

Augmented Advisor Intelligence (AAI)

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Elevator Pitch



Definition: Capgemini's AAI for Wealth & Asset Management solution enables firms to leverage data and AI to **revolutionize Firm-Advisor-Investor interactions**. The solution focuses on understanding their most critical resources from the organization and investor perspective, to promote evidence-based best practice behavior. Our solby providing **predictive, prescriptive, and proactive actionable insights** for every interaction across the prospecting through advisory lifecycle.



Barriers: Not much is done in financial service industry to focus on understanding the personality, behavior, preferences and values of the advisors by a) segmenting in psychographic & value-based segments and b) running analytics for providing meaningful insights.



Did You Know? We helped a top PWM firm to develop propensity-based product & content placement to increase conversion by **3 folds**.



Did You Know? Our AAI solution has been helping us differentiate in almost every large pursuit in Wealth and Asset Management pitch, RFP and client credentialization meetings globally!



Why Capgemini? Capgemini has a dedicated Wealth Management domain **CoE** with over 24 years of deep wealth and asset management domain expertise. Our thought leadership is well-known all over the world through our annual publication of the **World Wealth Report**. Capgemini has several differentiating solutions in this domain, understands the industry drivers **really well**, and it has an innovation ecosystem and technology skills to prepare for the future of wealth management.



External Recognition:

- [Capgemini named a Leader in Wealth and Asset Management Services by NelsonHall \(Dec 2019\)](#)
- [Capgemini named a Leader and Star Performer in Banking and Financial Services Risk and Compliance IT 2020](#)



Best-in-class partnerships: AWS, Snowflake, Databricks



Our Offer Stack:

- Strategy and Ideation
- AAI Roadmap & Business Case
- Accelerated AAI Pilot & MVP
- AAI Sandbox
- AAI Insights Exchange on 890
- Bespoke AAI Platform Implementation

The Business Goal



The Business Vision/Goal

Capgemini's AAI for Asset & Wealth Management solution enables firms to leverage data and artificial intelligence to revolutionize Firm-Advisor-Investor interactions. The solution focuses on understanding their most critical resources (i.e. advisors) in context of firm & investor perspective to promote evidence based best practice behavior by providing predictive, prescriptive, and proactive actionable insights for every interaction across the prospecting through advisory lifecycle.

#FutureOfWM #HyperPersonalizedWM #AAI #PropensityDrivenWM #AugmentedWM



Business Issues

Financial advisors are the most critical for any asset and wealth management firm, however not much is done to focus on understanding their personality, behavior, preferences and values by segmenting in psychographic & value-based segments and running analytics for providing meaningful insights.

Firms are challenged in delivering personalization interactions throughout advisory lifecycle due to lack of understanding



The Solution

Capgemini provides all the elements to support ideation, piloting through implementation of AAI for various journeys across advisory lifecycle (either on-cloud / on-premise or IaaS).

1. **Strategy & Ideation:** An ideation engagement to build tailored-AAI strategy that aligns with enterprise vision and build AAI-blueprint that enables longer-term objectives of intelligent-org.
2. **AAI Roadmap & Biz Case:** Identification and prioritization of AI opportunities & build business case
3. **Accelerated Pilot:** An open experimentation engagement to identify and design a pilot BPR for two value-based segments which can be expanded to build foundational components of FA Genome & Model-FA leveraging our solution components
4. **AAI Sandbox:** Develop AAI Sandbox by leveraging Pre-build CG solution that allows for an open experimentation of one/two of AAI components (like Compatibility-Model, FA-Model, BPR-Model) and associated user journey ideation and try out ideas which can later on be taken to maturity once their success is proven
5. **AAI Insight Exchange:** Leverage Capgemini-890 with pre-packaged analytical services or pre-built catalog of models Accelerators: API Development & Management Accelerators, Cloud Infrastructure Accelerators, Security Accelerators, Application Functionality, Domain
6. **AAI Platform Implementation:** A fully-integrated AAI platform on the cloud with a diverse set of internal & third-party data sources to augment & empower every interaction and run intelligent-org.



Research Findings

- According to Capgemini's World Wealth Report 2020, only 2.6% of North American HNW investors older than 60 said they were satisfied with the personalized products and services their wealth management firm offered.

Client Value Proposition



Client Benefits / Business Value

AAI's machine learning (ML) algorithms and augmented data to promote evidence-based best practices to predict and prescribe for:

- **Improved Advisory Productivity:** Maximize advisor potential and improve advisor productivity by strengthening advisor outreach and engagement via model-FA
- **Enhanced Experience:** Deliver personalized advisor and investor experience via personality / compatibility scores and propensity model based interactions
- **Drive Growth Strategy:** Having more targeted campaigning, prospecting, product/pricing, servicing and communicating via best practice recommendation (BPR) model
- **Tap into future innovation:** Ability to leverage sector specific and sector agnostic third-party data provider and engage with a diverse ecosystem of partners to innovate products and services
- **Deliver Flexible Pricing Options:** The cloud-based models as well as I&D-890 offer a range of prices as per the needs of the client



Why Capgemini?

