One-stop-shop:
One account, three tools to cater different customer's needs

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Issue

SucorInvest offers **asset management, trading, and investment banking services** to institutional and retail customers. Sucorinvest wants to **promote new sources of client growth in the digital channel**.

Objective

Provide SucorInvest with an overall **strategy** to **increase the adoption of digital brokerage** given the characteristics of the Indonesian market.

Challenges

- Understand the underlying **reasons behind individual investors' low level of acceptance** of online brokerage
- Identify transferable **best practices** from leading international markets in the digital brokerage industry
- Explore **potential strategic partnership opportunities** with other leading digital services companies
- Introduce the guidelines **for implementing the proposed strategy**

Findings and Recommendations

1) A digital offering is necessary to compete, designed according to the mass market customer needs...

The **mass affluent segment is growing at a 20%** rate annually in terms of account openings and it is expected to triple its size in five years, reaching an estimated 110M USD market value

	High net worth	Mass affluent
Expected growth	• Slow growth (<5% in accounts opened in 2017)	• High growth (20% in accounts opened in 2017)
Customer needs	• **Current**: personal relationship, but **digital** is increasingly demanded for **tracking** and for **managing** investments • **Future: need a complete digital service**, (i.e. all displays, mobile/web/desktop, products, functions)	• **Core** of service is **digitalized**, a **purely online relationship. Searches online** for the most **convenient service**, and looks for a competitive prices, and a **holistic product offering**

The channel to cater these potential customers is through a digital service: **a purely online relationship designed for the mass affluent** consumer
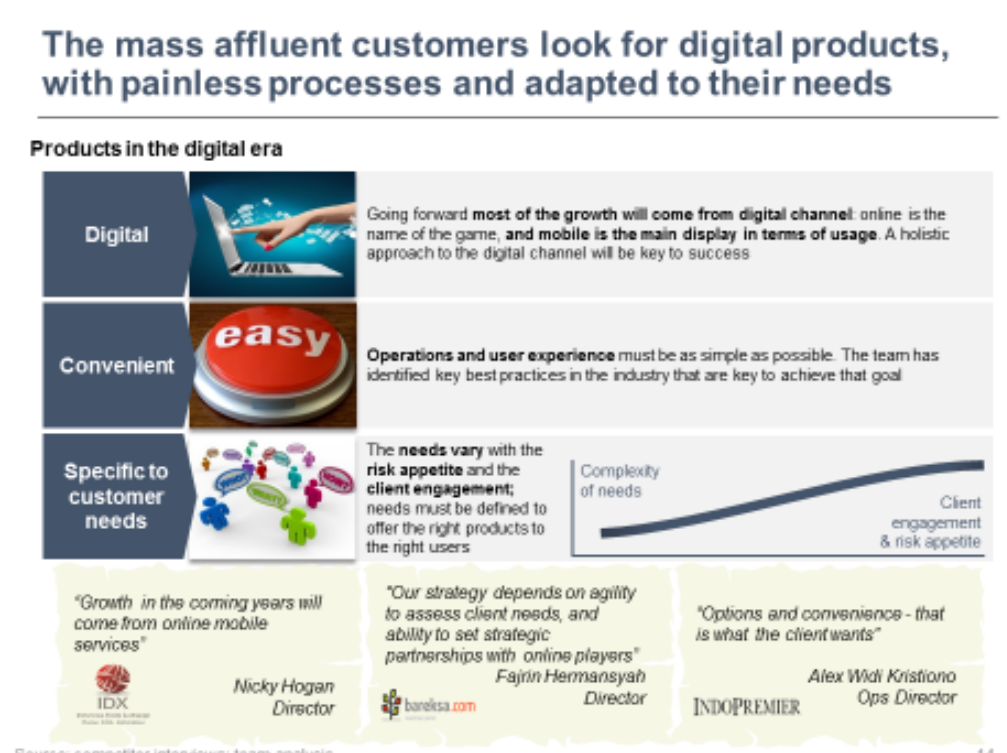
2) ... and SucorInvest lacks of an integrated approach and only partially meets customers' needs

Two different tools, **misaligned** and without an integrated rationale...

