

COMARCH

Strengthening customer lifetime value in wealth management

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Senior Business Consultant



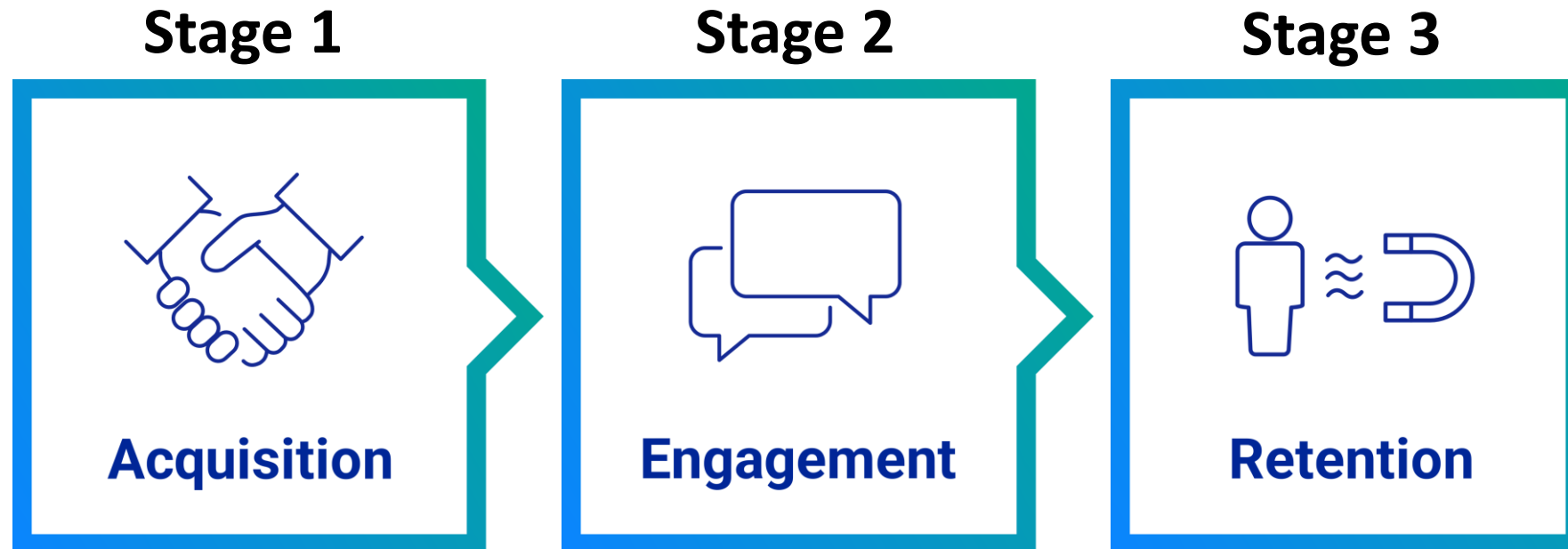
Thailand Wealth Management Forum

24th May 2023, Bangkok



Theory

Customer lifecycle



Customer Acquisition



Customer Acquisition



A large, dark blue brushstroke graphic with a white rectangular border. The brushstroke is horizontal and has a textured, painterly appearance with some white highlights and a slightly irregular edge. The white border is a simple, thin rectangle that frames the central text.

Market voice

Cost of customer aquisition

Attracting
new customers



Lee Resources Inc.

Cost of customer aquisition

Attracting
new customers



5 times
higher costs



Lee Resources Inc.

Cost of customer aquisition

Attracting
new customers



**5 times
higher costs**

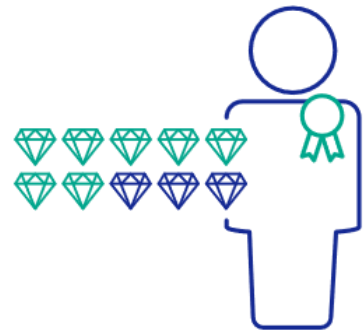


Keeping
existing customers

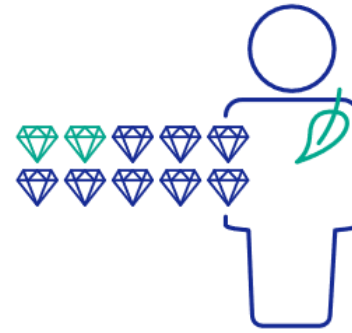


Lee Resources Inc.