- **Industry Leader:** Two decades of wealth management practice with 25 years of industry leading thought leadership through the World Wealth Report and leveraging that into building out solution concepts that are relevant to be future ready.
- **Differentiating Solution Concept:** The differentiating solution concept supported by real IP & working demo to reduce timeline by 50% with use of pre-build models/framework that can be tailored for organization specific requirements.
- **Capgemini's unique Innovation ecosystem:** Clients get access to a thriving ecosystem of data providers, start-ups, accelerators, and partners on a regular basis through our Applied Innovation Exchange (AIE) and sandbox AAI platform
- **Best-in-class Partnerships:** Our solution is supported by our IP / models and partner ecosystem, including AWS, H2o.ai, ClickFox and wide range of data providers
- **Analyst Recognition:** Leader in the Gartner Magic Quadrant for Data and Analytics Service Providers, Worldwide (Feb, 2019); Leaders in Everest Group's PEAK Matrix assessment for

Application Services in Capital Markets / Wealth Management (Nov, 2018)**50+ clients on this journey ***

- **Morgan Stanley**
- **LPL Financial**
- **Barclays**

Case Study 1**Customer Sentiment Analytics****Client:**

Capgemini is helping a leading independent broker dealer with sales center automation to achieve operational excellence and improve net promoter score.

Solution:

The Capgemini AAI solution blueprint inspired NBA engine has enabled firm's digital transformation journey by leveraging analytics, insights and machine-learning algorithms as a competitive advantage across front-to-back value-chain. The NBA engine provides actionable insights that add day-to-day benefits to call-center reps, RMs, operational staff, customers and even their pilot BOT to drive self-service.

Customer & Advisor Genome**Client:**

Capgemini helped the PWM firm in creating Advisor and client Genomics machine learning algorithms to segment and gain deep understanding of FA's and investors.

Solution:

This enabled firm to transform its digital strategy and increase the company's ability to leverage analytics and machine-learning algorithms as a competitive advantage by increasing message relevance across all digital channels, and providing actionable insights that add day-to-day value for sales and marketing engagement with FA's. Also, helped in identifying influencers and high net worth customers with greatest potential to significantly increase sales.

Case Study 3**Next Best Action Engine****Client:**

Capgemini has helped a top broker dealer in building a firm wide Next Best Action engine (NBA).

Solution:

The Capgemini AAI solution blueprint inspired NBA engine has enabled firm's digital transformation journey by leveraging analytics, insights and machine-learning algorithms as a competitive advantage across front-to-back value-chain. The NBA engine provides actionable insights that add day-to-day benefits to call-center reps, RMs, operational staff, customers and even their pilot BOT to drive self-service.

Smart Advisory Alerting**Client:**

Capgemini has helped a leading PWM firm with understanding client psychographic preference to deliver a hyper-personalized customer experience.

Solution:

The solution leveraged our solution blueprint of -propensity models and Next Best Action to accelerate ideation to pilot journey. Developed segmentation models based on customer demographics. Integrated real-time customer information with life events to get a real time model development.

Developed an automated training model based on previous campaigns and product preference and faster triggers based on behaviors and external events.

Real-Time Campaign

Client:

Capgemini helped the PWM firm in creating tailored marketing segments to enable real-time campaign management with direct access to business users.

Solution:

This enabled firm to streamline and drive connected marketing strategy via a single campaign built using segment/data by extending our AAI solution and integrating with their customer data platform (CDP).

It helped in converging traditionally siloed data work and trigger rules by use of individualized marketing segments (around campaigns; channels; customer, etc) with feedback journey metrics into CDP for real-time user interaction updates for reporting and further analytics.

Case Study 6

Intelligent Campaign

Client:

Capgemini helped the PWM firm in creating effective and hyper personalized campaigns using the most current need of the customers and their touchpoints.

Solution:

The campaigns were designed based on client genomes powered by cognitive science and by understanding connected customer journey.

Our solution also, enabled client to transform its digital strategy and increase the company's ability to leverage analytics and machine-learning algorithms as a competitive advantage by increasing message relevance across all digital channels, and providing actionable insights that add day-to-day value for sales and marketing engagement with FA's

Offerings we sell

1.
 - Strategy and Ideation
 - Personality / Compatibility Model
 - Advisor Genome
 - Model-FA & BPR
 - Know Before They Know
 - Propensity Modeling
2. AAI Roadmap and Business Case
3. Accelerated AAI Pilot & MVP
4. AAI Sandbox
5. AAI Insights Exchange on 890
6. Bespoke AAI Platform Implementation



Questions to ask

- Have you considered psychographic client segmentation?
- Are you looking at improving product placement & conversation rate (by use of AI/ML)?
- Are you implementing Next Best Action (NBA) engine & propensity modeling in your advisory?
- How're you leveraging AI/ML in advisory lifecycle?



Keywords to listen for



Targets & Deal Size

- **Targets – Wealth Mgmt. firms, Asset Mgmt. firms, Regional Banks, and Insurance firms Pension/ Retirement Groups. CXOs, LOB Heads, CTOs, Innovation Heads, CDO/AI Heads.**
- **Profiles – Global & Regional Banks; Private Wealth Mgmt, Private Banks, Asset Mgmt Firms, Insurance / Investment Mgmt firms**
- **Deal Size: \$750K – 3M**

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