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.

### 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

   Integrated Strategy for Online Growth in Mass Affluent Segment

   - High Net Worth
   - Mass Affluent

   Online Product Offering
   - HNW Marketing & Sales
   - HNW Customer Service
   - HNW Internal Organization and Capabilities

   Highly specialized
   - Fund supermarket style

   The customer gets a comprehensive view of all the investment products and can access advanced market data and features.

   Marketing Strategy per Channel for MA Segment

   - In-Person
   - Branch
   - Office
   - Mail
   - Online

   - Support from dedicated account manager
   - Direct access to account manager via phone
   - Online support tools used as a complement to direct interaction

   Customer Service Model for MA Segment

   - In-Person: Branch
   - Office
   - Mail
   - Online

   - Support from general front office staff in branches
   - Access to support of general service lines
   - Online help whenever or the primary channel for support

   Internal Org for MA Segment Management

   --Channels Overview
   --Internal Organization
   --Functional Management
   --Strategic Planning

   - Support from dedicated account manager
   - Direct access to account manager via phone
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   --Channels Overview
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   - Source: SucorInvest Primary Data Analysis
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   - Method: Sucessful implementation of an integrated approach to the digital channel.

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