

# Accelerating Digitalisation in Emerging Markets

OECD EMnet Business Meeting

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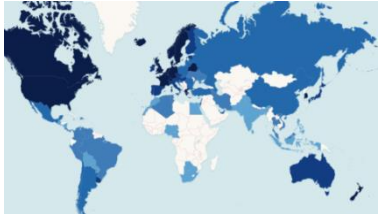
March 2018

\* The view expressed in this presentation are exclusively my own and coul no represent the one of BBVA.

# The Digital “Catch Up” of the Emerging Markets is well alive... specially in some regions and technologies

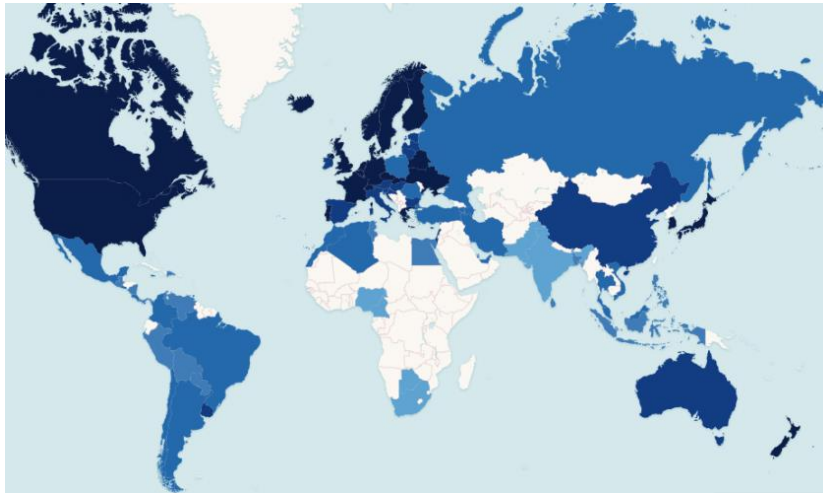
## Internet penetration levels (2016-2030) (% of Population older than 15 years old)

