

Entidades Locales y Datos Abiertos

Octubre de 2017



Generamos estadísticas a partir de la agregación de transacciones



Resumen de la actividad comercial registrada por los medios de pago BBVA en España durante un año

710 millones de transacciones*
(*tarjetas BBVA+No BBVA)

43.000 millones de €
(*tarjetas BBVA+No BBVA)

53 millones de usuarios de tarjeta distintos
[(nacionales BBVA+No BBVA) + (extranjeros)]
6 millones de usuarios de tarjeta BBVA

Más de 1 millón de comercios,
de los cuales 162.000 TPVs BBVA

Descripción de flujos de gasto turístico



Análisis de alta resolución espacial y temporal

Descripción de flujos de gasto turístico

BBVA

Tourists from
all countries

≡ SELECT NATIONALITY

TRANSACTIONS

TOURIST TRAVELS

LOCAL STATISTICS

TRENDS

TOURISM WEIGHT



?

+

-

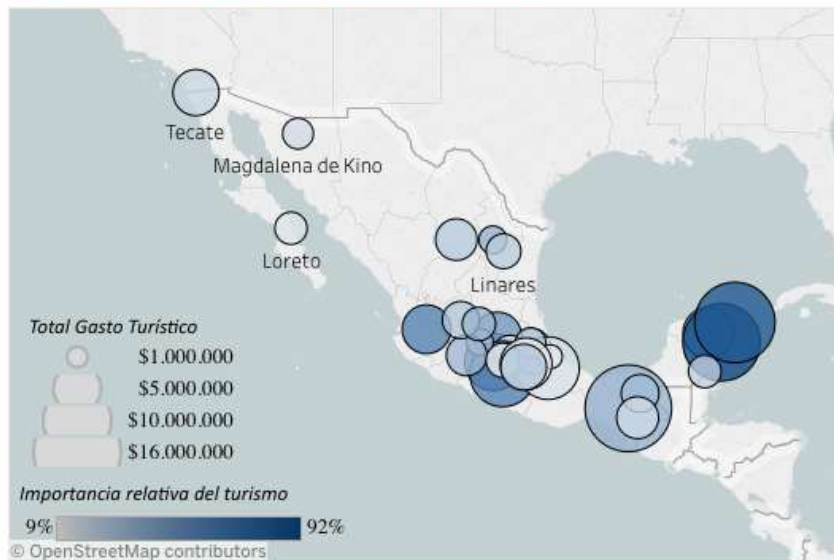
Leaflet | © Mapbox © OpenStreetMap, CartoDB attribution