Probability of selling...



60-70%
existing customer



5-20%
new prospect

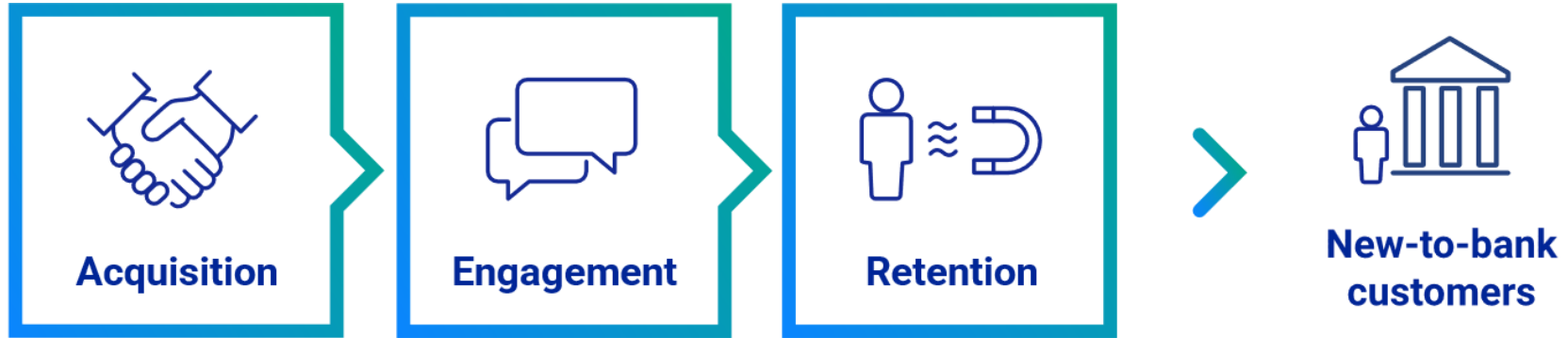
Increase in customer retention -> boost of profitability