2016

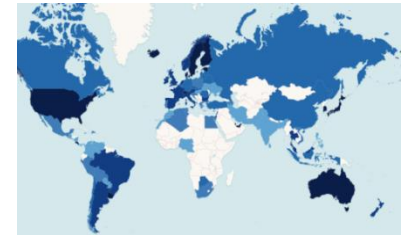


Fixed  
Broadband

2030

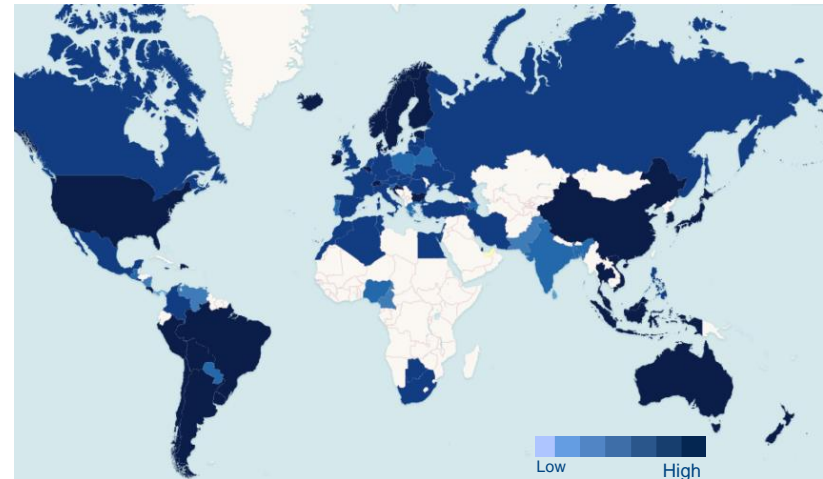


2016



Mobile  
Broadband

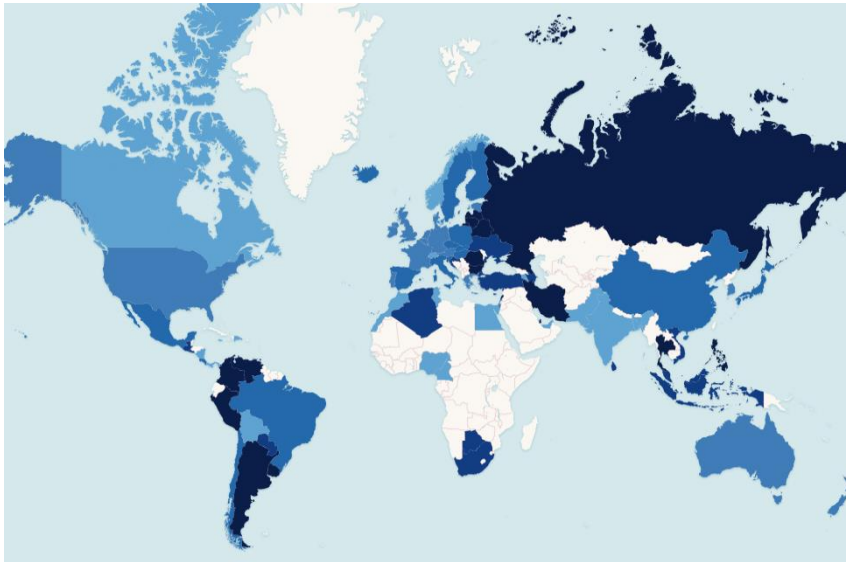
2030



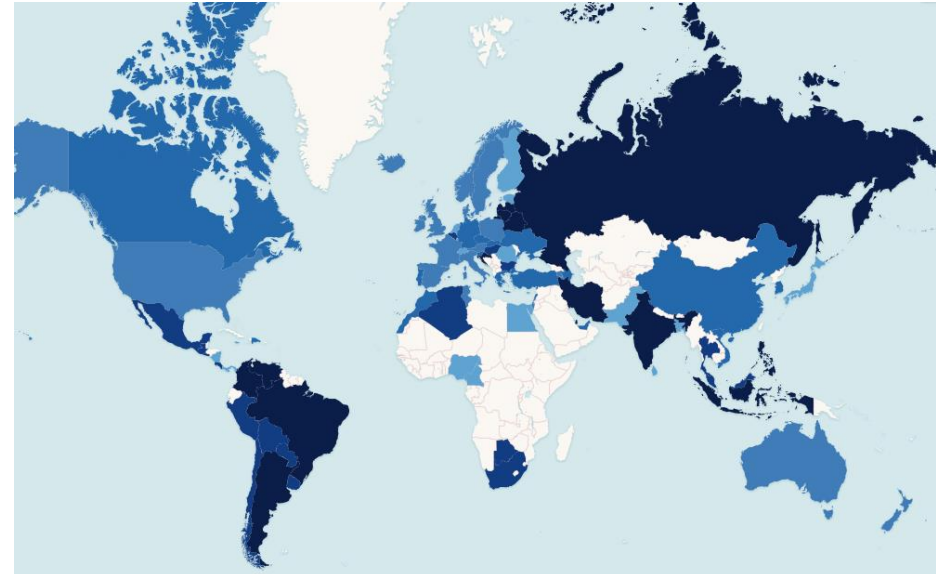
The Emerging Markets Internet “Catch Up” will accelerate in the coming years ... with some of EM growing fast ... and “overlapping” some technologies