ALL COUNTRIES

#copagos

Pueblos Mágicos

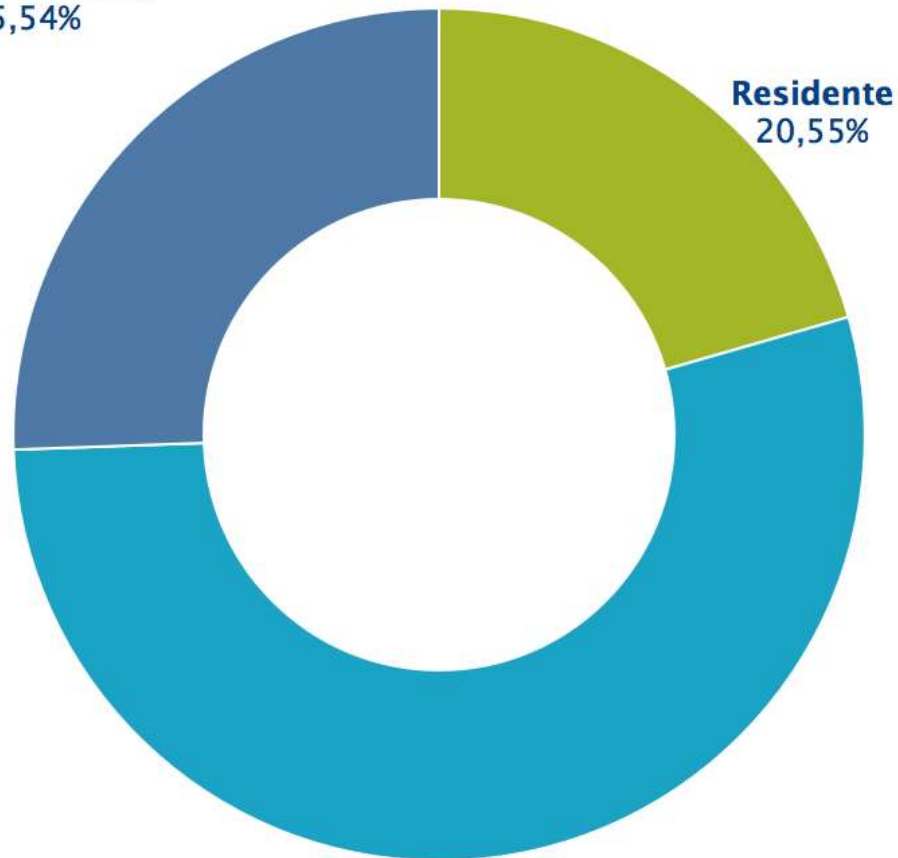
Importancia relativa del turismo: nacional y extranjero



Turismo extranjero — Categoría de gasto

Entretenimiento 33,53%	Alimentos 14,59%	Joyerías 6,63%	Ropa 6,15%
	Otros 14,23%		Viajes 5,31%