+5% customer retention

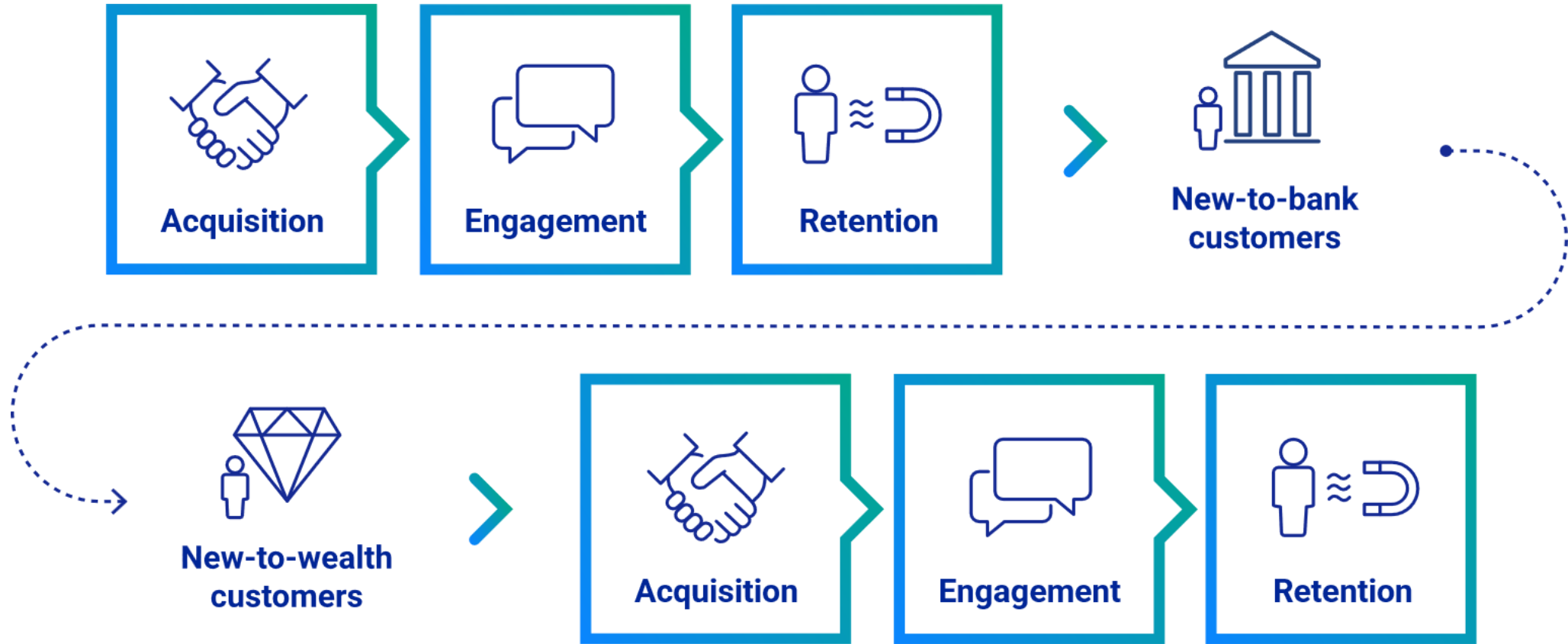


+75%
company's
profitability

When wealth comes into the game...



When wealth comes into the game...



The image features a dark blue, textured brushstroke background that resembles a thick layer of paint. A white rectangular frame is superimposed over the center of the brushstroke. The text "Value loop methodologies" is written in a bold, white, sans-serif font within this frame.

