

# INDONESIA WEALTH MANAGEMENT FORUM

## **Growth of Digital Wealth Management in Indonesia**

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**Pieter K. Zylstra**

GM APAC

additiv

# Key data about additiv

## Who we are



Mature Fintech company



Vast experience with top tier brands and banks



Well capitalized, privately owned, backed by strong investor group



Progressive technology and infrastructure, API-first, cloud-native



> 750 standard APIs in wealth, credit, insurance, and risk



Enabling institutions to capture the orchestrated finance opportunities

## Where we are

Switzerland



Singapore **SFA**



Germany



Kenya



UAE



Eastern Europe



**Employees:** ~280



**R&D:** ~70

## Awards



## Global Clients



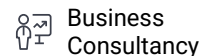
Global / APAC HQ



Innovation & PM



Development Centers

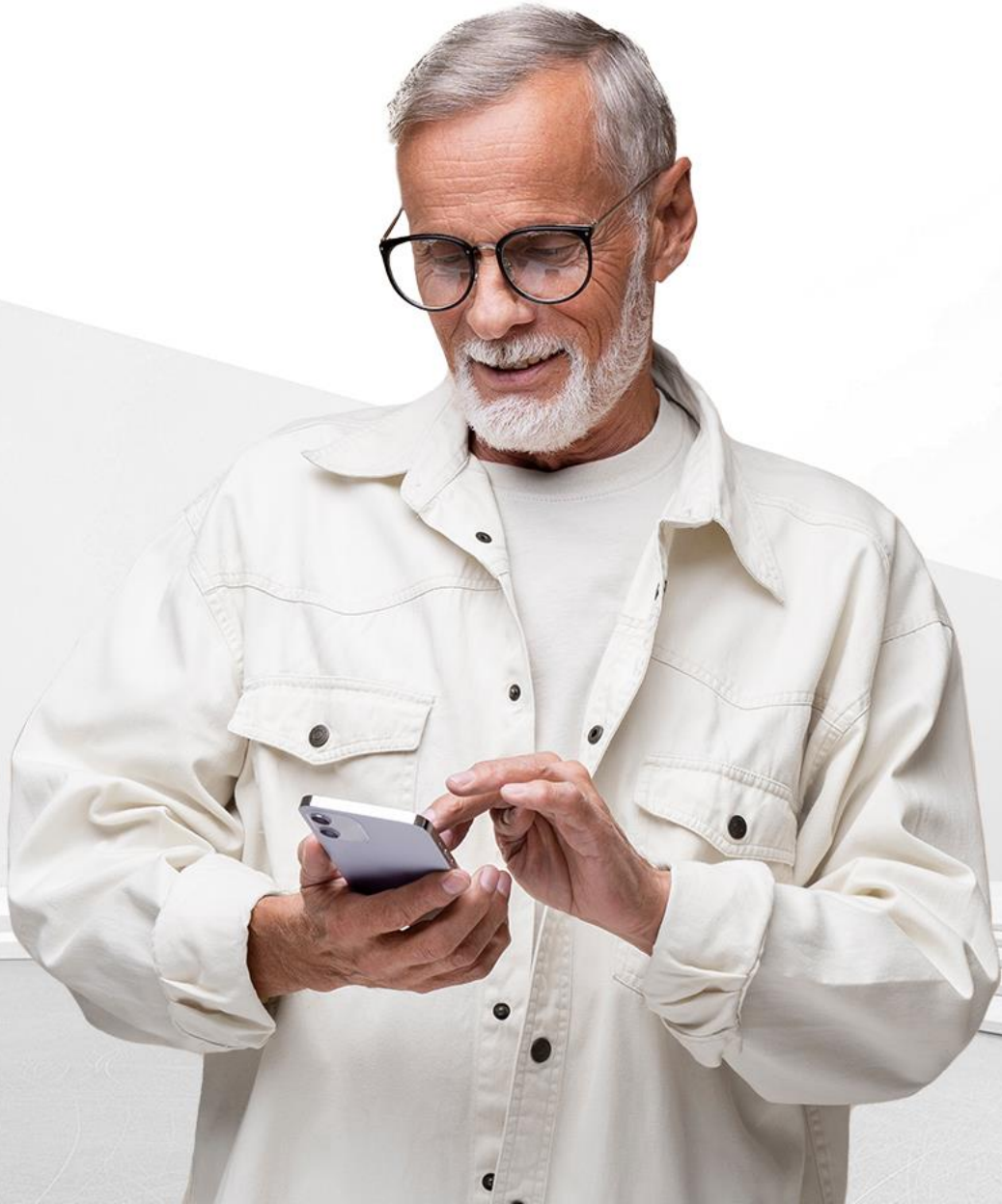


Business Consultancy



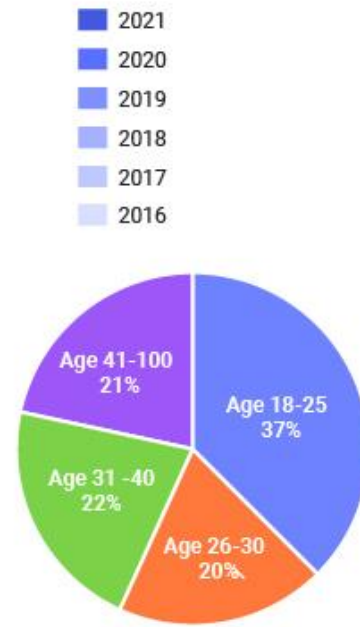
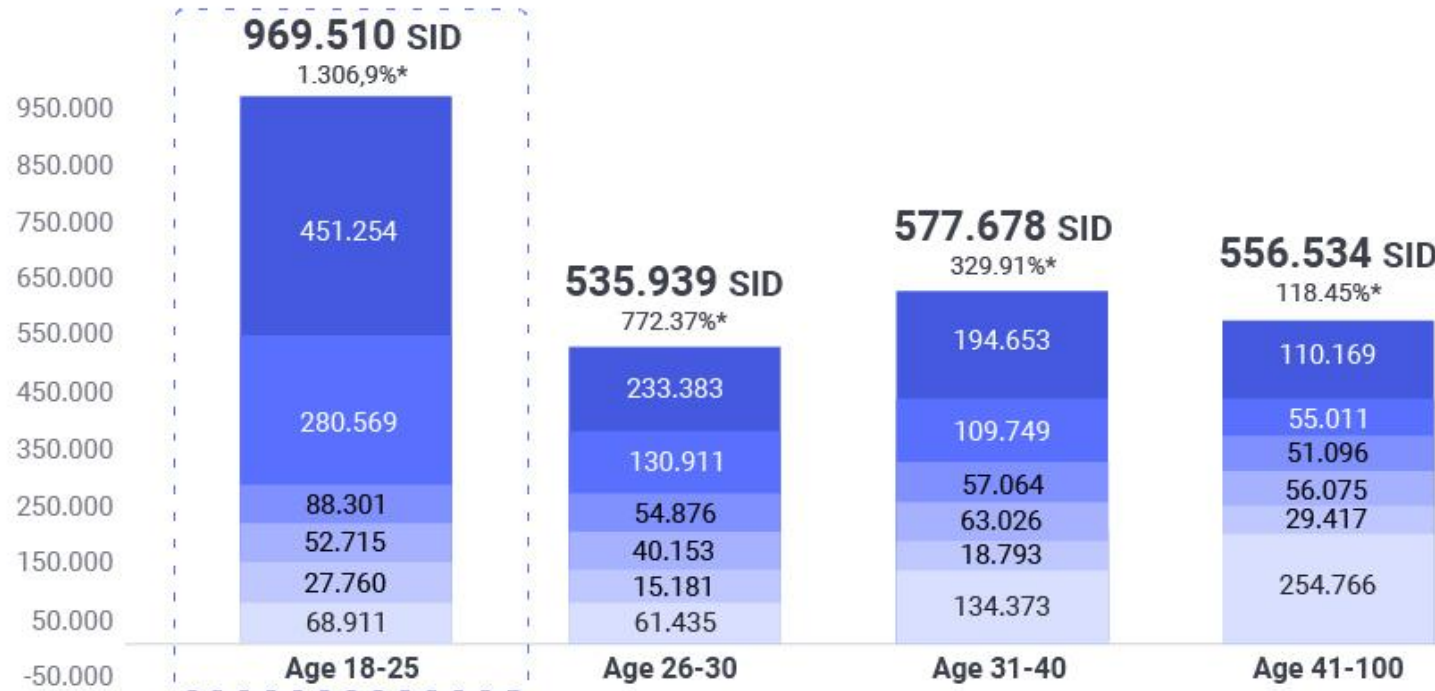
Business Development

