Company deck

VIRTUAL B

DATA DRIVEN SOLUTIONS FOR WEALTH MANAGEMENT

VIRTUAL B

ARTIFICIAL INTELLIGENCE IN ROBO-ADVISORY & ROBO FOR ADVISORY

OPPORTUNITY OR THREAT?

THOUGH TIMES FOR THE INDUSTRY

Unfriendly environment

• Harsh regulation (Mifid, PRIIPS, IDD, GPDR)
• Fintech (and Big Tech) competition
• Shrinking profitability
• Standardized sales driven products

ARTIFICIAL INTELLIGENCE CAN SAVE THE INDUSTRY

Financial firms have terabytes of valuable data whose unexploited information value can produce:

1. Product and service personalization.

2. Efficiency and scalability in sales, marketing & cross selling.

3. Real time compliance and product targeting to clients' goals.

4. High quality KYCs.

VIRTUAL B

"Artificial intelligence is changing the world of retirement planning. By using improved datasets and algorithms to efficiently deliver solutions tailored to people's needs, AI can help them save, invest and retire better"

The Rise of the Robo-advisor: How Fintech Is Disrupting Retirement
June 2018 - Knowledge @ Wharton
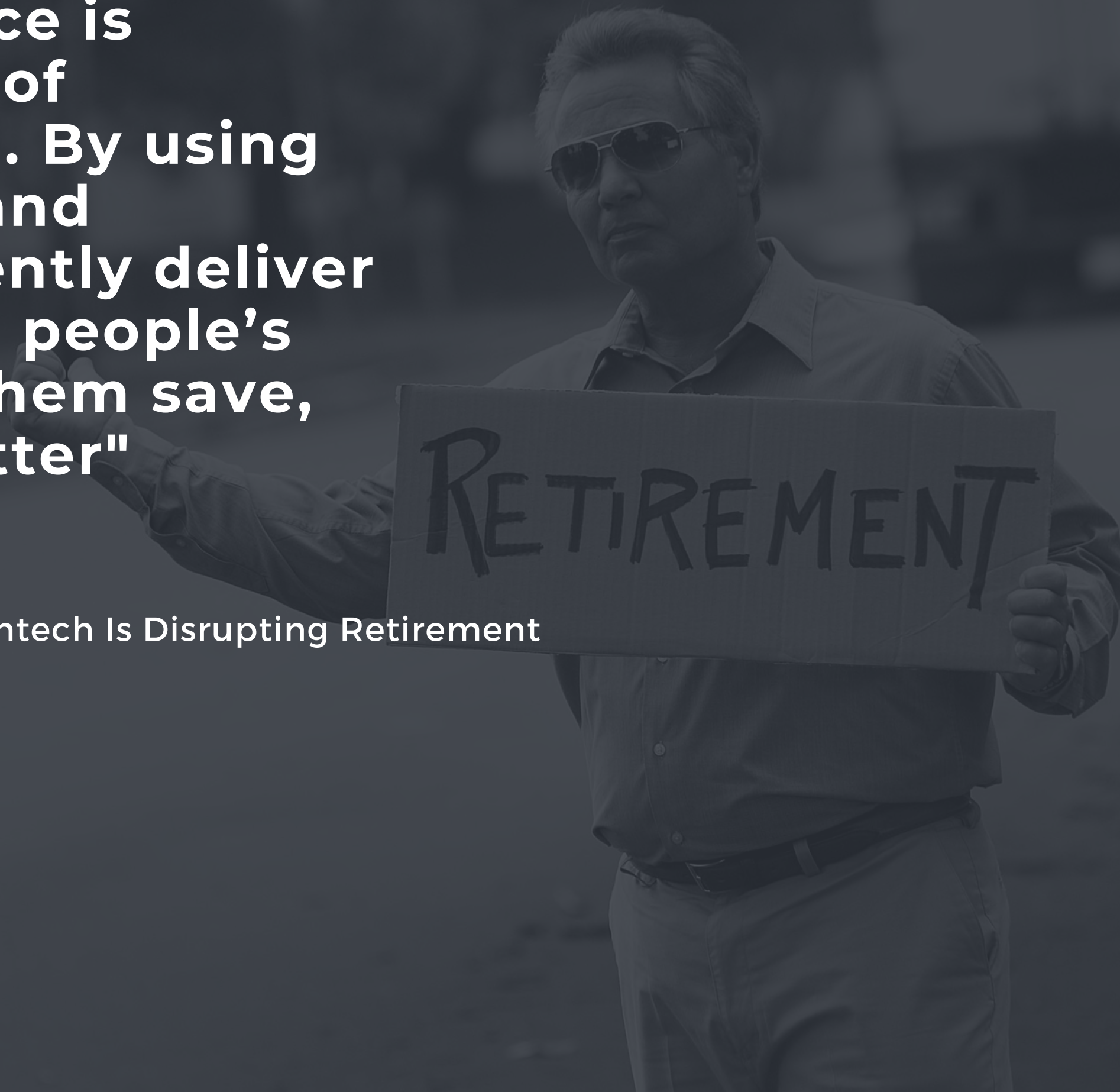
THE REAL ISSUE IS NOT...