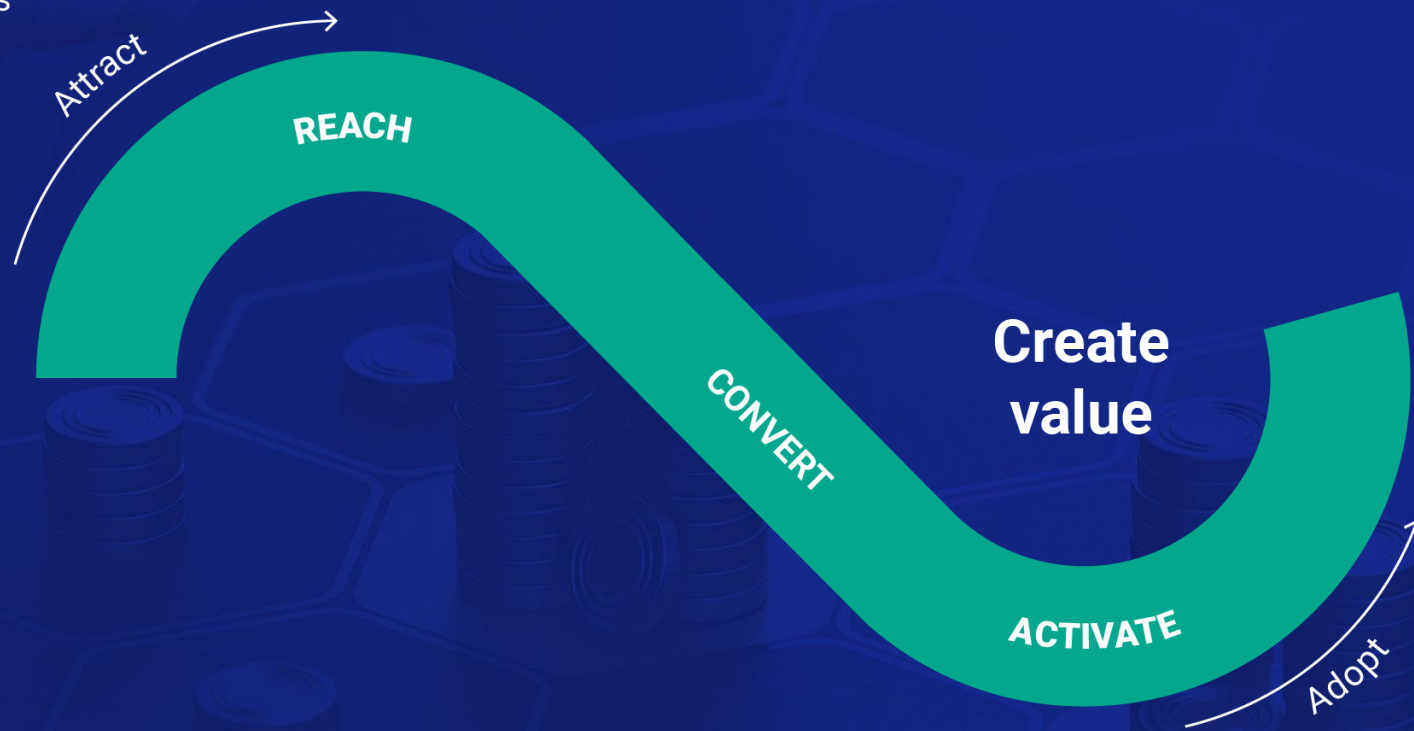
Value loop methodologies

Long-term relationships



Short-term revenues

01 **Attract** and convert prospects to customers

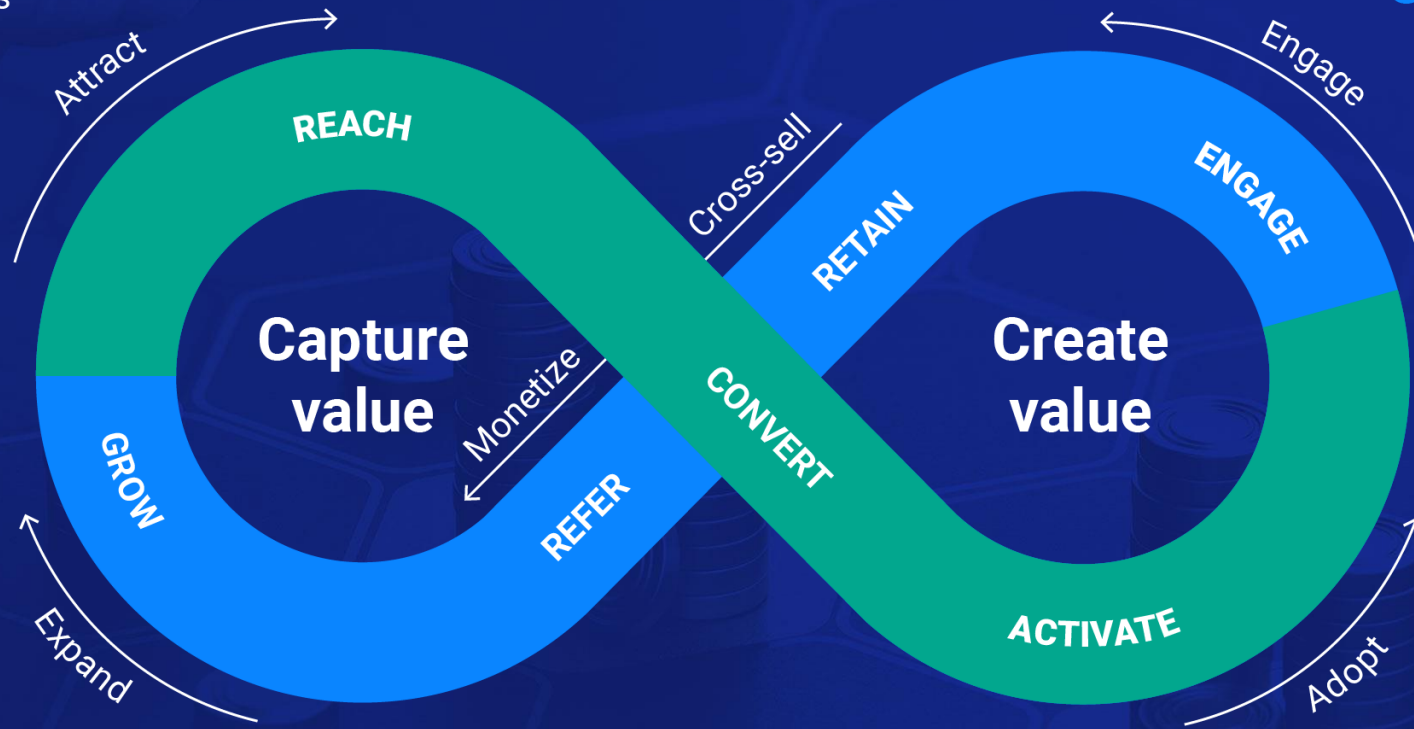


02 **Activate** customers to generate revenue

SOURCE: Capgemini Research Institute for Financial Services Analysis, 2022

01 **Attract** and convert prospects to customers

03 **Engage** customers within an ecosystem



04 **Derive** sustainable long-term value

02 **Activate** customers to generate revenue

SOURCE: Capgemini Research Institute for Financial Services Analysis, 2022

A blue brushstroke graphic with a white rectangular frame containing the text 'Customer lifetime value'.

