

NEW TECHNOLOGIES:

Fintech and Smart Farming



AGRICULTURE

(pattern sector for
“tangible” activities
goods)

VS

FINANCE

(pattern sector for
«intangible» activities and
and goods)

**TWO VERY DIFFERENT ECONOMIC
AND BUSINESS WORLDS
...UNTIL RECENT TIMES...
but
NO LONGER NOWADAYS**

WHAT IS THE NEW COMMON LINK?

**NEW TECHNOLOGIES
(namely DIGITAL TECHNOLOGIES)**

**NEW TECHNOLOGIES
IMPACT DRAMATICALLY ON
BOTH AGRICULTURE AND
FINANCE INDUSTRY**

and

**BRING ABOUT SIMILAR CONSEQUENCES
IN TERMS OF RATIONALIZATION OF
BUSINESS MODELS**

AGRICULTURE

is required to face huge challenges like:

- world population growth (9,8 bl in 2050)
- shrinking of cultivation yields due to climatic changes (up to – 25%)

NEW TECHNOLOGIES

are vital to win the defiances

HOW

RATIONALIZATION OF PRODUCTION ACTIVITIES

(machinery digitalisation / drones / robots / sensors / indoor cultivations

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PRECISION AGRICULTURE)

RATIONALIZATION OF DISTRIBUTION ACTIVITIES

(better and faster knowledge of the developments affecting markets and distribution chain)

RATIONALIZATION OF BUSINESS STRATEGIES

(new markets, new products, new partnerships / alliances)

KNOWLEDGE ECONOMY

“Big data are a strategical issue in order to develop solidarity between agriculture world and agro-industry world.

It is essential to know the functioning and the trend of the markets also to react to climate changes”

Massimiliano Giansanti (Confagricoltura’s Chairman).

FINANCE

INCREASING DIGITALIZATION OF PRODUCTION ACTIVITIES

from basic services / products
(e.g. payment services)

to more valuable services / products
(e.g. lending activities)

FINANCE
DISTRIBUTION MODEL
from a very broad and costly
“offline” network
to online based distribution
in respect of an increasingly vast array of
financial services / products
(e.g. mortgages / consumer credits / mutual funds /
basic financial advising)

FINANCE
STRATEGICAL ISSUES

NEW COMPETITORS
NEW OPPORTUNITIES
(e.g. big data / blockchain technology)

NEW FORMS OF BUSINESS

**GREATER ROLE FOR
SKILLED WORKERS
AND CUSTOMIZED SERVICES
BOTH IN AGRICULTURE AND FINANCE**

e.g. techno-agronomists / sector specialized bankers

**CHANGES
IN AGRICULTURAL SECTOR**

=

CHANGES IN BANK APPROACH AND ORGANIZATION

**BANCO BPM APPROACH
FOR AGRICULTURAL BUSINESS
SPECIALIZED FRONT STAFF**

SPECIAL BANK PRODUCTS / SERVICES

**(special self liquidating financing; special secured / unsecured
m/t loans /issuing of special guarantees)**

**CREDIT ASSESSMENT SPECIAL PROCEDURE
EXTERNAL NETWORK**