Turista Nacional
25,54%

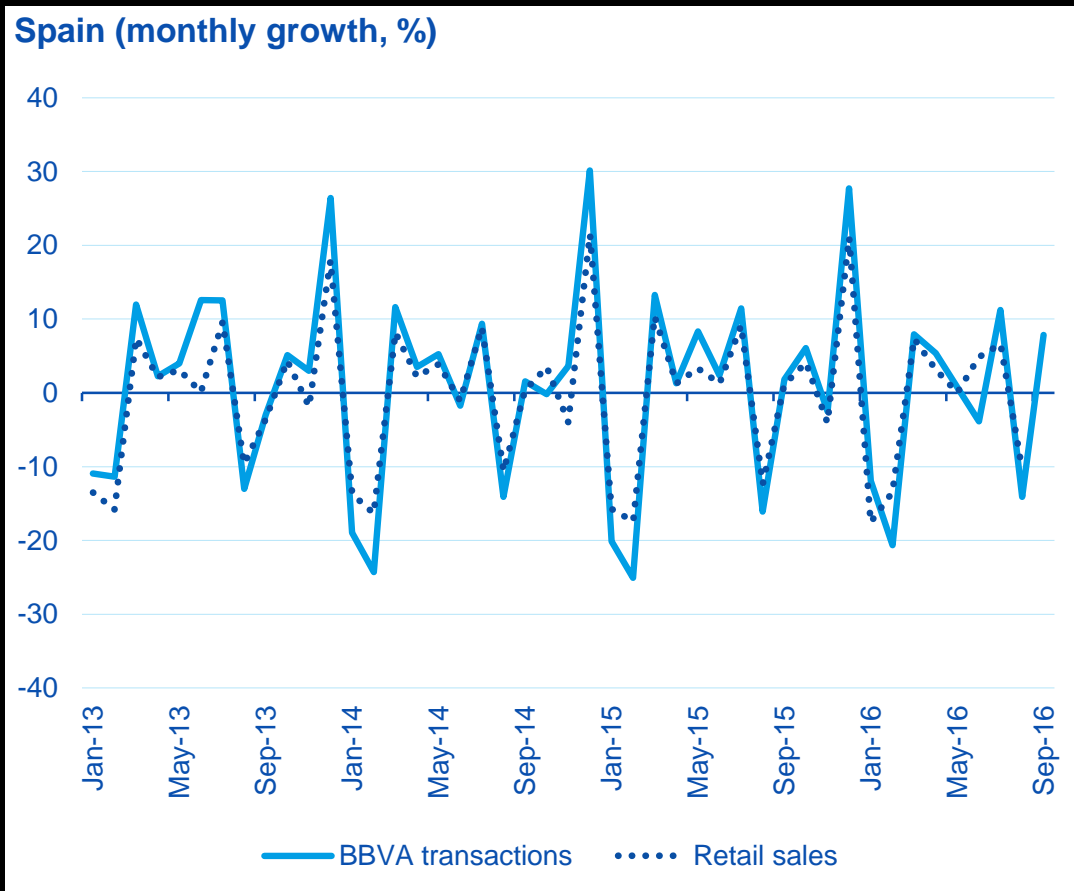


Turista Extranjero
53,91%

De datos micro a indicadores macro



Índice de actividad Comercial BBVA: correlación con ICM del INE (~95%)



Validación de hipótesis



Análisis de Influencia sobre
el Comercio de las Medidas
de Calmado de Tráfico

Juan Murillo, Heribert Valero y Juan de Dios Romero

Medición de impacto de eventos

Según un estudio encargado por el Ayuntamiento de la ciudad

El World Pride tuvo un impacto de 115 M € en Madrid



☒ Un total de 1,4 millones de personas participaron en la manifestación y el desfile del Orgullo del sábado 1 de julio.

Los datos proceden de un estudio basado en las transacciones realizadas con tarjetas bancarias encargado a [BVA Data & Analytics](#), según lo explicó ayer el delegado de Economía y Hacienda, **Carlos Sánchez Mato**. El gasto fue "acorde" a las perspectivas de asistencia y participación, indicó

#Data4SocialGood

Muchos otros de los
17 Objetivos de Desarrollo Sostenible
(2015-2030)
pueden ser medidos a través de datos
financieros



Medición de impacto de eventos



UNITED NATIONS GLOBAL PULSE

Harnessing big data for development and humanitarian action



- ABOUT
- PROJECTS
- LABS
- NEWS
- CHALLENGES
- PRIVACY
- PARTNERSHIPS
- RESOURCES
- CONTACT
- HOME

BLOG

UN GLOBAL PULSE, BBVA ANNOUNCE PARTNERSHIP AND NEW PROJECT MEASURING ECONOMIC RESILIENCE TO DISASTERS WITH FINANCIAL DATA