Customer lifetime value

Customer lifetime value



**Customer
Lifetime Value**

=



**Average
Purchase Value**

×



**Purchase
Frequency Rate**

×



**Average
Customer Lifetime**

Customer lifetime value in wealth management



Customer
Lifetime Value

=



Average
Investment Value

×



Investment
Frequency

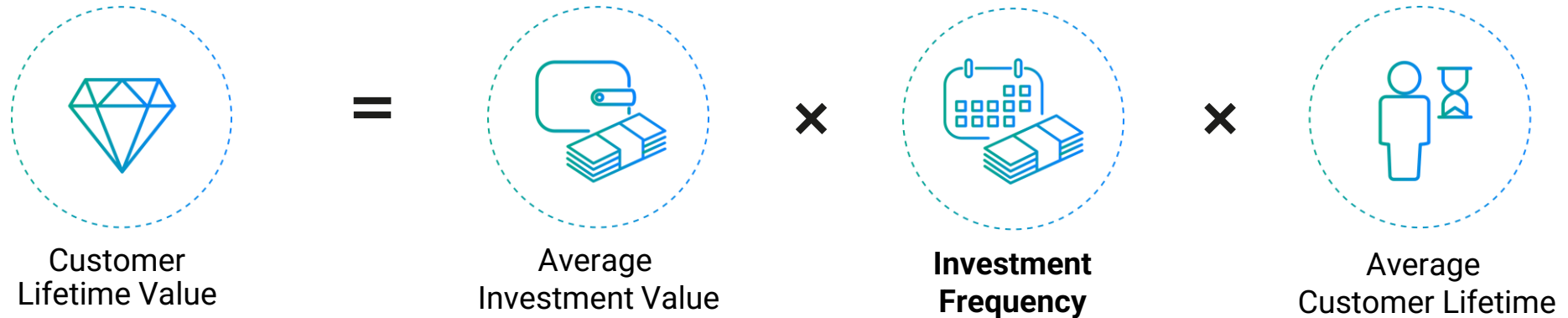
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Average
Customer Lifetime

- Assisted advice
- Self-service, incl. robo-advisory
- Access to product universe

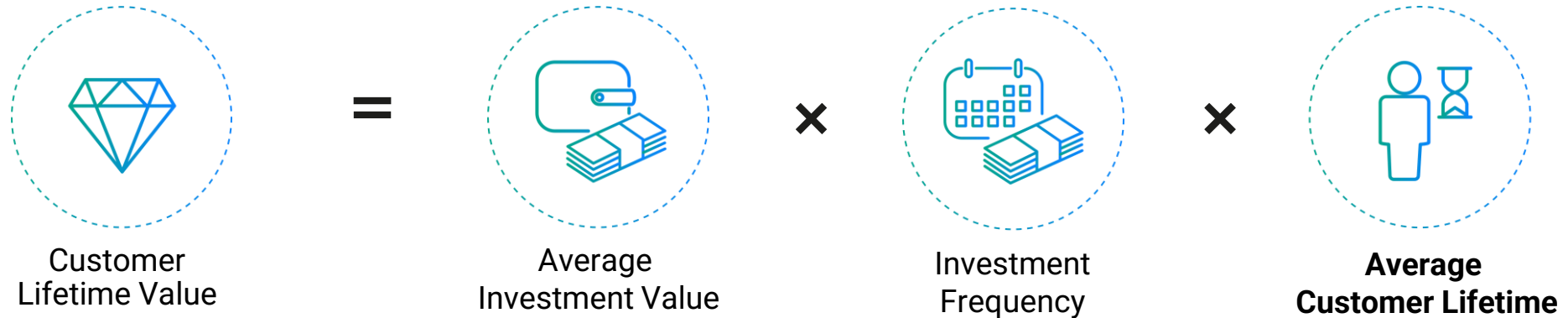
Customer lifetime value in wealth management



