

# Comarch's Southeast Asia Head of Sales on Delivering Digital Solutions to Advisors and Their Clients

IT solutions provider Comarch is one of the leaders spearheading the digitalisation of the wealth management and financial sectors in Asia. The firm is leveraging its suite of solutions to deliver to the financial services sector, spreading the gospel of well-thought-through digitalisation, which since the pandemic hit, is more critical than ever. The firm strongly believes that improving the customer experience is not enough to stand out in the market, and accordingly, Comarch continues to stress how the RM's capabilities and productivity are such important drivers for growth. Digital means both high tech and high touch and must achieve both a great user and excellent provider experience to be truly effective. Parida Leelaniramol is Sales Director of Comarch Thailand, responsible for selling the software products delivered to clients in Thailand and SE Asia, especially in the banking and insurance industries. She sees immense opportunity in southeast Asia, the company's core focus in the region thus far, as customers are highly receptive to new technologies and solutions, seeking to expand their connectivity with and relevance to all categories of private clients, from retail to the ultra-wealthy. Hubbis met with her recently by video call to learn more about her role, her mission, her enthusiasm, her vision of the opportunities ahead, and also her passion for the piano, which she also teaches in her spare time.

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**Comarch is a** Polish company founded more than 26 years ago and is a highly experienced provider of innovative IT solutions for many industries, including telecommunications, banking, airlines, resources and utilities. The firm has been intently focusing on the private banking and wealth management segment in Asia, building relationships and winning valuable new clients in the region. With some 6,500 plus people globally, Comarch is a veritable giant in the industry.

Parida Leelaniramol is Sales Director of Comarch Thailand, responsible for selling the software products for the clients in Thailand and SE Asia in the banking and insurance industries, as well as in certain other segments, including major retailers, department stores, airlines, the oil and gas sector, and telecommunications. Her main clients today are from the financial sector, especially wealth management.

### Freeing up the RMs and advisors

She explains that the Comarch product strategy focuses on three core aspects, the human, the machine and the self-service.

“We aim to help the RMs become much more productive,” Leelaniramol explains, “freed up from so many labour-intensive tasks to offer advice and information that is truly relevant to their clients and also timely in its delivery. We help them deliver a sales process that can be accompanied with goals-based advice for less experienced investors or deeper discussions about risk, market scenarios and diversification for more experienced ones. And the clients need both opportunities and advice on what action should

### Key Priorities

Leelaniramol draw the discussion towards a close by reporting that while Comarch focuses heavily on the financial sector across SE Asia, the firm is also expanding in other sectors of commerce and industry. “Accordingly,” she reports, “as a core priority, we need more people on the ground, we want more salespeople, but we also need more people on the ground to handle clients once we have sold them our solutions. We generally have several projects and rollouts on the go at one time, so we need to be able to deliver high quality support. We are building out from Bangkok as the regional centre for SE Asia, with a strong body of clients in Thailand, and more and more coming on board in other countries in ASEAN.”

And as she had mentioned earlier, Comarch’s other key priorities are focused on mobile-first for clients and also enabling solutions deliverable through the cloud.

Her final comment is that she is looking forward to getting back on the road to meet her clients in the region and participate in outreach programmes and events, and has her fingers firmly crossed that the region and the world can come to grips with the virus. “This is a wonderful role for me, and Bangkok is not only home but a great hub from which to expand the Comarch business. Let’s all hope the world can arrive at a new normal before too long.”

be taken. Again, this requires tools that support disciplined monitoring of client portfolios, proactive communication as well as the ability to discuss and analyse past decisions.”

### Leveraging data and behaviour

As Comarch focuses heavily on helping its customer deliver the right ideas and solutions, this means taking data regarding customer behaviour, past performance, decisions customers took before, current allocations and mixing this all together to help RMs select products their clients will be interested in. “There is then also the potential for follow-up

actions, such as the up-sell and cross-sell, both of which are also supported by our engine. In short, data is crucial to all this.”

The firm’s focus is therefore mainly on the front- and middle-office and the team emphasises key areas such as risk profiling, tailored investment propositions, long-term investments, regular savings, plus optimised ways of delivering advice through the multi-channels the RMs use today to interact with their clients.

### Enhancing relevance and engagement

“Our core mission,” Leelaniramol reports, “is to help banks digitise



**PARIDA LEELANIRAMOL**  
Comarch

their businesses, so their customers are more engaged, better informed, and in the end – more satisfied with their investment products. The wealth management industry is being digitally transformed to ensure the clients’ needs are met as the number of wealthy individuals around the world has been increasing so rapidly for the past couple of decades.”

Comarch is not a digital-only firm; they appreciate that mobile devices are such an important channel, but the right balance has to be struck between the novel communication methods and the traditional ones. The personal touch remains very important, but at the same time, digital transformation is improving the client experience in many ways: through chatbots, AI and other innovations. The technology always has to link back to how the client interacts personally with their advisor.

