,3 Billion iOS
Users

Strengths Analysis



- ✓ Fully digitized environment.
- ✓ Easy to create merchants relations and generate loyalty
- ✓ Works with the full Banking system through channels such as PSD2 connectivity
- ✓ Ability to offer diversified lines of products and services

Weaknesses Analysis



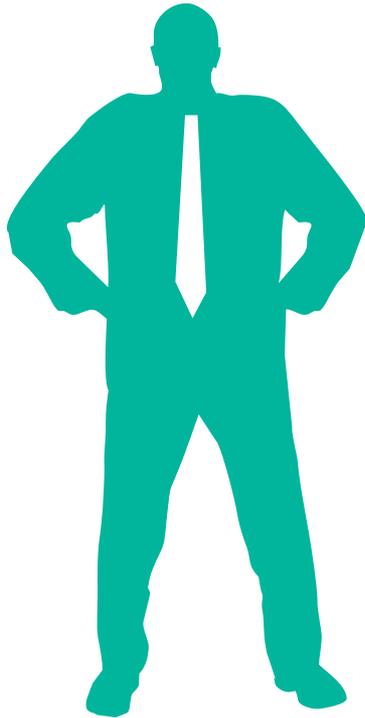
- ✓ Concept as a local solution not widely known to consumers.
- ✓ Capital investment requirements
- ✓ Building the expertise
- ✓ Startup idea inherent risks

Opportunities Analysis



- ✓ Creation of a new market & business model
- ✓ Ability to subcontract and offer services as white label to other institutions
- ✓ Exploring new options and services not very well known yet to the wider public

Threats Analysis



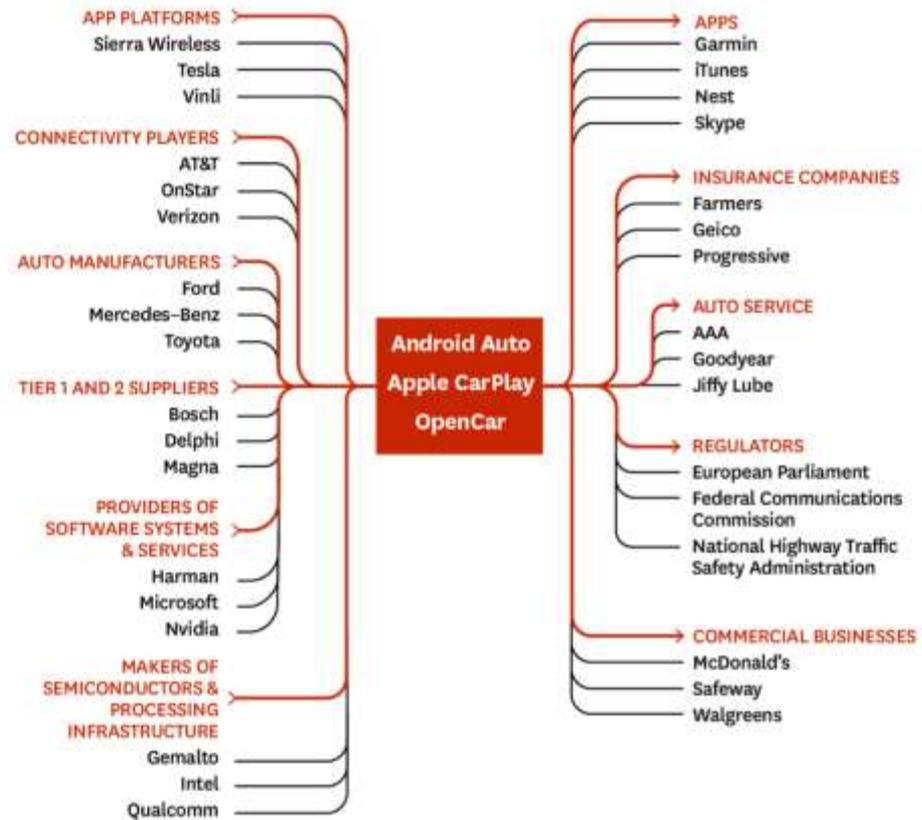
- ✓ Failure of the wider financial / economic environment.
- ✓ Failure to attract customers
- ✓ Failure to attract merchants in the ecosystem
- ✓ Inability of technology to deliver the platform.

Hub firms shape the future...

The global economy is coalescing around a few digital superpowers. We see unmistakable evidence that a winner-take-all world is emerging in which a small number of “hub firms”—including Alibaba, Alphabet/Google, Amazon, Apple, Baidu, Facebook, Microsoft, and Tencent—occupy central positions. While creating real value for users, these companies are also capturing a disproportionate and expanding share of the value, and that’s shaping our collective economic future.

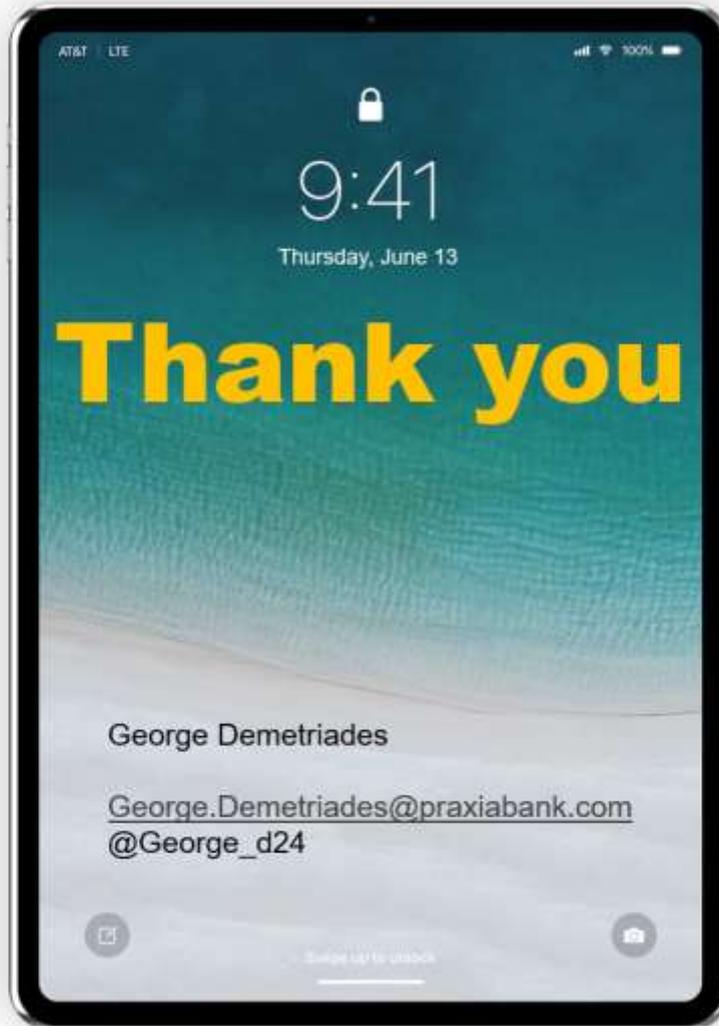
The Connected-Car Ecosystem

Three software platforms—Android Auto, Apple CarPlay, and, to a lesser extent, OpenCar—dominate the market for integrating smartphone functionality into vehicles. They constitute powerful bottleneck assets because they have scores of supply-chain partners (left) and they enable other stakeholders (right) to reach consumers. (Note: The companies listed are selected examples only.)



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AT&T LTE

100%



9:41

Thursday, June 13

Thank you

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Swipe up to unlock