**... We will continue to observe rapid growth rates in both fixed and mobile penetration rates ...**

**Changes in Fixed-Broadband penetration 2017-30**



**Changes in Mobile Broadband penetration 2017-30**



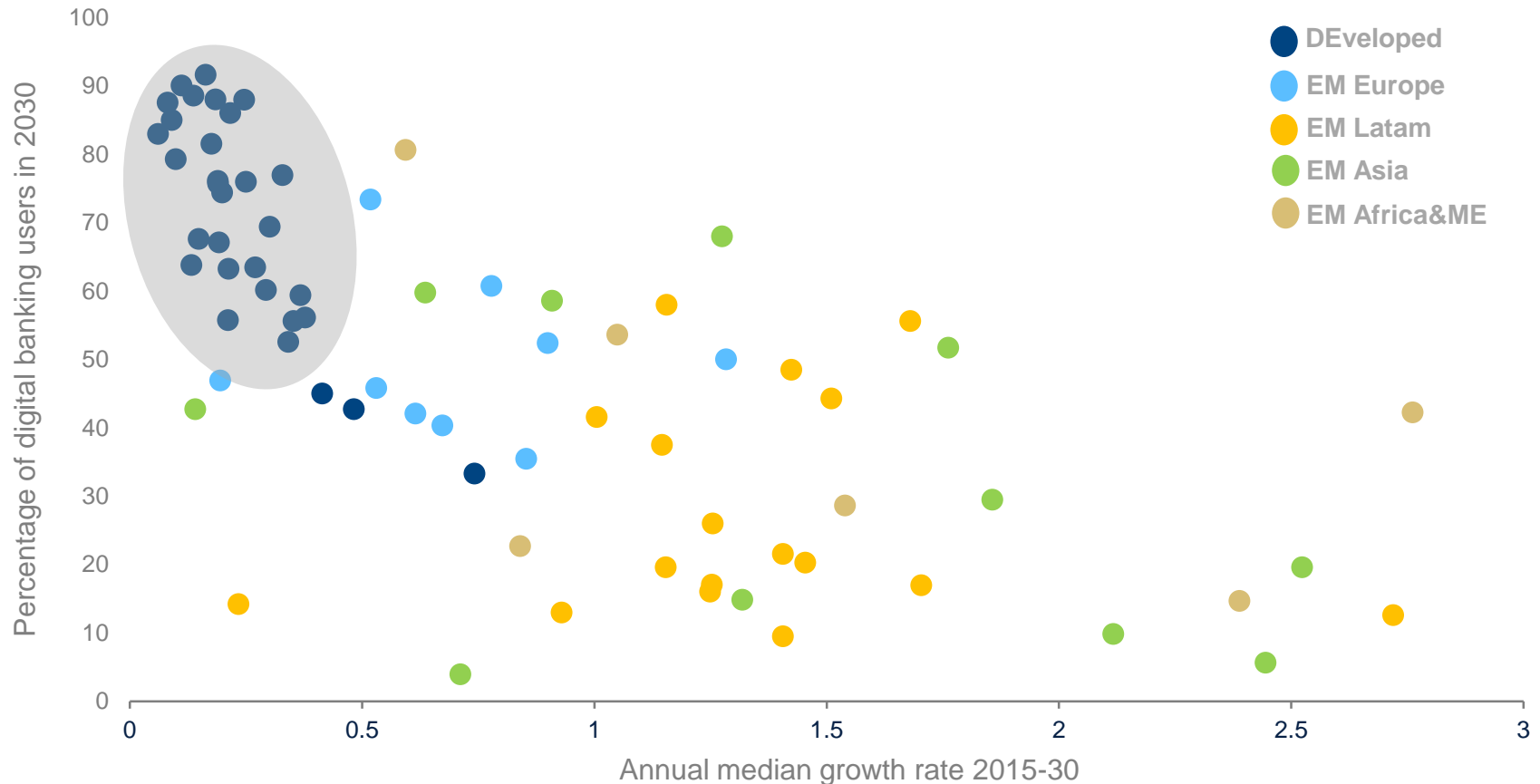
Low High

The Emerging Markets Internet “Catch Up” will accelerate in the coming years ... with some of EM growing fast ... and “overlapping” some technologies

... this will facilitate the rapid “digitalisation” of some sectors.  
 “Banking” will become “Digital” really fast...

### A comprehensive view: Digital banking prospects in the next ten years

(based on the results of BBVA Research digital banking model)\*



Source: BBVA Research.  
 Model's results. Further information can be found in the [Annex](#).

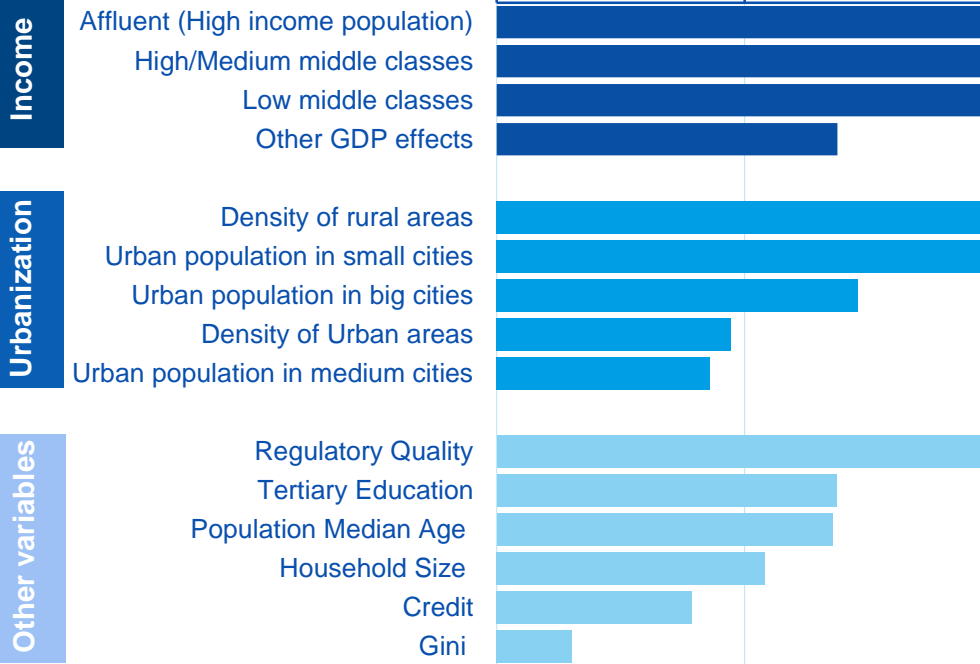
# The Banking Digitalisation will be supported by demand & supply forces... The revolution of the EM Middle classes is a key factor ... but “Regulation” will be also important...