# It's 2023: What do your customers want?



## Millennial & Generation-Z as the Driver of the Domestic Retail Investor Rising

2016 - August 2021



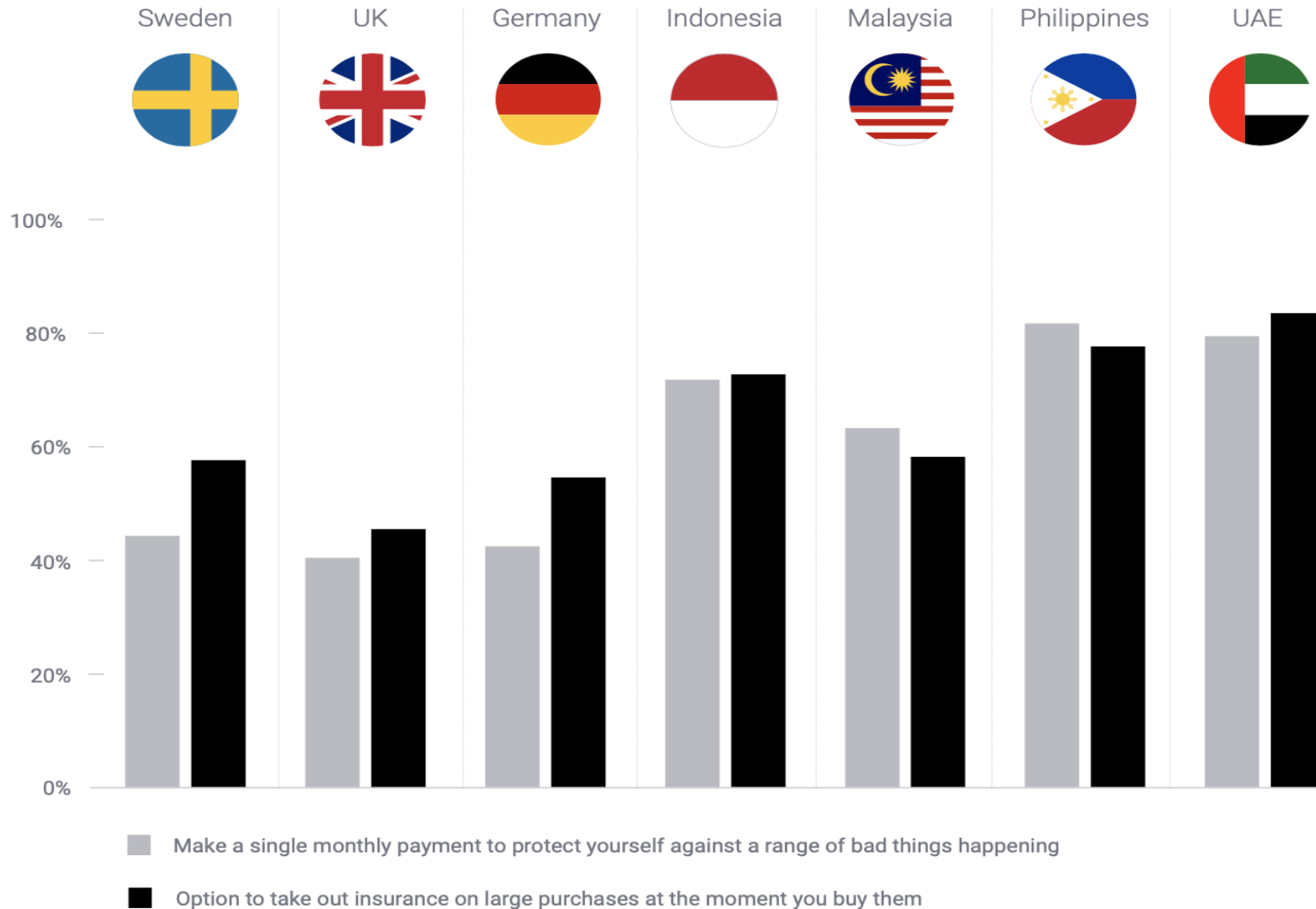
SID = Single Investor Identification  
 \*) % Growth since 2016

✓ Young Investors (under 40 years) reached 2,083,127 investors or 78.9%.

