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Making your investment journey better via digital

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We have a major shift of lifestyle

What common for us is not likely to be common for the young generation

(To some people) Most important thing in your lives – Smart phone

COVID speeds up the change of your lives

Same applies to the financial world

Digital loan / mortgage application / stock trading via APPs or online investment platform

It is not a matter of whether you want to digitalise your life, it is matter how your live wants to be digitalised - **Digital is unavoidable**

The better future with technology

Digital can make the impossible possible - **Feasibility**

Digital can make your lives easier - **Efficiency**

Digital can make you more demanding - **Quality**

More target engagement and outcome-oriented

Feasibility

Investment decisions are costly to investors; institutional investors can afford to get experts to help … What about the mass affluent?

Digital x Advice => Mass affluent

Efficiency

Information is useful if you know how to use it; reports, papers are only good for educated individuals …. Do we have any ability to digest the complex contents?

Digital x Simplicity => Mass affluent

Quality

Fund performance comparisons, analyses could be helpful … Are they too generic and not conclusive to you?

Digital x Analyses => Mass affluent

But … customers' pain points still exist

Source: Accenture "Digital Advisory Solutions in Asia Wealth Management" survey. Data as of January 2022.

Rising demand for mass affluent's advisory services

Information **overload**

Market **complexity**

Market **volatility**

Longer **retirement**

The Solution:
Personalised, cost-effective and scalable digital advisory

Source: Accenture "Digital Advisory Solutions in Asia Wealth Management" survey. Data as of January 2022.

Massive opportunity for digital wealth management

1 **Digital advisory growth is booming**

2 **Barriers to market entry exist, but can be overcome**

3 **Differentiated capabilities are the foundation for success**

4 **Partnership is the way forward**

Source: Accenture “Digital Advisory Solutions in Asia Wealth Management” survey. Data as of January 2022.

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1 Digital advisory growth is booming

What mass affluent investors want most… can be delivered digitally

Portfolio construction

Financial education

Investment insights

New products

Who mass affluent investors are… makes digital services an ideal fit

Younger

Digital-native

Trust AI

Source: Accenture “Digital Advisory Solutions in Asia Wealth Management” survey. Data as of January 2022.

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2 Barriers to market entry exist, but can be overcome

INERTIA
When the firm is unwilling to act

TRUST
When investors are hesitant

PERFORMANCE
When investors expect better returns

REASSURANCE
When the market is turmoil

REGULATIONS
When requirements are maturing

Firms need **a strategy and partner** to take these initial obstacles into account and make digital wealth management solutions a reality,

with customised advice and investment models based on forward-looking approach

Source: Accenture “Digital Advisory Solutions in Asia Wealth Management” survey. Data as of January 2022.

3 Differentiated capabilities are the foundation for success

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Critical investment capabilities

- Expert advisory
- Transparency
- Advice-led
- High performing

Top technical capabilities

- Fast to deploy
- Customised and scalable solutions
- A hybrid customer journey
- A clear and easy user experience

Application Programming Interface (API)

- Agile development
- Faster time-to-market
- Easy access to 3rd-party solutions
- Continuous product improvement

- Source: Accenture “Digital Advisory Solutions in Asia Wealth Management” survey. Data as of January 2022.

4 Approach: Partnership is the way forward

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The approach to develop/acquire necessary capabilities

Why Partnership is by far the preferred approach

- Access to technology and investment expertise
- Faster time to market
- Shared commitment

Source: Accenture “Digital Advisory Solutions in Asia Wealth Management” survey. Data as of January 2022.