Not what the customer is looking for: **a purely digital alternative,** with the greatest convenience and all the options integrated

The mass affluent customers look for digital products, with painless processes and adapted to their needs

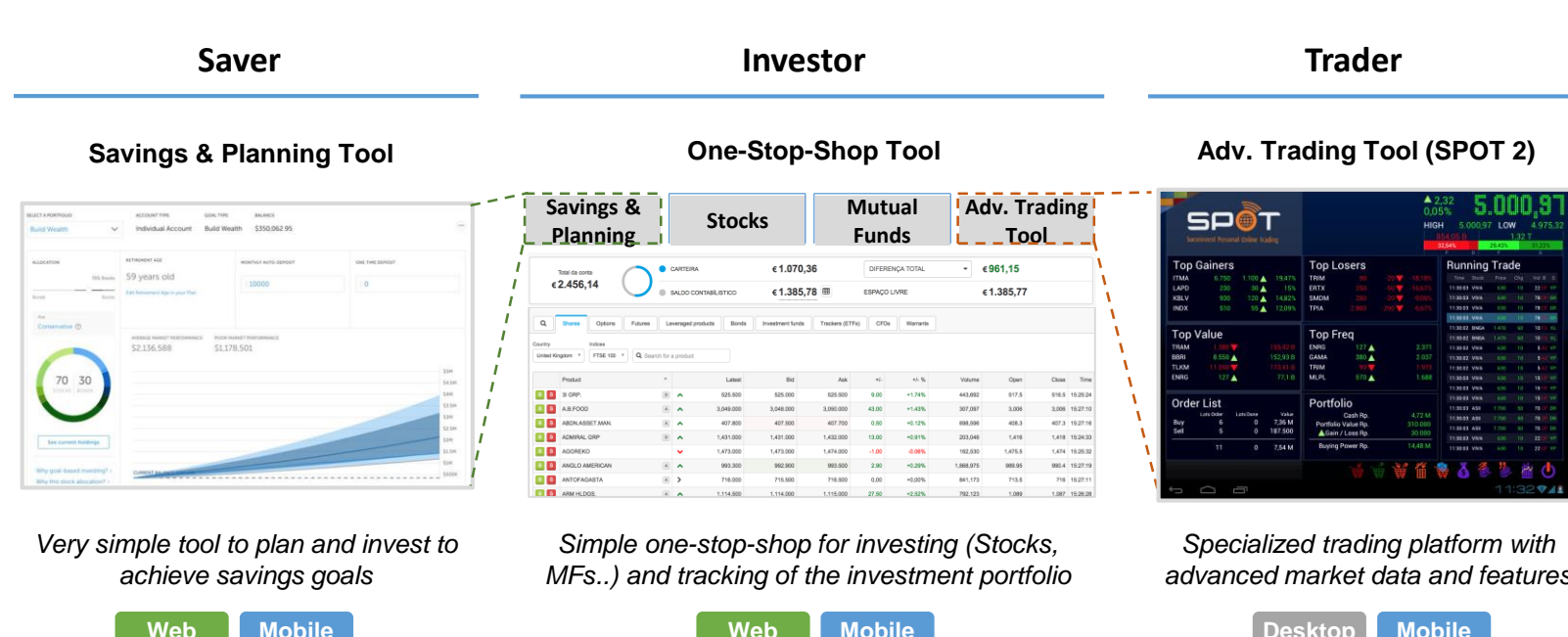### 3) Recommendation: implement an integrated approach to the digital channel