**Asia is well-suited to the hybrid model**

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**Getting Personal with Parida Leelaniramol**

A Thai citizen, born and educated all the way through to completing her degree in Computer Science at the prestigious Kasetsart University, Leelaniramol was involved in sales straight after graduating and then became involved in payment software solutions, specifically Alipay. “So, I went from selling hardware to selling solutions,” she reports. “It is a natural for me to now be at Comarch, with so much potential ahead for the firm in the region and so much genuine demand for our products and solutions.”

Still single, in her spare time, Parida teaches piano at the weekends and is passionate about helping young children learn and enjoy music. “When I was at university, I passed my grade 8 on the piano, and that means I am now the equivalent of a Master’s Degree in piano,” she reports. “It is something I genuinely love doing. My favourite composer is Brahms; there is something incredibly satisfying and challenging in his music.”

Her family also live in Bangkok, and since the pandemic, she has spent even more time with them than usual, also enjoying some trips within Thailand – especially for beach trips such as to Phuket, Krabi and Koh Samui - with them as she has not been rushing around on business travel, as she would normally do. “I especially enjoyed staying at The Pavilions Phuket, it has huge pools and lovely views over the hills as well as the sea,” she says wistfully.

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explains, “the incumbent banks and other players need to strengthen their human capabilities to be able to deliver personalised advice to wider groups of clients. Comarch is an expert in this field, helping to standardise processes and guide

advisors to onboard the clients to the world of wealth products.”

“The advisor, the human connection remains important in our view,” she adds. “Robo advisory is also rising in prominence, but even in the mass

affluent space, as well as in the HNW segment, there is a need to offer a particular level of human connectivity; hence the RMs are available via video consultation to help clients make self-directed trades, or for them to ask for the relevant support from their RMs.”

### Digital moves centre-stage

Leelaniramol observes that, to some extent, the wealth management industry has treated digitalisation as an add-on that will give them a market advantage, but in this new post-pandemic world, it has become an absolute necessity.

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She explains that the pandemic has shifted far more attention and also a sense of urgency to the digitisation needs within the financial sector. “For example,” she reports, “whereas earlier some potential clients were not so interested in Comarch’s solutions for remote delivery of advice and information outside the office, preferring to use their own devices and solutions at the time, nowadays they are taking the proposals far more seriously in the remote working environment enforced on banks and other incumbents.”

She says they see the greater need for online integration of remote access into their bank systems, they see the need

for this to be rapid, and they appreciate the tools Comarch can deliver to enable the RMs to deliver better advice, with greater speed, and thereby help clients make their decisions.

She also reports that the adoption of AI has increased markedly at the same time. “Clients saw AI coming and saw that it is being increasingly incorporated into the suite of digital solutions, but now they are taking it so seriously that they want to create and build a platform to be able to offer AI-enabled solutions to their clients,” she explains.

### High-touch and high-tech

“The result”, Leelaniramol elucidates, “is that while wealth management will remain a high-touch personal service, it will become increasingly high-tech too. Wealth managers need to tailor their products and capabilities to the different personalities and behaviours of their clients, and to do so whilst ensuring privacy and confidentiality.”

She also highlights how the life insurers have risen in prominence since the pandemic and that some insurers are also expanding increasingly into wealth management and want more digital capabilities built into their expanding wealth management platforms, and thereby to



provide, for example, unit-linked strategies and other mutual funds together, combining the offerings to boost their products and advisory capabilities.

### Huge potential for Asia's leading local names

Leelaniramol believes that banks in Asia have a world of opportunity ahead of them in wealth management across the different segments of private wealth. "They have the brands and the depth of client platforms to deliver excellent wealth services across all segments, and the market is generally robust, despite the pandemic and the restrictions prevailing today," she observes. "Armed with the right digital tools, there are plenty of specific drivers for growth. I cover Thailand and some of

the countries of SE Asia and can certainly report there is a great and growing appetite for growth and the latest technologies."

She reports that SE Asia is centred on mobile-first, the requirement being to deliver support for RMs and for the clients on all forms of mobile devices. "Moreover, we need to offer cloud-enabled solutions, so the ability to deploy our software on cloud is really important to help clients to reduce the cost of their infrastructure."

### The Comarch one-stop shop

As to the firm's USPs, she explains that Comarch's clients tell her they chose Comarch because they offer a one-stop solution with tools and applications for RMs and for their clients.

"This is very important because they want to have something which is already integrated and offers both directions," she reports. Everything is in place; we have the functions that fully support the RMs work and that also deliver a great experience to the end clients. Here in Thailand, Comarch has forged a strong presence with local Thai language experts connecting to local customers, and we have been building this presence out across other countries in this region. In short, we have the experienced people, we can advise clients, offer and share the knowledge from the other countries we work in around the world. In short, we are bringing our worldwide suite of solutions and expertise to these local markets." ■