Attributes of a successful partnership

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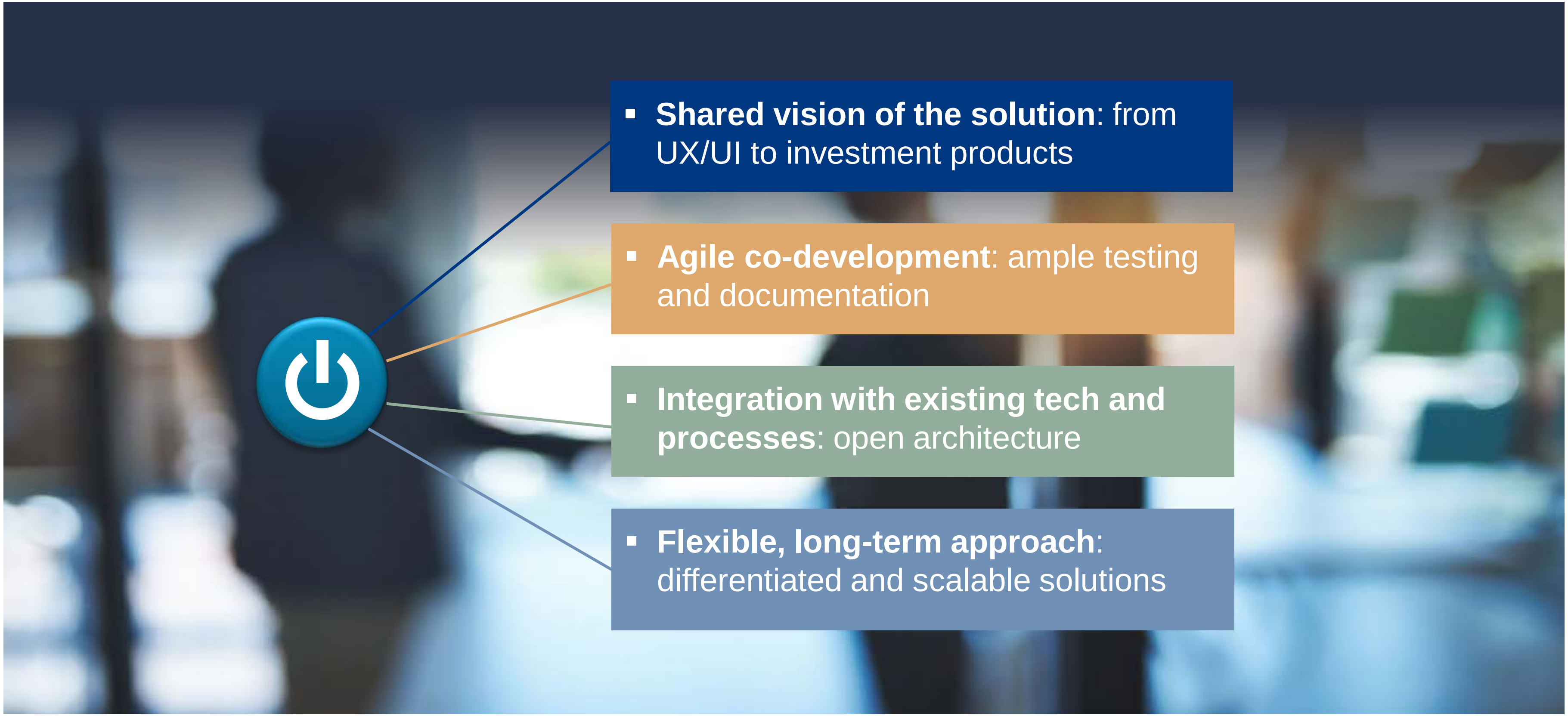

- **Shared vision of the solution**: from UX/UI to investment products
- **Agile co-development**: ample testing and documentation
- **Integration with existing tech and processes**: open architecture
- **Flexible, long-term approach**: differentiated and scalable solutions

Source: Accenture “Digital Advisory Solutions in Asia Wealth Management” survey. Data as of January 2022.

Key for digital wealth management

- Expert Advisory
- Transparency
- Customer Experience
- Technology
- Differentiation

- Nurture investor **trust**
- Provide investors with a **simple, mobile-first experience**
- Align investors' **objectives** and **risk tolerance**

Source: Accenture "Digital Advisory Solutions in Asia Wealth Management" survey. Data as of January 2022.

Digital investment solutions – create better outcome

Experience-enhancing digital services

- Portfolio analysis
- Performance simulation
- Advanced reporting services

Flexible global technology

- Delivery via APIs or end-to-end digital ecosystems
- Flexible, highly available modular services
- Cost-effective development and implementation
- Seamless integration

Customised investment services

- Investment advisory
- Portfolio construction
- Active investment strategies across public and private markets
- Risk management

Source: Accenture "Digital Advisory Solutions in Asia Wealth Management" survey. Data as of January 2022.

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