Integrated Strategy for Online Growth in Mass Affluent Segment
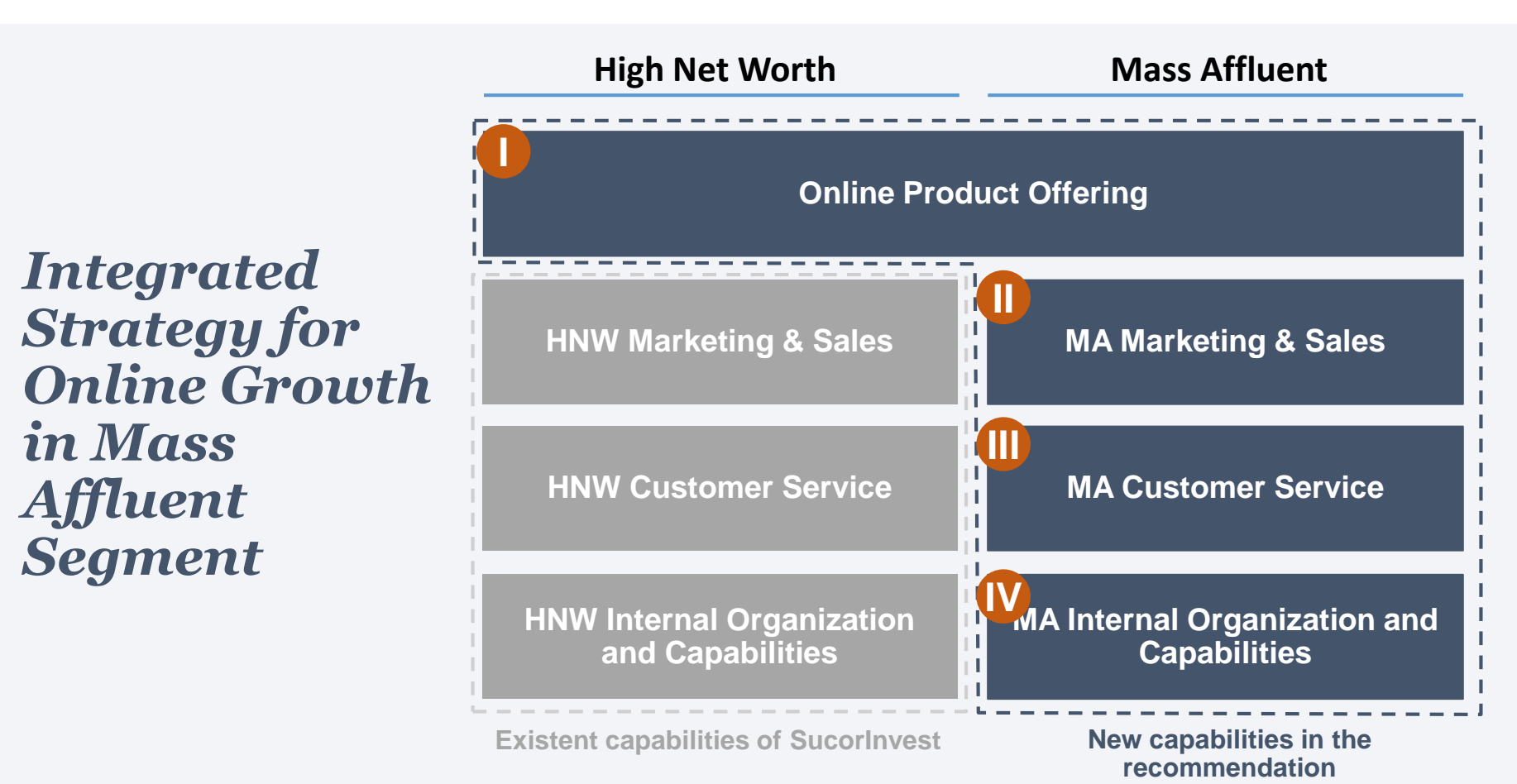
II *Marketing Strategy per Channel for MA Segment*