- Assisted advice
- Self-service, incl. robo-advisory
- Access to product universe

- **Periodic investment plans**
- **Personalized investment ideas**
- **Periodic rebalancing**

Customer lifetime value in wealth management

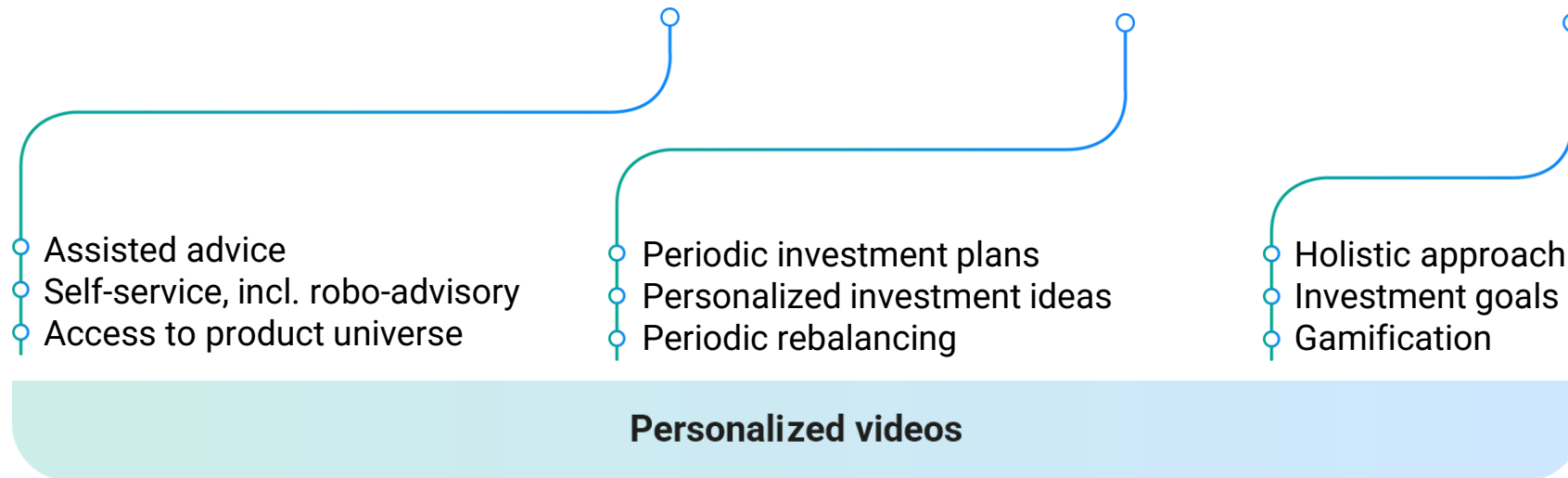
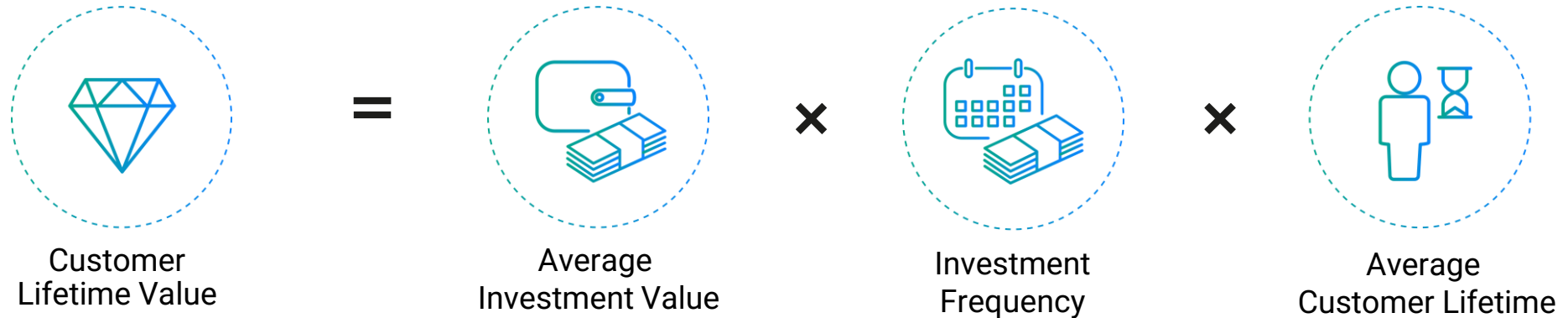