## Main drivers of digital banking

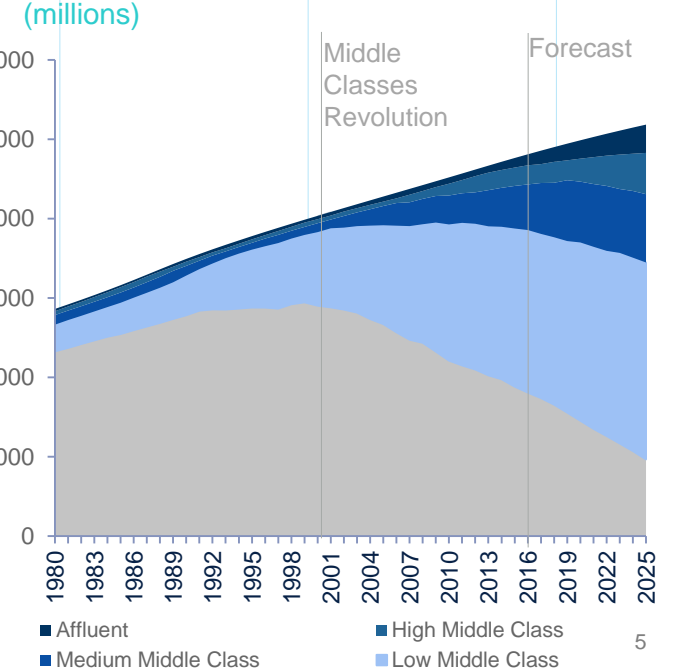
(From more important (1) to less important (0); based on the results of BBVA Research digital banking model)\*

