

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

Ramon Cerdeiras • Esteban Kallay • Eduardo Rios • Joao Pinheiro

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.

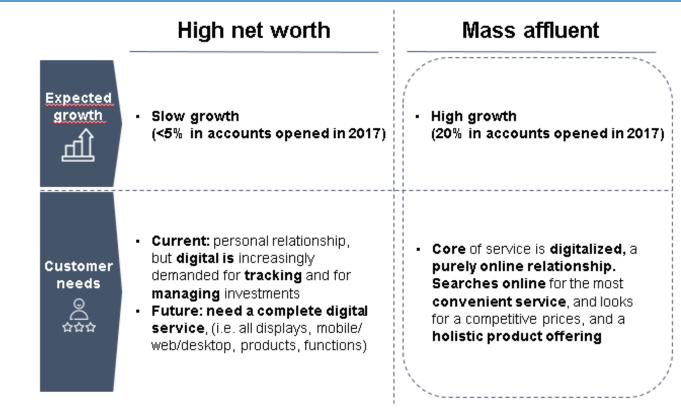
Challenges

- 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...

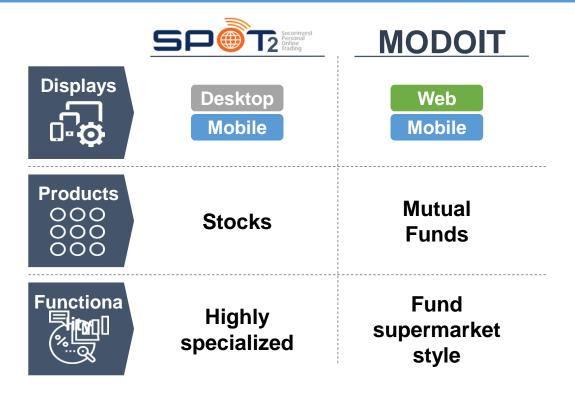
The mass affluent segment is growing at a 20% rate annually in terms of account openings and it is expected to triple its size in five years, reaching an estimated 110M USD market value



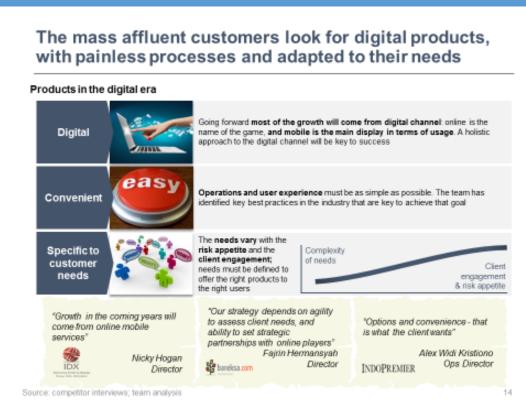
The channel to cater these potential customers is through a digital service: a purely online relationship designed for the mass affluent consumer

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

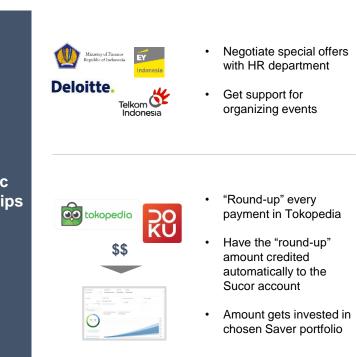


3) Recommendation: implement an integrated approach to the digital channel





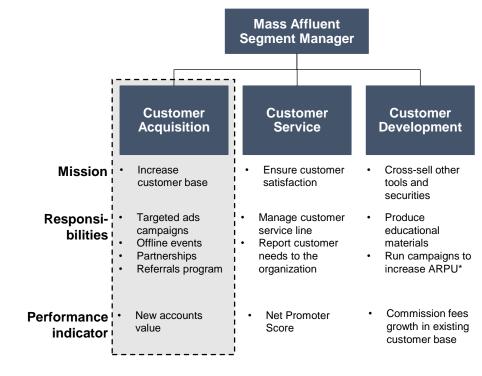




Management

Online Brokerage Product Strategy with 3 Tools





Internal Org for MA Segment

Saver		Investor								Trader			
Savings & Planning Tool	One-Stop-Shop Tool								Adv. Trading Tool (SPOT 2)				
##NUID ACCOUNT THE GAT HE BALMES INDIVIDUAL ACCOUNT BUILD WARRY \$350,062.95	Savings & Planning	Sto	cks		lutual unds	Α	dv. Tr	ading		SPOT		▲ 2,32 5.000,97 0,05% 5.000,97 Low 4.975,32 856.05 8 28.425 17.525	
00 NF TREADER ME MONTH AND	Total do corta e 2.456,14	CARTERIA €1.070,3 saldo contablistico €1.385,1					€961,15€1.385,77			Top Gainers ITMA 6.750 1.100 ▲ 19.47% LAPO 230 30 ▲ 16% KBLV 930 1.20 ▲ 14.82% MOX 510 55 ▲ 12.93%	TRIM 90 20 V -18.185. Tree 2 ERTX 250 -50 V -16.575. 11.9041 V	Running Trade Time State Press Cog vol 0 8 11 10 10 10 10 10 10 22 01 10 11 12 22 23 VWA 600 10 78 27 68 11 12 22 3 VWA 600 10 78 27 68	
70 30	Q Shares Options Futures Country Profess United Virigins * FTSE 150 * Q South 1	Leveraged products Box	ds Investment funds	Trackers (ETFs)	CFDs War			Close Time		Top Value TRAM 1 300 ▼ 150,428 BBRI 8550 ▲ 152,938 TLKM 11300 ▼ 154,418 ENRIG 127 ▲ 77,180	Top Freq EN96 127 ▲ 2. GAMA 380 ▲ 2. TRIM 100 11 MUPL 570 ▲ 11	113021 VAA 500 19 18 10 113021 VAA 500 19 18 50 19 10 10 10 10 10 10 10 10 10 10 10 10 10	
COL 2000.	ABFOOD ABONASSETMAN.	A 525.500 A 3,049.000 A 407.800	525.000 3,048.000 407.500	525.500 3,050.000 407.700 1,432.000	9.00 +1.3 43.00 +1.4 0.90 +0.1	5% 307,00 1% 698,59	7 3,006 6 408.3	516.5 15.25.24 3,006 15.27.10 407.3 15.27.16 1,418 15.24.33	1	Order List Lors Order Latt Date Value Buy 5 0 7,35 M Sel 5 0 187,500	Portfolio Cash Rp. 4,73 Portfolio Value Rp. 310.6 AGain / Less Rp. 30.0		
18 18 18 18 18 18 18 18	ADGREKO ANGLO AMERICAN	v 1,473,000 v 1,473,000 A 993,300 > 714,000	1,473,000 962,900 715,500	1,474.000 1,474.000 993.500 716.900	13.00 +0.0 -1.00 40.0 2.90 +0.0 0.00 +0.0 27.50 +2.5	162,53 166 1,888,97 176 841,17	1,476.6 5 989.95	1,478 16:29:33 1,474 16:29:32 990.4 16:27:19 716 16:27:11 1,087 16:29:28	, ,	11 0 7,54 M	Buying Power Rp. 14,48		
ery simple tool to plan and invest to achieve savings goals	Simple or MFs) and	ne-stop	-shop	o for i	nves	ting (rs,		Specialize advanced m	• .	latform with and feature	
Web Mobile		V	Veb	М	obile					Des	ktop	bile	