by Global Pulse Sep 13, 2016



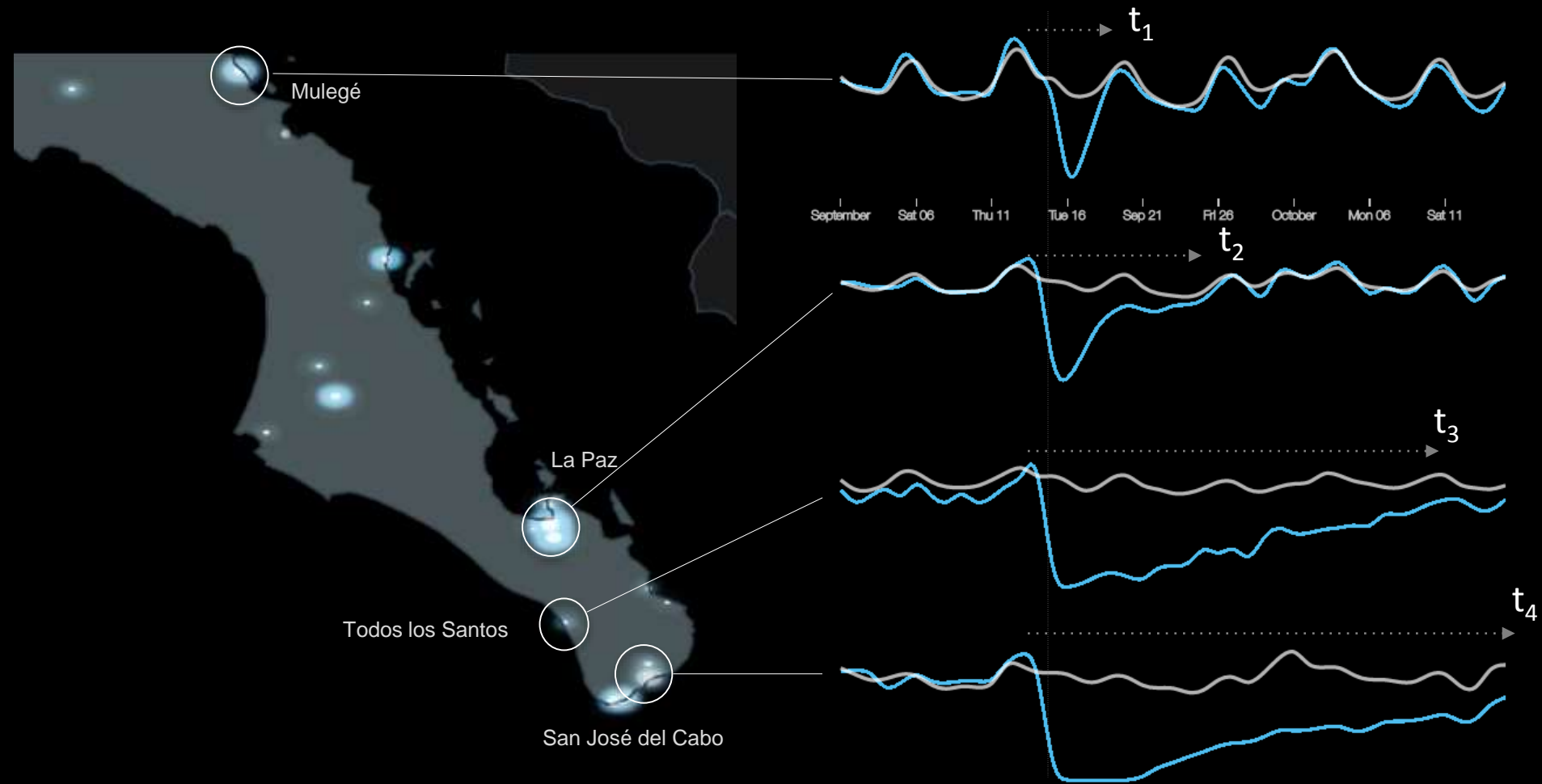
The analysis of financial transaction data can provide critical insights into understanding the economic resilience of people affected by natural disasters, as revealed by a new research project from UN Global Pulse and [BBVA Data & Analytics](#), BBVA's center of excellence in financial data analysis.

SUBSCRIBE TO OUR NEWSLETTER

email address

GO

Resiliencia=f(impacto, t de recuperación)



Apertura del conocimiento adquirido

Measuring Economic Resilience to Natural Disasters with Big Economic Transaction Data

Elena Alfaro Martínez
BBVA Data & Analytics
Madrid, Spain
elena.alfaro@bbvadata.com

María Hernández Rubio
BBVA Data & Analytics
Madrid, Spain
maria.hernandezr@bbvadata.com

Roberto Maestre Martínez
BBVA Data & Analytics
Madrid, Spain
roberto.maestre@bbvadata.com

Juan Murillo Arias
BBVA Data & Analytics
Madrid, Spain
juan.murillo.arias@bbvadata.com

Dario Patane
BBVA Data & Analytics
Madrid, Spain
dario.patane@bbvadata.com

Amanda Zerbe
United Nations Global Pulse
New York, NY, USA
amanda@unglobalpulse.org

Robert Kirkpatrick
United Nations Global Pulse
New York, NY, USA
kirkpatrick@unglobalpulse.org

