

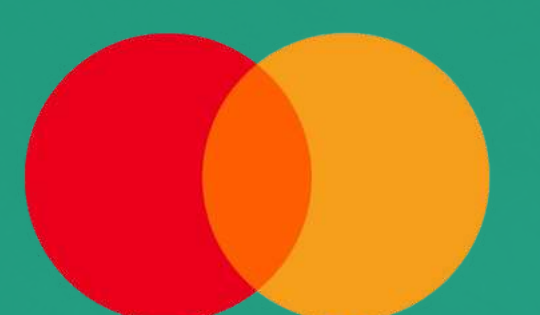
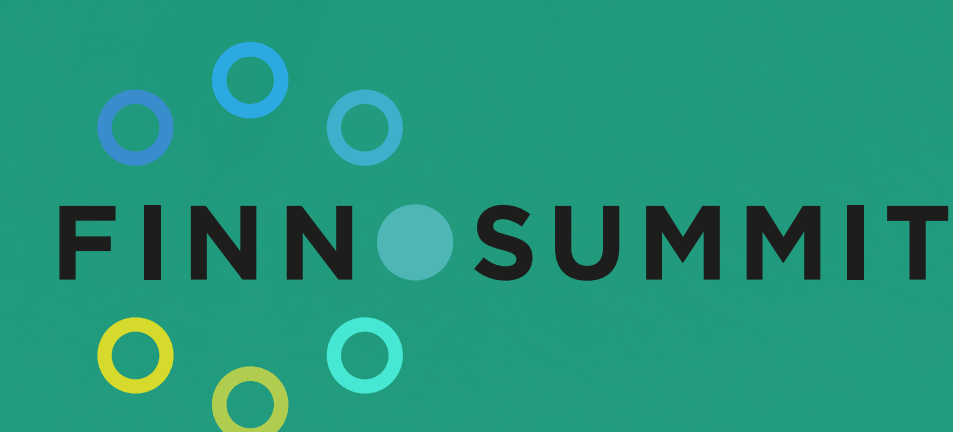


THE FINTECH SHIFT: FROM THE RACE FOR CAPITAL TO THE ART OF PROFITABILITY

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**Strategies for Building a
Sustainable Model in a Competitive
Ecosystem**