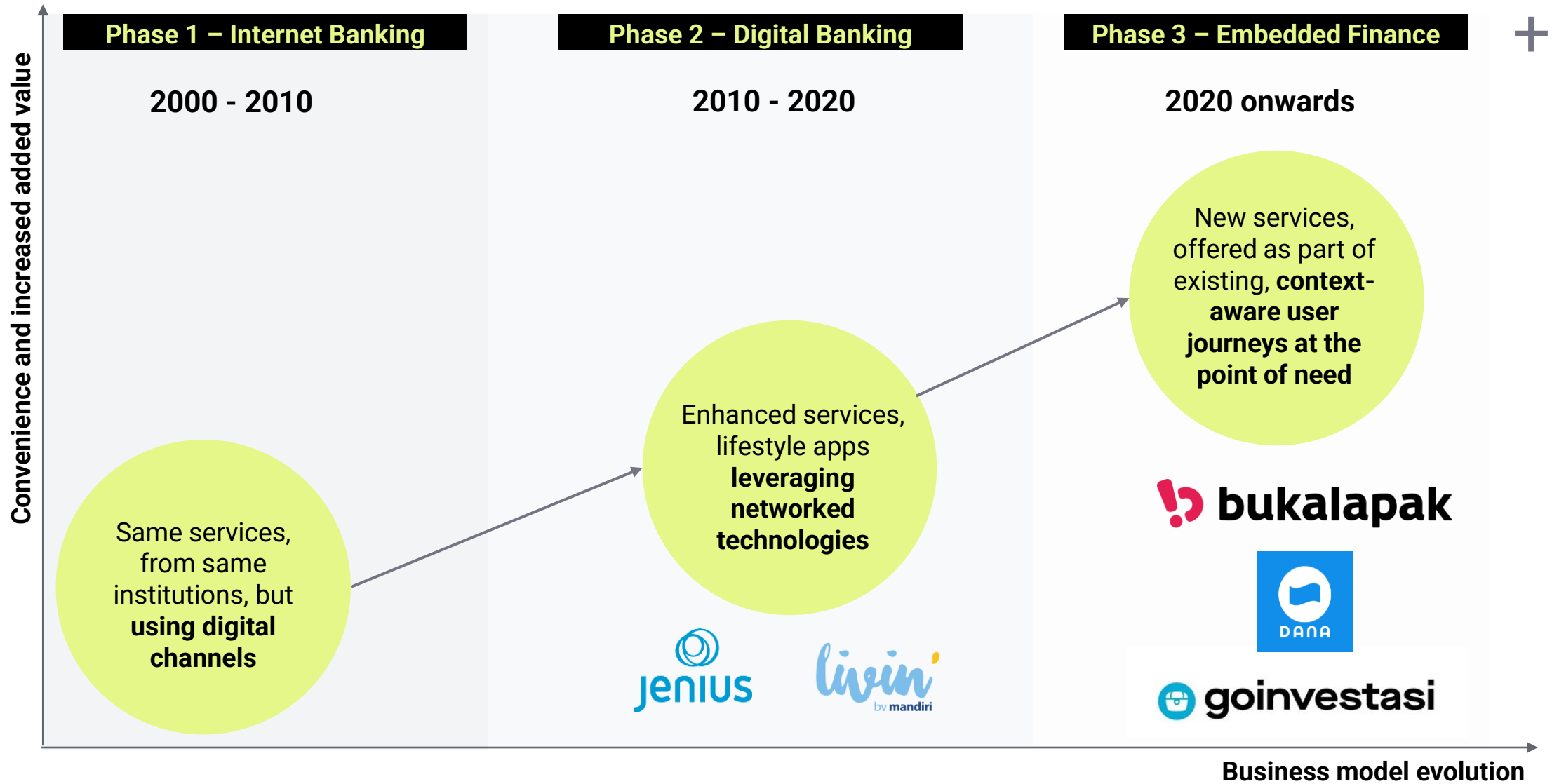
✓ As of August 2021, new investors aged 18-25 years increased by 451,254 or 45.6% of the total new investors in 2021.

Source: Indonesia Central Securities Depository

# % consumers interested in using certain financial services if offered by a non-financial organisation, i.e., non-bank (by country)

