



# TEAM ETERNALS

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## WEALTH BUDDY

“A Banking Companion Like No Other”

# BREAKDOWN OF PROBLEM STATEMENT



Modern  
Bank

Client  
Acquisition

Client  
Relationship

## Key Issues faced by Banks:

1. How might we make banking more personalised for clients?
2. How might we make it easier for bankers to understand and communicate with clients?
3. How might we introduce wealth banking to a larger target audience?

# BREAKDOWN OF TARGET AUDIENCE



**WHO?**

CLIENTS

BANKERS

**PAIN POINTS**

Demographic Shift

Lack of Personal  
Engagement

Real time  
information

Want omnichannel  
communication

Lack of connection  
with Clients

No centralized  
repository

Better advice and  
recommendations



## SOME INTERESTING STATISTICAL EVIDENCE

### DIGITAL EXPERIENCE:

ONLY 37% OF INVESTORS GAVE THEIR WEALTH PROVIDERS TOP SCORES FOR DIGITAL EXPERIENCE

49% OF INVESTORS SURVEYED VIEWED A SIMPLE, INTUITIVE DIGITAL EXPERIENCE AS ONE OF THE TOP CRITERIA FOR EVALUATING PROVIDER.

### DEMOGRAPHIC SHIFT:

86% OF MILLENIALS ARE CURIOUS ABOUT SOCIALLY RESPONSIBLE INVESTING

### REAL TIME INFORMATION:

72% OF INVESTORS SAY BETTER INTEGRATION OF NEWS UPDATES IS A KEY AREA FOR IMPROVEMENTS BY PLATFORMS

# COMPETITOR ANALYSIS



## Offerings

Self-Guided Education Portal  
AI-driven Advisor: RoboInvest

Digital Banking: myWealth  
Online Advisor: BeAdvised

Portfolio Management  
Consulting

## Gaps

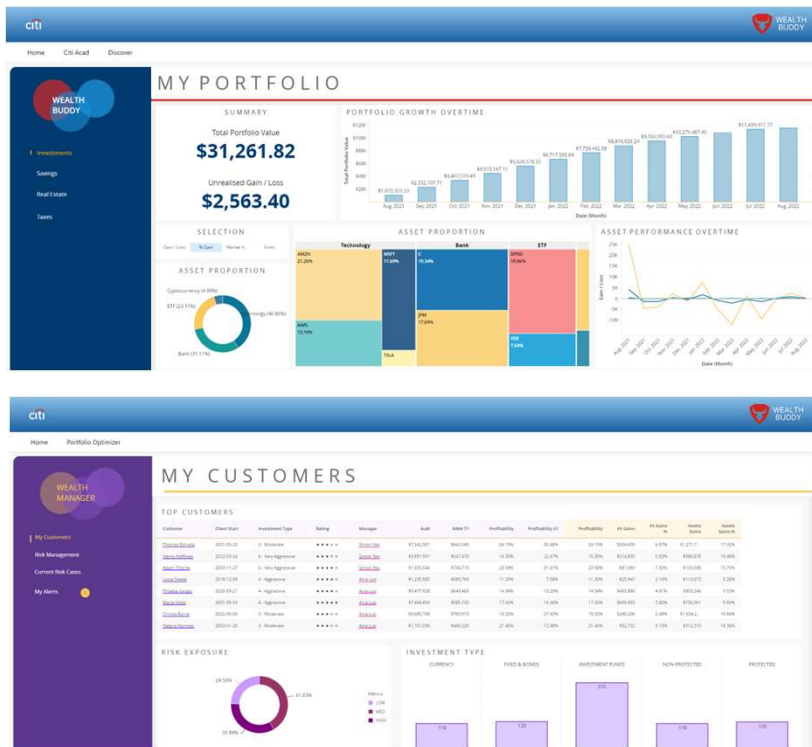
Lack of Personalisation  
Legal and Ethical Issues

Lack of Education Focus  
Reliance on Human Input

Infrequent Check-ins and Advice

# WEALTH BUDDY: YOUR PERSONAL BANKING COMPANION

## ILLUSTRATION



## TARGET AUDIENCE

- Mass Affluent
- Millennial Investors
- Bankers

## MAIN FUNCTIONALITY

- |  |  |
|--|--|
| <b>CLIENT</b>  | <b>BANKER</b>  |
| <ul style="list-style-type: none"> <li>• Dashboard</li> <li>• CitiAcademy</li> <li>• Stock Predictions</li> <li>• CitiBot</li> </ul> | <ul style="list-style-type: none"> <li>• Dashboard</li> <li>• Portfolio optimiser</li> </ul> |

## VALUE PROPOSITION

**CLIENT**

Adding hyper-personalisation to each feature to build long-lasting client relationships

**BANKER**

Helping bankers better understand customers and reduce their workload with AI

# WEALTH BUDDY FEATURES (CLIENT)



## STOCK PREDICTIONS

### DASHBOARD

- Dashboards shows detailed overview of information
- Dynamic personalized information

### CITIACADEMY

- Financial Education Platform
- Personalized Gamified Tutorials

### CITIBOT

- AI Chatbot
- Personalized help
- It contains:  
Simple Q&A Queries  
Sentiment Analysis  
Easy transfer of calls  
Hosted on Cloud

### VALUE PROPOSITION

- Consolidated Overview of Personal Wealth for Ease of Management
- Different information for different clients increases personalisation

### VALUE PROPOSITION

- Flatten the learning curve of wealth management
- Easy starting point
- Fun way to learn and each user has a different curriculum

### VALUE PROPOSITION

- Personalized recommendations of investment-grade companies
- In built price forecast