More important →

0.0 0.2 0.4 0.6 0.8 1.0



## Emerging countries' middle classes (1980-2025)

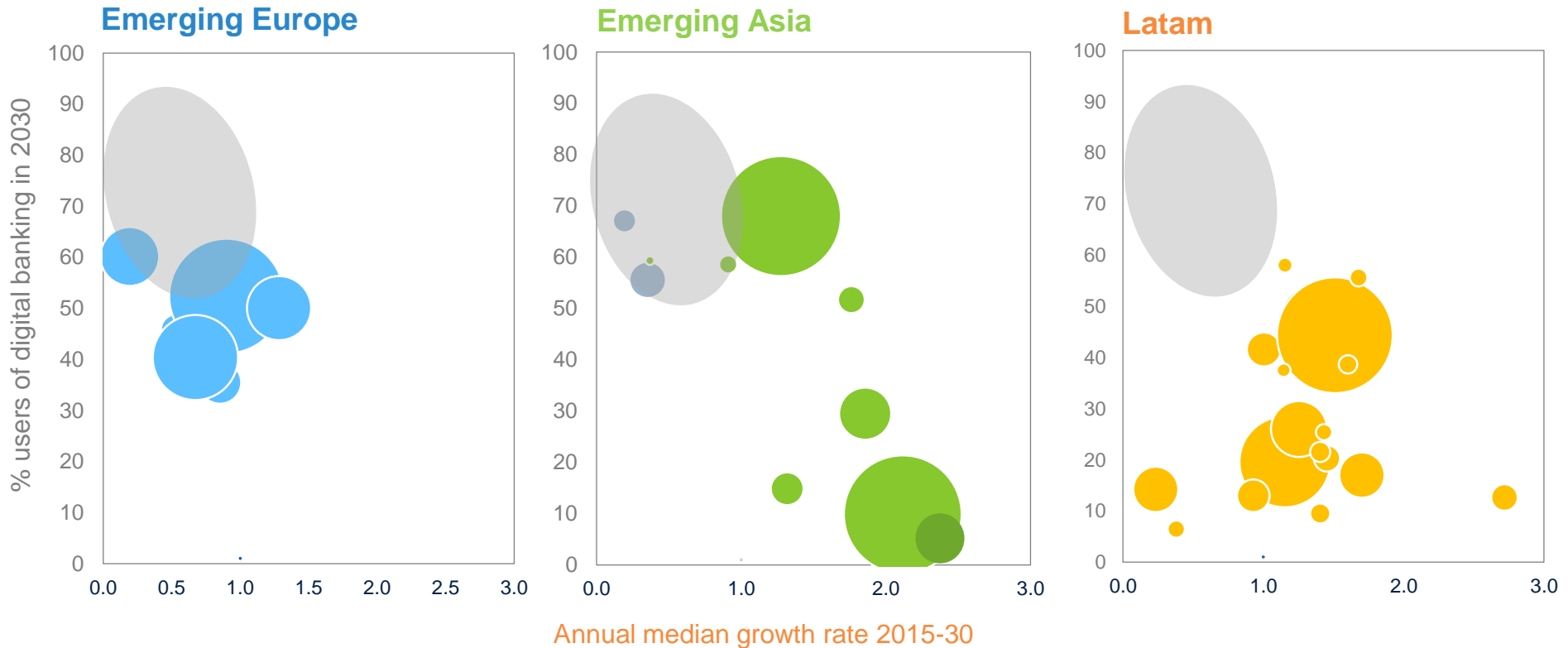


Source: BBVA Research.

# ... there are different realities and perspectives for the Emerging Markets in the next decade...

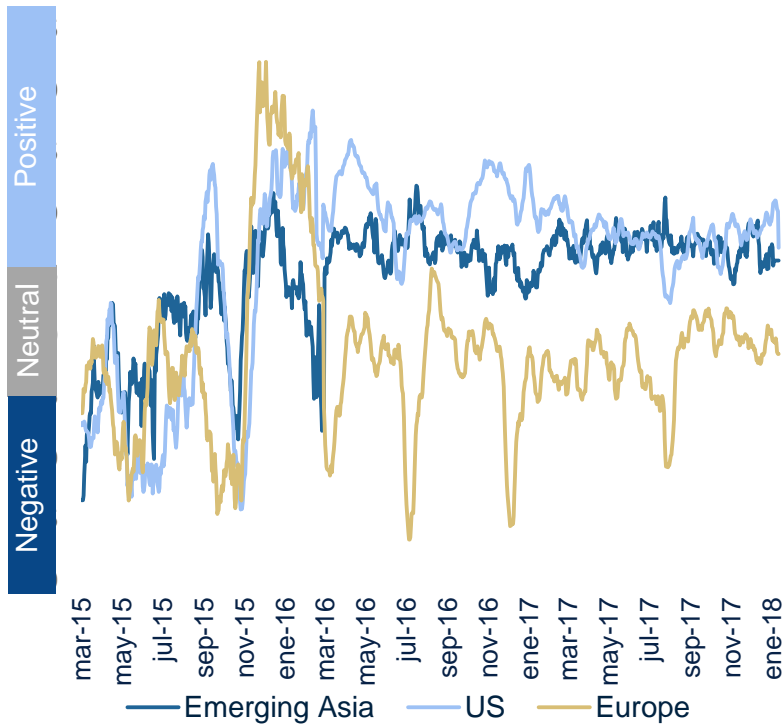
## EM Digital banking prospects in the next ten years

(based on the results of BBVA Research digital banking model)\*



# ... “Narratives” about Digitalisation will be also key to spur the Digital “Animal Spirits” & the support the Digital transition to policymakers...

**Media Sentiment on Digitalisation 2015-18**  
(Digitalisation “tone” on Different regions )



**News Sentiment on Digitalisation Topics 2017**  
(News tone on different Topics)

**Internet of Things**



**Big Data**



**Machine Learning**



**Artificial Intelligence**



**Th@nks...**

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