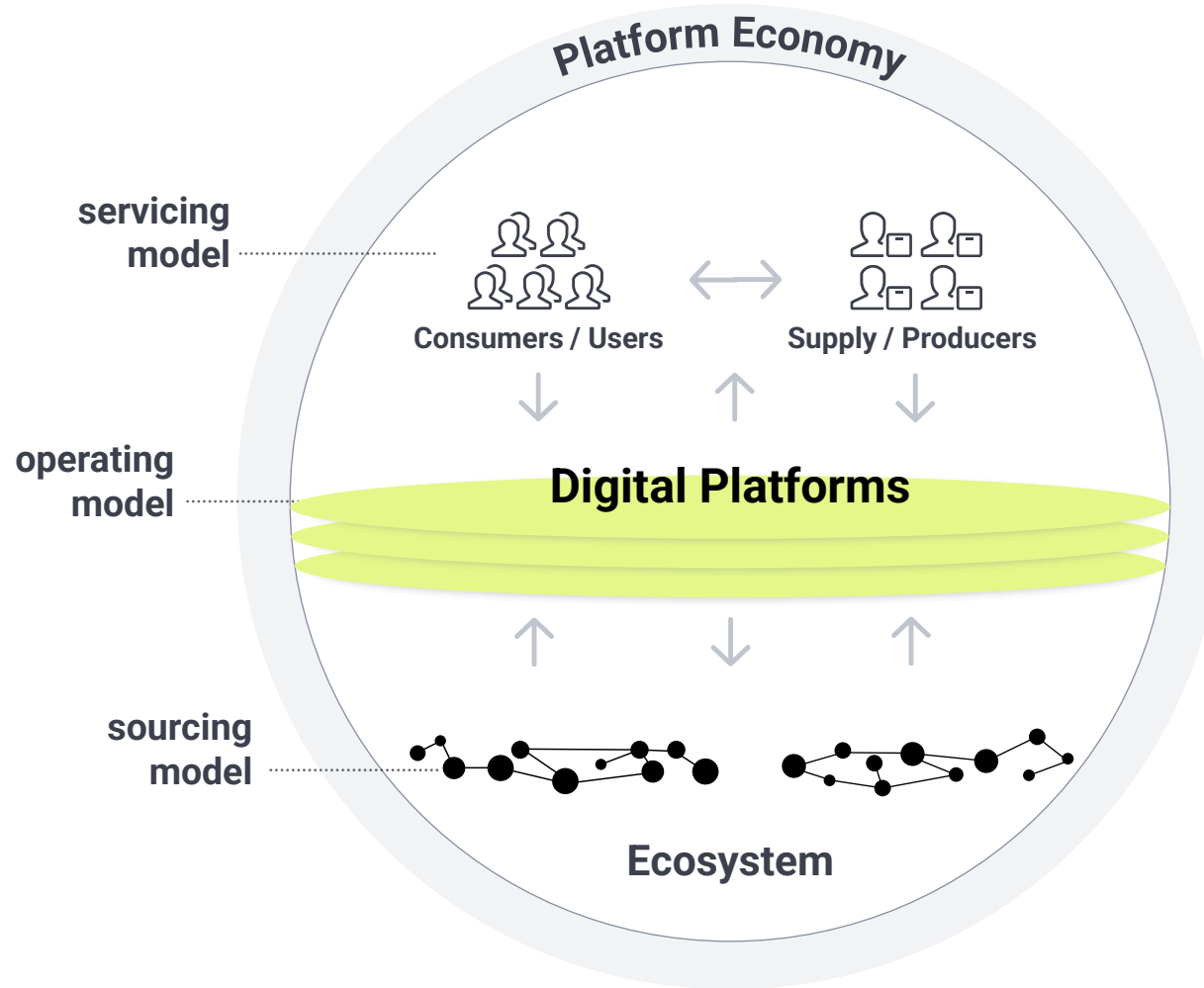


# Evolution of digital banking



# Demographics dividend meets business model innovation

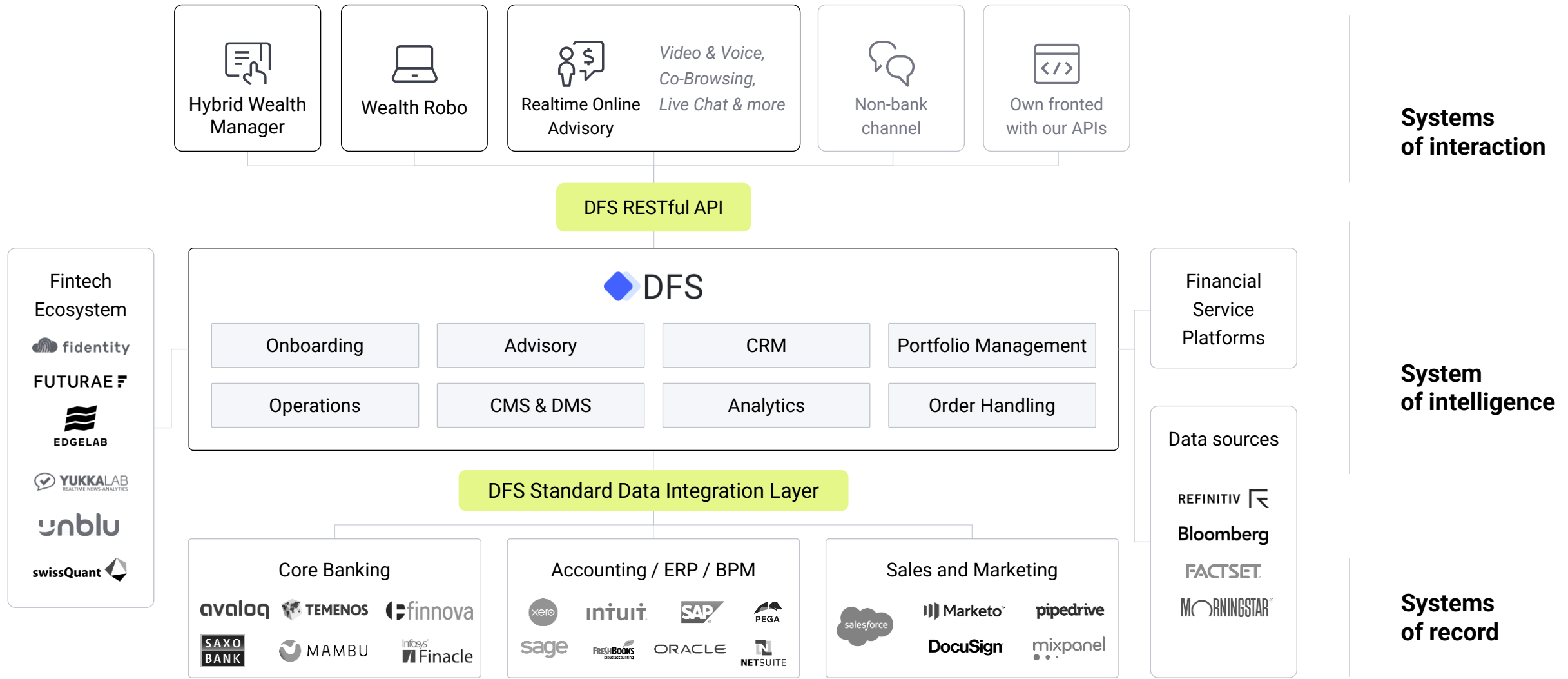
To innovate and drive collaboration dividends



«Platform ecosystems consist of two basic components: One is the **orchestration platform** itself. Secondly, it consists of an ecosystem of partners that develops and centres around this platform. The platform is thus the basis for this ecosystem and responsible for its development.»

<sup>1</sup> Lingens, B., Böger, M., Gackstatter, S., & Lemaire, A. (2019). Business Ecosystems - Partnership of equals for corporates, SMEs and startups. 16. <https://www.alexandria.unisg.ch/256357/>

# DFS® System of Intelligence – orchestration engine for end-to-end digital wealth management





## Example: DFS features to specifically support Indonesia market

### **1** Creation of SID/IFUA & AID

DFS automates the capturing and populating of required information directly from the frontends for creation of SID/IFUA for Mutual Funds and AID for Bonds

### **2** Order capturing & transaction processing

Streamline order capturing and transactions processing for execution in S-Invest. Reduced manual tasks and simplified operations to reduce human errors.

### **3** RM/Advisor Licensing

Storage of RM license number and expiry dates are fully supported, including reminder on calendar before expiry period

### **4** Notification on client's risk profile

Automatic notification when client's risk profile is expiring or expired. Notification parameters are fully configurable

### **5** Asset transfer to beneficiary

Simplified asset transfer from deceased existing holder to one or more beneficiary while maintaining portfolio level structure.

### **6** Message broadcast

Customized messages and announcements can be broadcasted as push notifications to selected or all customers

# It is about transforming business models



## Wealth Managers & IFAs

Grow and delight your customer base with digital capabilities & a wide range of regulated products



## Asset Managers

Increase your distribution reach and launch your D2C business



## Consumer Platforms

Increase customer life-time value and loyalty with new offers



## Banks

Enhance and integrate wealth management capabilities in the right digital offering



## Insurance Companies

Allow for full financial planning services, including pension offering.



## Neo-banks

Build recurring revenue streams by offering investment services; Maintain customer loyalty



**Thank you!**

[www.additiv.com](http://www.additiv.com)