

Head-to-Head Q&A with Comarch's Parida Leelaniramol on Digital Transformation

Parida Leelaniramol, Sales Director of Comarch for Thailand and SE Asia, spoke to Michael Stanhope, CEO of Hubbis at the Thailand Wealth Management Forum. She surveyed how wealth managers in Thailand are enhancing their digital capabilities, she outlined some of the key emerging trends, and explained what Comarch does to help its clients with their digital transformation.

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Parida Leelaniramol
Comarch

What steps are Thai banks and wealth managers taking to enhance their digital capabilities?

The bank and other competitors want to better support their clients and stay ahead of their peers, and to do so they want to enhance the client experience, and boost client centricity. They are empowering their relationship managers with digital tools and solutions that will help them be more productive and more responsive. At the same time, they are also focusing on improving the mobile and online channels, in order for clients to be able to manage their own investments and handle information seamlessly.

We are about to start a project with one of the banks in Malaysia, where we are going to implement the Comarch Wealth Management Platform, and through this platform, it will help the RMs in managing the clients, giving them access to the analytics, the reports, and for the bank to have better monitoring of the client portfolios, performance, and so on and so forth.

Our goal is to help RMs become much more productive, so we need



to deliver the sales process which can be accompanied with goals-based investing, even for the less experienced investors and help promote deeper discussions about rates, market scenarios and some diversification of the investment products for the more experienced clients. For these clients, they will need opportunities and advice from RMs, including the next best action that should be taken. Accordingly, RMs will need the digital tools to support them in these missions.

Data is vital and analytics around that data and information, so how does Comarch help clients in these areas?

Comarch focuses heavily on helping our clients to deliver the right ideas and solutions, which means we will take all data

regarding the client portfolios, their past performance, and the decisions which clients have taken in the past, and mix all this together altogether in order to help the RMs to better curate the products that it will be suitable for particular clients.

Actually, within our platform, we have what we call investment ideas. Through this model, every RM will be able to register the product campaigns and the possibilities of the sales potential. And within this model, so we deliver the individual criteria specifically for each particular client. Accordingly, RMs will recommend the best products for each client individually.

And of course, clients will have then be able to confirm the orders, send the orders through the mobile applications, or other modes. And later on, these RMs will be able to conduct follow-up actions such as



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cross-sell, and upsell, all supported by our platform.

What is unique about Comarch?

We provide a one-stop solution, which includes all tasks for supporting the relationship

managers because clients want to have the solutions and the products integrated within one platform. And at the same time, they want also to give the best experience to their own customers.

We continually evolve the proposition, adapting and

transforming our products to make sure we are at the cutting edge of the market. We have very strong experienced consultants in our teams, and deliver many projects around the world, including here in Thailand, of course. These experts give the best advice and the optimal suggestions and recommendations for what kind of products or solutions the clients should take.

Additionally, we pay very close attention to what the clients want and address their key needs and also pain points. Knowing the client is essential to delivering the best solutions throughout. Agility in implementation and after-sales is also vital. We conduct many workshops with the clients so we have a better understanding of what exactly they need and what kind of process they should pursue. In short, we deliver on our commitments and our clients are pleased with the outcomes.

We are on the ground in Thailand, where we opened an office about six years ago, and we are building a presence in Malaysia, and also focusing on Vietnam, the Philippines and Indonesia. ■