### VALUE PROPOSITION

- Fully Available and Interactive Bot to answer simple queries
- Reduces workload for bankers
- Bot further provides personalized responses

# WEALTH BUDDY FEATURES (BANKER)



## DASHBOARDING

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- Dashboards shows overview of all existing clients' wealth information
- Shows clients' overall risk profile

## PORTFOLIO OPTIMIZER

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- Personalized Recommendation of portfolios based on clients profiling

## VALUE PROPOSITION

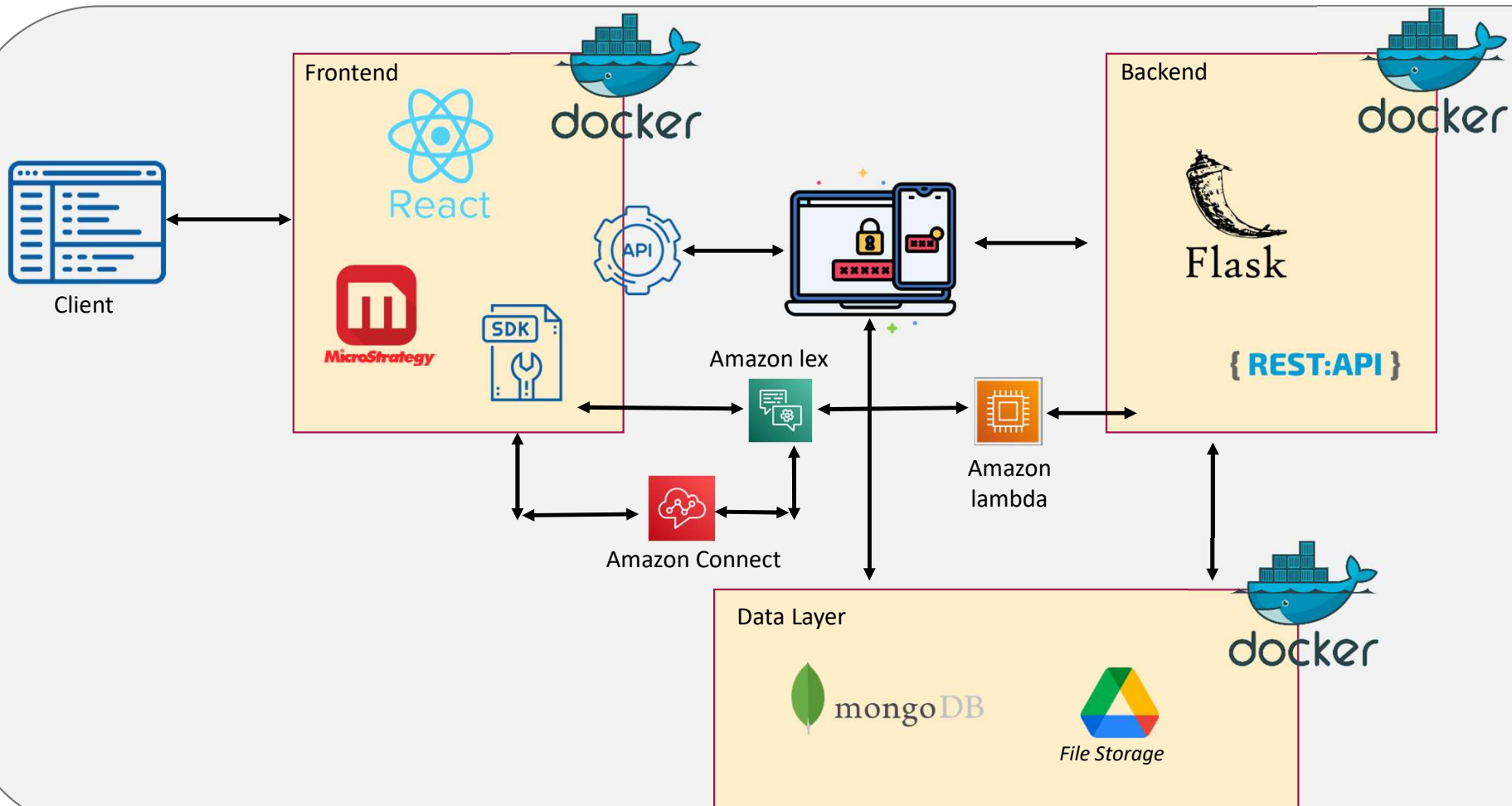
- Allows for easier management of all existing clients' wealth
- Better insights and recommendations provided through analytics

## VALUE PROPOSITION

- Personal advices that banker can easily provide clients
- Increase time efficiency by serving as a guide for the bankers



# WEALTH BUDDY ARCHITECTURE



# REASONING BEHIND ARCHITECTURE

## Reactjs



- Reusable components, reduce repetition
- Wide community support, allowing us to leverage open-source resources
- Beneficial for time constraint projects

## Flask



- Easy to scale and built for simplistic applications
- Database integration is easy
- Python framework allows incorporation of AI and its myriad of libraries

## Docker



- Allows easy deployment to cloud
- Enables compatibility with cross-sharing/programming
- Isolates the app environment and provide consistency for deployment and testing

## Lex



- User friendly interface with little code configurations
- In built AI algorithm with high accuracy (up to **90%**)
- In built sentiment analysis for understanding of customer
- Easy to transfer calls especially through AWS Connect
- Very cheap service

## Embedding SDK



- Leverage on existing BI software that excels in platform analytics
- Visually appealing visualizations can be easily created and deployed
- Real-time synchronization with loose coupling
- Optimized for different user profiles



THANK  
YOU



Au Yew Rong Roydon  
Low Lee Hang  
Lim Kai Sheng  
Sng Yi Xuan  
Timothy Chang



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lowleehang  
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