Human advisory

VS.

Digital advisory

OR A LOW ENGAGING INDUSTRY...

VS.

Financial products are a boring mix of math and law, not easy to connect with people's emotions

THE SOLUTION IS TO MOVE FROM WEALTH MANAGEMENT TO FINANCIAL WELLNESS

The individual asset liability management

The individual Asset & Liability management (iALM) aims to dynamically manage the balance of an individual/family, looking at active and passive items together, protecting and reinforcing it.
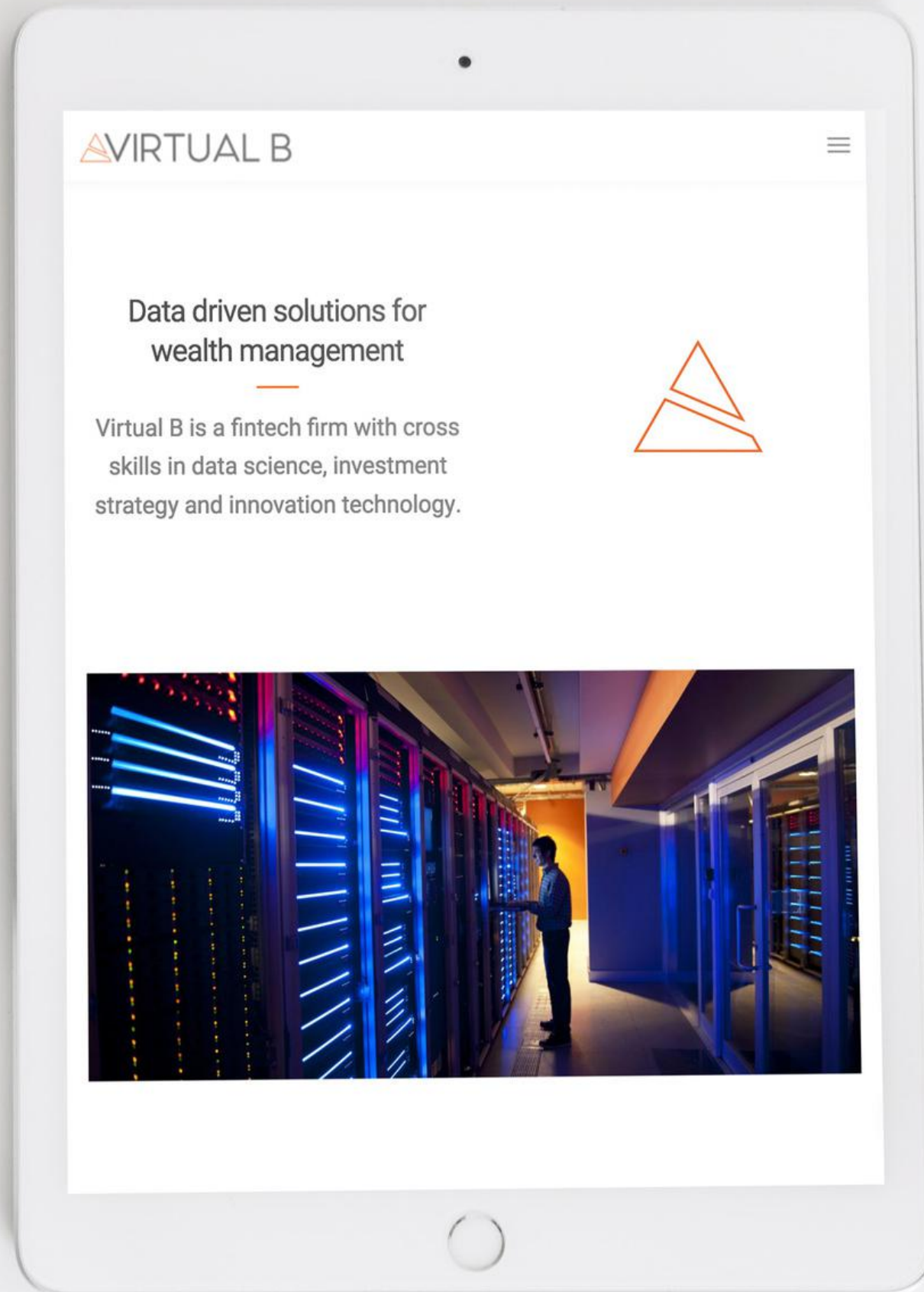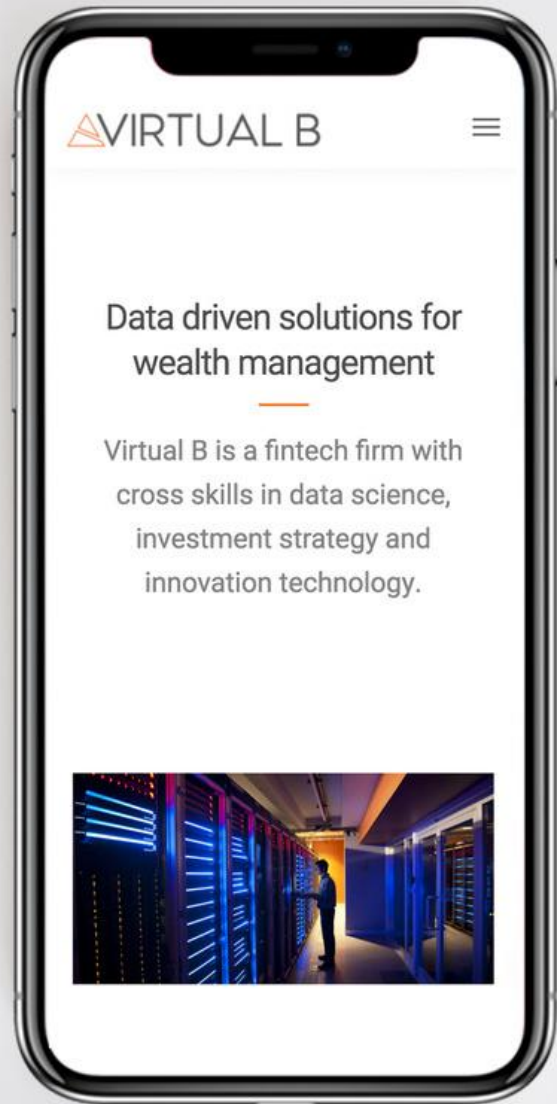
Customer risk is regarded in a unitary way: the solutions to mitigate risk are a mix of investment products, insurance, retirement products and possibly even financing.

FINANCIAL WELLNESS

THE ENGINE BEHIND CUSTOMER-CENTRIC WEALTH MANAGERS

Our data analytics engine produces a set valuable information about customer needs and financial products.

LET'S KEEP IN TOUCH

https://www.virtualb.it/