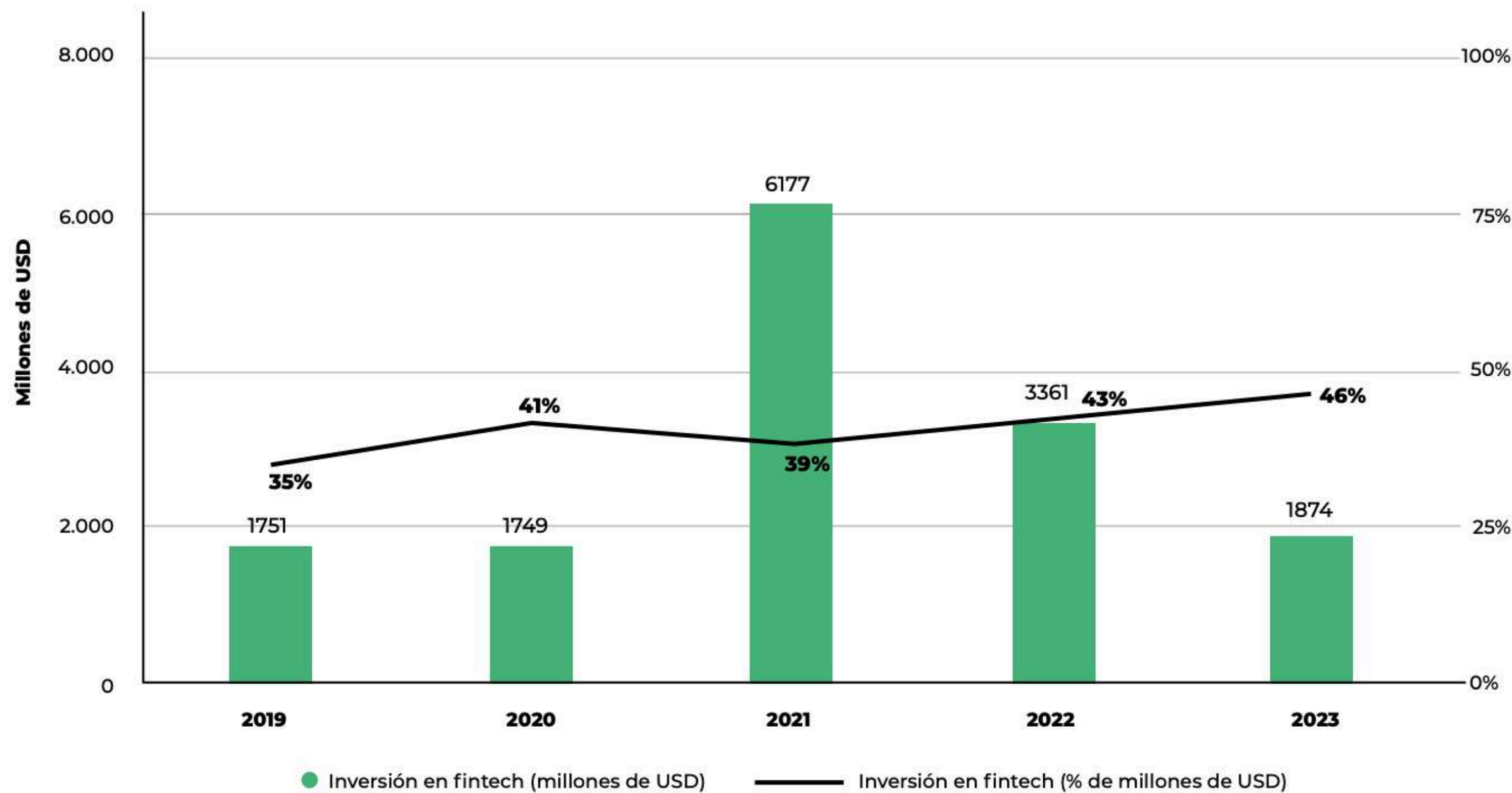
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En el mundo de las Fintech, la rentabilidad toma protagonismo,