I *Online Brokerage Product Strategy with 3 Tools*
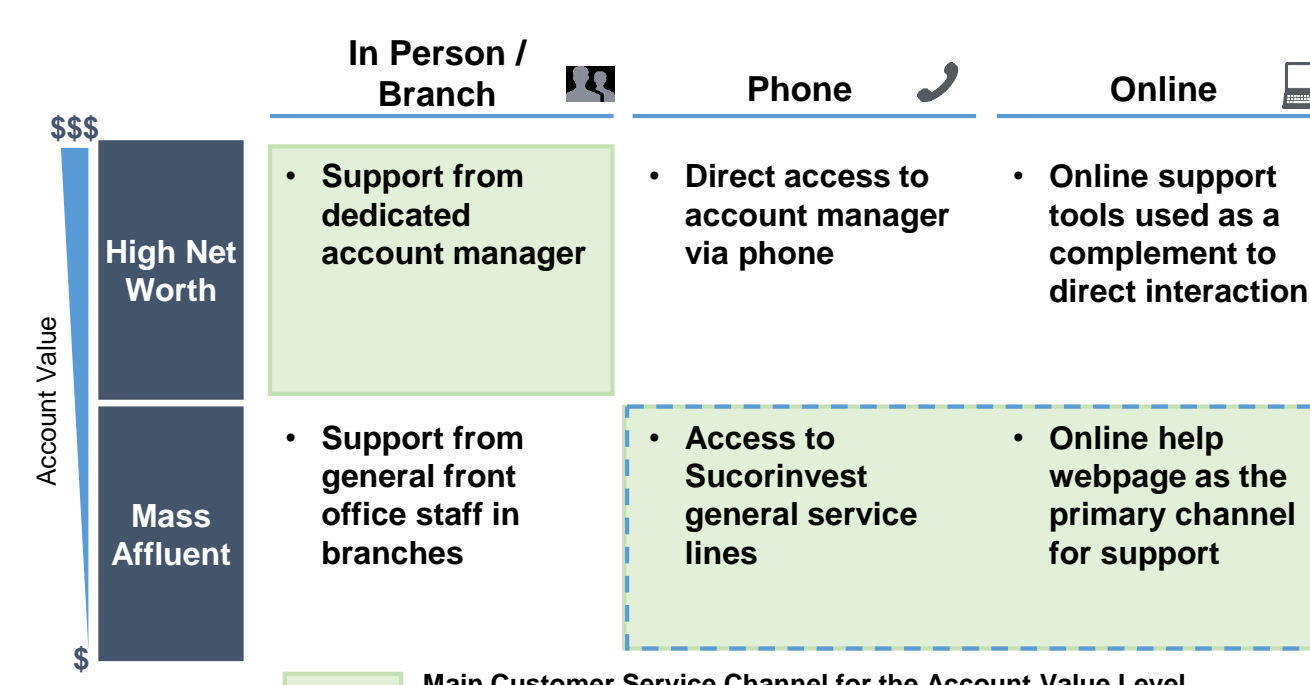
Saver	Investor	Trader
Savings & Planning Tool	One-Stop-Shop Tool	Adv. Trading Tool (SPOT 2)
Very simple tool to plan and invest to achieve savings goals	Simple one-stop-shop for investing (Stocks, MFs..) and tracking of the investment portfolio	Specialized trading platform with advanced market data and features

III *Customer Service Model for MA Segment*
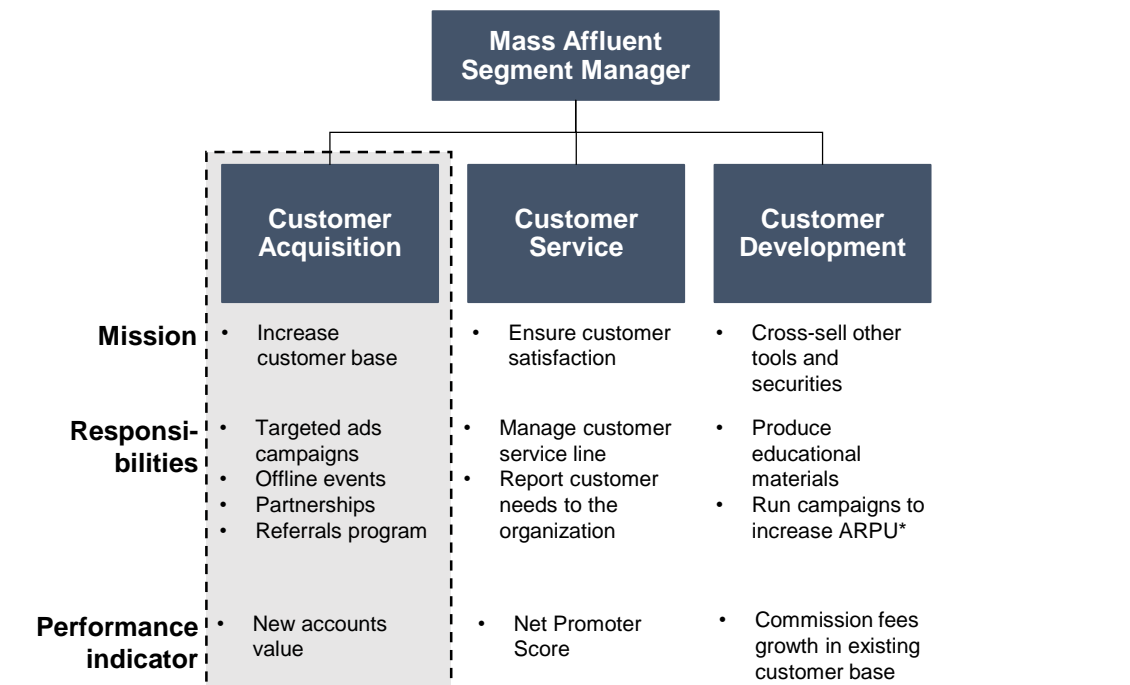
IV *Internal Org for MA Segment Management*