Miguel Luengo-Oroz
United Nations Global Pulse
New York, NY, USA
miguel@unglobalpulse.org

ABSTRACT

This research explores the potential to analyze bank card payments and ATM cash withdrawals in order to map and quantify how people are impacted by and recover from natural disasters. Our approach defines a disaster-affected community's economic recovery time as the time needed to return to baseline activity levels in terms of number of bank card payments and ATM cash withdrawals. For Hurricane Odile, which hit the state of Baja California Sur (BCS) in Mexico between 15 and 17 September 2014, we measured and mapped communities' economic recovery time, which ranged from 2 to 40 days in different locations. We found that – among individuals with a bank account – the lower the income level, the shorter the time needed for economic activity to return to normal levels. Gender differences in recovery times were also detected and quantified. In addition, our approach evaluated how communities prepared for the disaster by quantifying expenditure growth in food or gasoline before the hurricane struck. We believe this approach opens a new frontier in measuring the economic impact of disasters with high temporal and spatial resolution, and in understanding how populations bounce back and adapt.

1. INTRODUCTION

As factors such as climate change and geopolitical turmoil

security can be viewed as a function of vulnerability, the type and magnitude of shocks, and the resilience of populations.

Quantitative frameworks for measuring resilience [2,3] must begin to take advantage of new opportunities made possible by the ongoing data revolution [4]. There is an urgent need to explore the role of new data sources for quantifying resilience: in particular, certain types of big data such as mobile [5], social media [6] or postal [7] data might afford a more real-time, fine-grained understanding of the resilience of populations confronting various risks [8] that are managed through a combination of household-level, community-level and public measures. Household-level behaviors will be informed by expectations about the nature of the impact and the assistance potentially available (the latter may be particularly important for the most vulnerable and for those anticipating more severe impacts). How might a dense and dynamic data source such as credit card transactions and cash withdrawals serve as a proxy of relevant behavioral changes before, during and after natural disasters?

Commerce and development are closely linked. Payments are proxies for some human interactions, and the current ability to gather and read electronic payment data provides a valuable lens to understand human settlements' activity, societal rhythms and needs, and the influence of external factors on well-being. Recent research conducted by financial institutions has shown that transaction records can be used to detect differences in behavioral



DATASETS PROVIDED BY

BBVA

DATA & ANALYTICS



Crimson Hexagon

EARTH
NETWORKS

nielsen



orange

planet.

plume LABS

Schneider
Electric

waze

This open innovation challenge harnesses the power of big data and data science to catalyze



BBVA
API_MARKET
Innovation for growing your business



Paystats



Nuevas lecturas territoriales

► *Más allá de las delimitaciones administrativas oficiales, ¿cúal es el grado de cohesión de las distintas componentes territoriales? ¿cómo se agrupan? ¿cuál es el área de influencia de una gran ciudad?*



**Money on the Move:
Big Data of Bank Card
Transactions as the New
Proxy for Human Mobility
Patterns and Regional
Delineation. (2014)**

<https://www.bbvadata.com/urbandiscovery/>



ELEMENTOS PARA UNA GESTIÓN BASADA EN EVIDENCIAS

1º OBJETO DE ESTUDIO



City of Chicago: a pioneer of the Chief Data Officer (CDO)

Smart Cities and the rise of the Chief Data Officer (CDO)

Publicado el 2 de febrero de 2017

www.barcelona.cat

Buscar en barcelona.ca

Ajuntament de
Barcelona



Barcelona Ciudad Digital



[Inicio](#) / [Transformación digital](#) / [City Data Commons](#) / [Oficina de Análisis de Datos de la Ciudad](#)

Oficina de Análisis de Datos de la Ciudad

Descripción / Objetivos

El Ayuntamiento creará una oficina para la gestión unificada de datos públicos.



¡Gracias!

@BBVAData

@BBVAAPIMarket