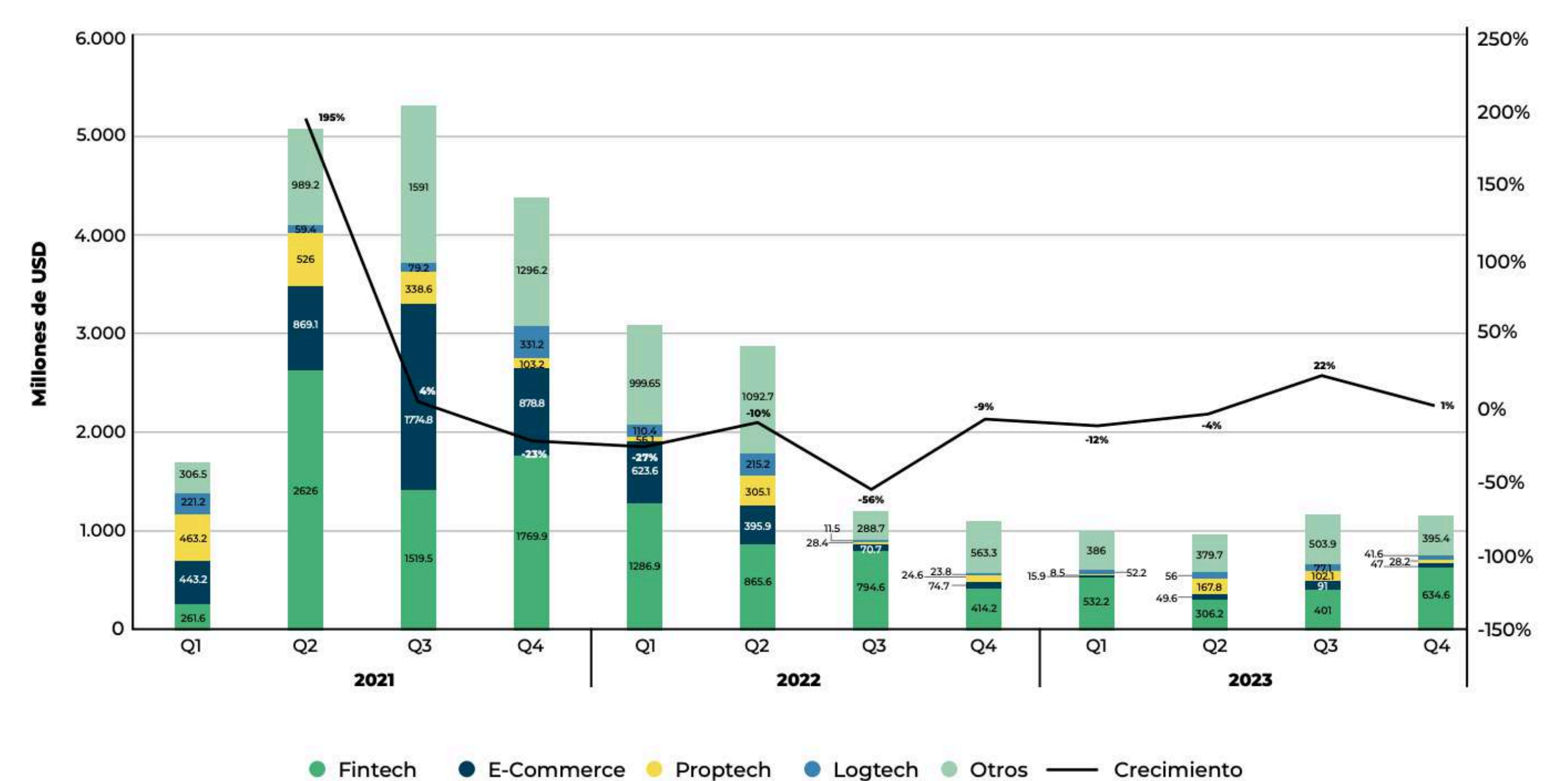
In the Fintech world, profitability is taking the spotlight. In Latin America, Fintechs have captured a significant share of regional investment, reaching **\$1.565.8 billion** in the first three quarters of 2024, highlighting the crucial role this sector plays in the region's economy.

Gráfico 25. Inversión total en empresas fintech y porcentaje del total de inversión en tecnología en ALC, por año



Fuente: LAVCA.

Gráfico 24. Inversión histórica de capital de riesgo en ALC por vertical dentro del rubro de tecnología

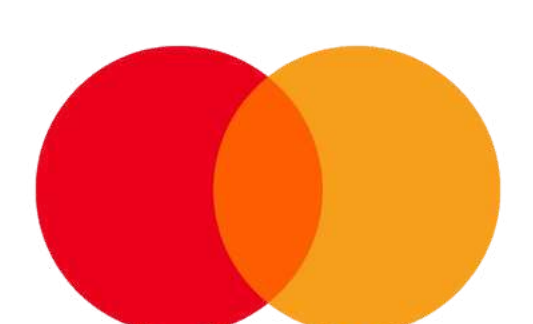
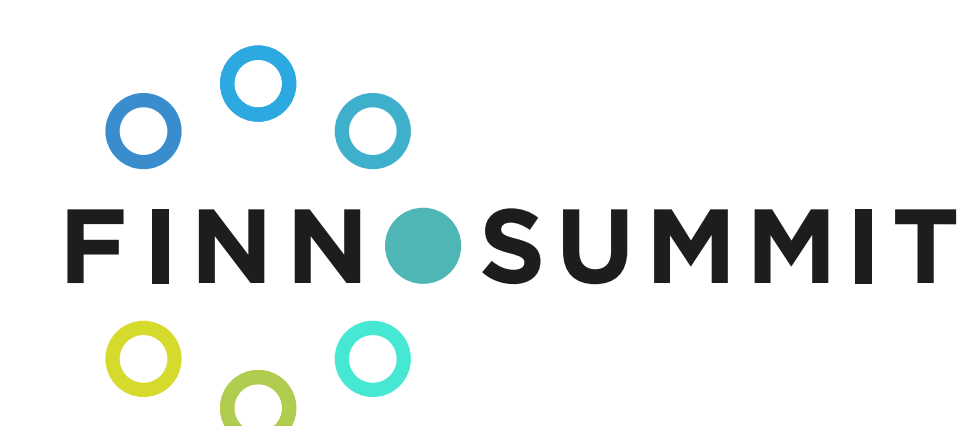


