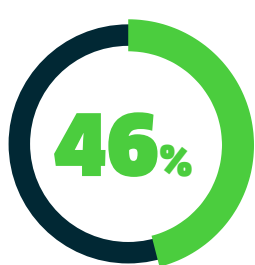
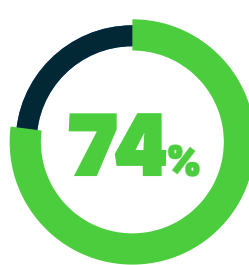


# ARE YOU A DIGITAL LEADER, FOLLOWER OR LAGGARD?

**Digital transformation offers two clear benefits: operational efficiency and stronger connections to your clients. But does your digital strategy give you both advantages?**



of wealth managers are only partly satisfied or not at all satisfied with their current digital offering<sup>1</sup>



of HNW clients would turn to tech giants for wealth management services based on their proven ability to offer a personalized customer experience<sup>2</sup>

## The Digital Laggard

It's business as usual for you:

You're using legacy processes

You have no clear data strategy

You have a mix of loosely integrated manual and digital technologies

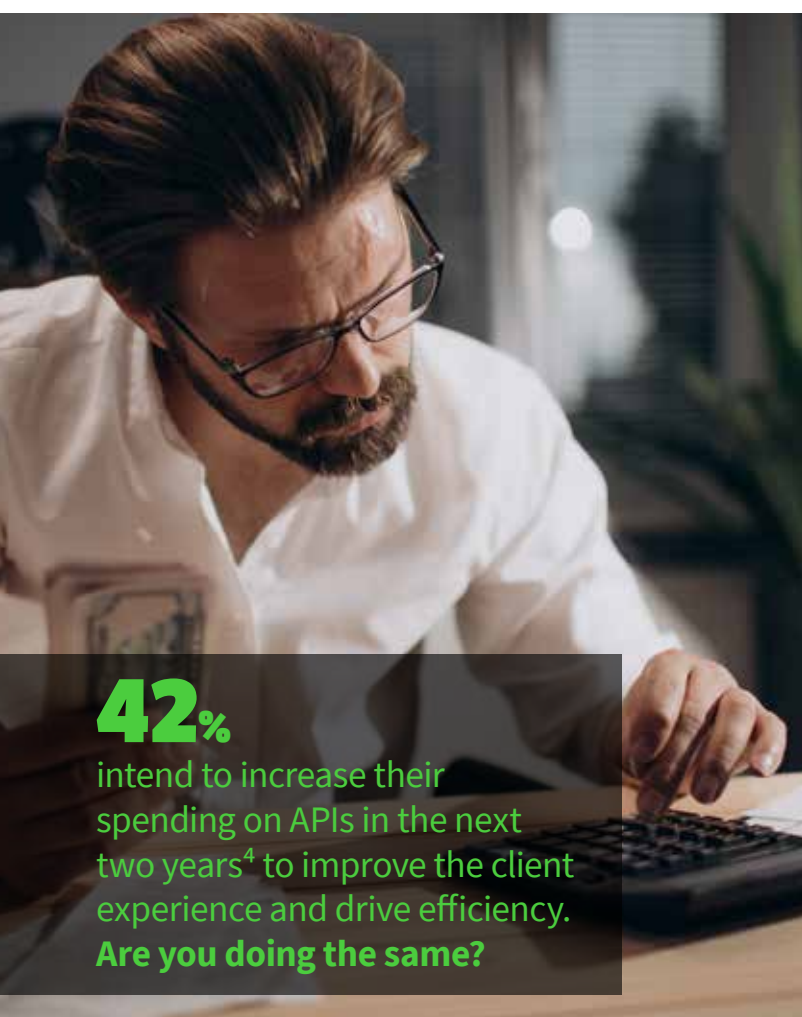
Client digital engagement is mainly static webpages

You have limited efficiency in the front, middle and back offices

Your products and services are viewed as a commodity



**But beware:** The North American wealth management industry saw a **15% decline** in profit over the past 12 months<sup>3</sup>. **Are you putting your business at risk?**



**42%**

intend to increase their spending on APIs in the next two years<sup>4</sup> to improve the client experience and drive efficiency. **Are you doing the same?**

## The Digital Follower

Your organization is optimizing and adapting:

You segment your client by assets under management

Your legacy processes are supported by workflows

You're reacting to market changes and augmenting existing applications in response

You're beginning to adopt new technologies but are slow to implement

You have a disjointed data strategy with limited consolidation of information

**You haven't digitally enabled any functions**

## The Digital Leader

Your organization is transforming and innovating:

The transaction process flows through the organization electronically with workflows that respond to changes in business requirements

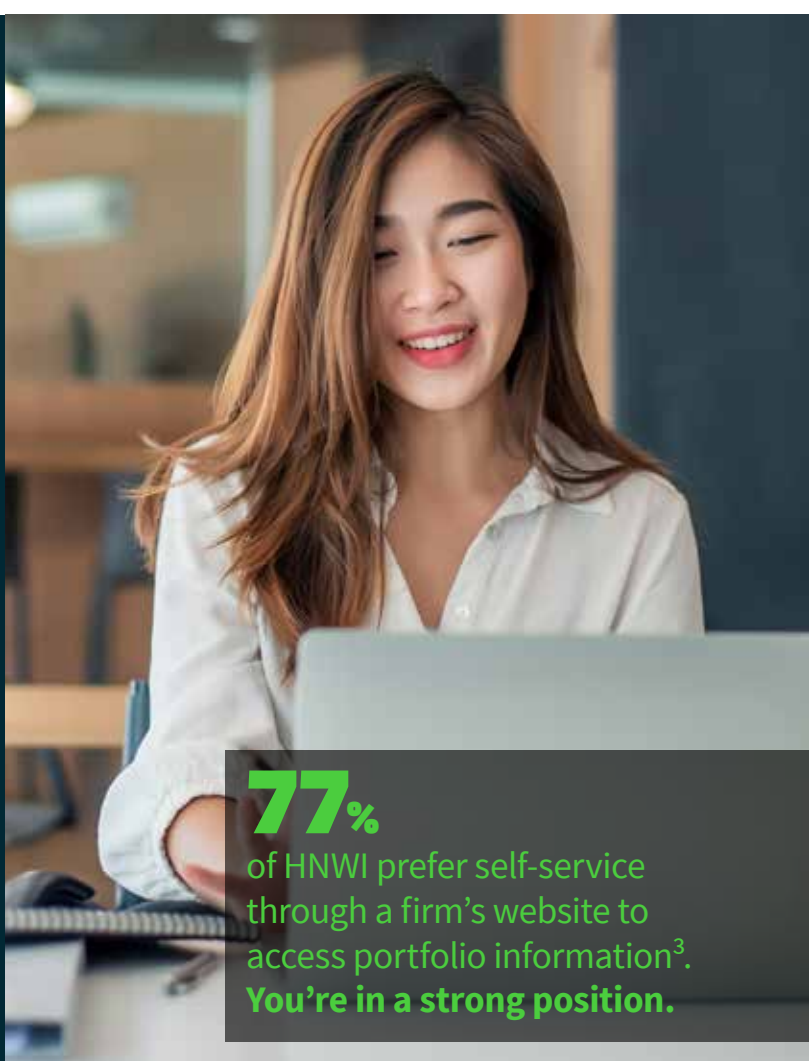
You take an omnichannel approach

Client self service is available

You're leveraging digital technologies to create a differentiated experience for the client and user

Data is consolidated, easily accessible and actionable

You have tightly integrated solutions with real-time data



**77%**

of HNWI prefer self-service through a firm's website to access portfolio information<sup>3</sup>. **You're in a strong position.**

## How do you compare?

Building relationships across every generation of wealth requires a highly personalized and frictionless experience – and that depends on your digital strategy. Whether you're a leader, a follower or a laggard, competition is fierce and you can't rest on your laurels. See how you can do better.

<sup>1</sup> The Transformation of Wealth Management – Five Trends for 2020 and Beyond, REFINITIV  
<sup>2</sup> Capgemini World Wealth Report 2020, July 9, 2020  
<sup>3</sup> North American Wealth Management, Money in Motion, But Not Always to the Bottom Line, McKinsey, December 2020  
<sup>4</sup> Top 10 Wealth Management Trends of 2020, Darren Courtney, Gartner Group, 2020

# LET'S SOLVE DIGITAL WEALTH MANAGEMENT