Fuente: LAVCA.

According to a report from the IDB and Finnovista, **68% of fund managers are satisfied with the returns** they've seen, signaling growing confidence in the potential of the Fintech ecosystem.

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1. Portfolio Diversification: Beyond Traditional Bank Accounts

Expanding offerings beyond traditional bank accounts to include integrated services such as credit, insurance, and investment tools, adapting to the evolving needs of users.

2. Mitigating Default Risks and Enhancing Fraud Prevention

By leveraging cutting-edge technologies, fintechs can analyze alternative data to gain deeper insights into customer behavior. This allows for more accurate risk profiling, enabling proactive management of default rates and stronger fraud prevention mechanisms, thus securing both revenue and customer trust.

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3. Innovating with a Profitability-Driven Approach

Innovative technologies like artificial intelligence, blockchain, cloud platforms, and robotic process automation (RPA) give fintech startups the ability to scale their operations efficiently without compromising innovation.

4. Lowering Customer Acquisition Costs (CAC)

An exceptional product that effectively addresses real customer pain points is one of the most powerful strategies for attracting new clients and lowering CAC. **Equally crucial is the customer experience—80% of clients report that the shopping experience is just as important as the products themselves.** This emphasizes the need for seamless usability and personalization in customer acquisition and retention efforts, helping to foster lasting loyalty and cost-effective growth.

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5. Financial Discipline and Strong Unit Economics

Implementing rigorous cost control measures and prioritizing profitable customers are vital to achieving sustainable growth. A disciplined financial approach ensures the business stays focused on long-term profitability while maximizing resource efficiency.

6. Strategic Data Utilization and Personalization

Optimizing every stage of the customer journey is essential to minimize drop-off points. Identifying where customers disengage, delivering clear and compelling product information, streamlining sign-up processes to ensure ease and speed, and providing effective onboarding that supports users from the very beginning are all critical strategies. These tactics help create a seamless, engaging experience, ultimately driving customer retention and satisfaction.

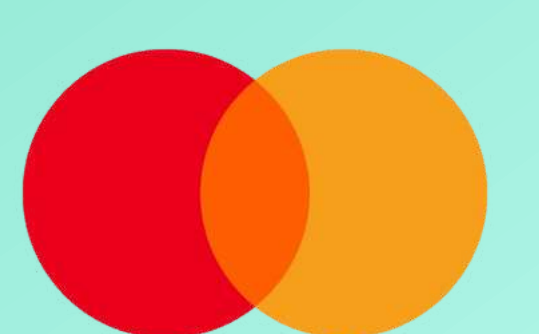
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7. Strategic Partnerships: Unlocking Growth Through Key Alliances

Fintechs don't need to navigate the competitive landscape alone. In today's fast-paced environment, strategic collaborations are essential for accelerating growth and securing long-term profitability. The right partners offer access to cutting-edge technologies, robust financial infrastructure, and opportunities for more efficient monetization. Building strong alliances is a critical driver for scaling operations and gaining a competitive edge in the market.

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No te pierdas el primer episodio

Para conocer más sobre cómo las Fintech pueden impulsar su rentabilidad y sostenibilidad, no te pierdas el primer episodio de Conexión Fintech, coproducido por Finnosummit y Mastercard. ¡Haz clic aquí para ver el video on demand y descubrir las claves del éxito! [Ver el video.](#)



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