- Assisted advice
- Self-service, incl. robo-advisory
- Access to product universe

- Periodic investment plans
- Personalized investment ideas
- Periodic rebalancing

- **Holistic approach**
- **Investment goals**
- **Gamification**

Customer lifetime value in wealth management





#1

Personalized investment ideas

Campaign No. 9/2021 Invesco Solar ETG

Availability date
May 31, 2023

Invesco Solar ETF - ESG

ISIN: US46138G7060

82.28 USD

1Y return 6.96 %



Market capitalised weightings are adjusted to reflect the proportion of the company's revenues from solar businesses. Companies earning less than one-third from solar-related activities are excluded. Companies with any revenues from fossil fuels are also excluded. Securities must also meet certain liquidity and tradability criteria to be eligible for inclusion. The universe of solar stocks is reconstituted annually, and the Reference Index rebalanced quarterly.

Attachments

IVZ_ISUN_FACTSHEET_EN.pdf

All clients 13 EXPORT

Hide sent

[Add clients](#)

Name, Client ID Product name, ISIN FILTERS

<input checked="" type="checkbox"/>		Name	Inv. Idea sent	Cash (EUR)	Suitability-sales potential
<input checked="" type="checkbox"/>		Rashid Khan Bahar		43,329.80	337,410.00
<input checked="" type="checkbox"/>		Praew Saelim		5,898.00	5,308.00
<input checked="" type="checkbox"/>		Somsak Ping		18,432.00	148,551.00

Investments/TFA **86.79 %**
TFA performance (1M) **6.69 %**
Cash **18,432.00 EUR**

Cash and equivalents **17.25 %**
Equities **34.64 %**
Fixed income **30.48 %**

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All clients 13 [EXPORT](#)



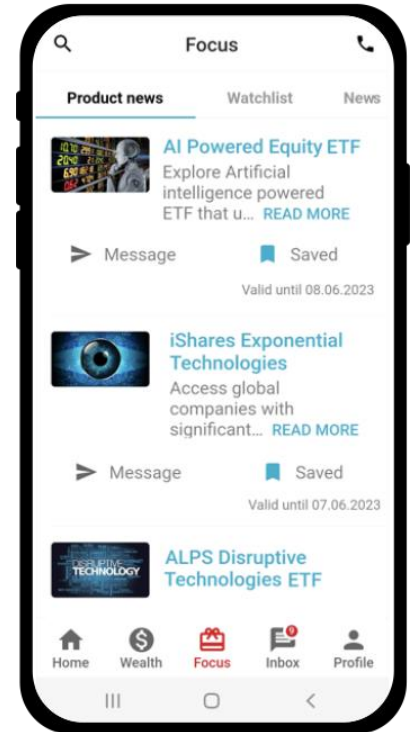
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#2

Gamification






OLDMUTUAL





Money Account banking
and your Old Mutual Portfolio
all in one place



HOW DO I EARN POINTS?

-  **Learn more about money and about your own finances** through videos, articles, quizzes, calculators and assessments.
-  **Become money smart** – start by measuring your financial savvy through assessments, draw up a budget and reach your financial dreams
-  **Earn even more points when you own Old Mutual financial products.** Get rewarded for paying premiums and installments, saving, and investing. We determine your tier level by the number of product categories you have.

WHAT CAN I DO WITH MY POINTS?

-  **Invest your points** - You may spend your points to contribute towards certain Old Mutual products you may own.
-  **Buy in store** - You may use your points to spend at a rewards partner. You will then receive a unique QR code to use at the till point.
-  **Donate** - You may use your points to donate to charities displayed on the rewards website.
-  **Buy airtime & data** - Spend your points to buy airtime, data and sms bundles

10 POINTS = 



OLD MUTUAL
REWARDS

[Home](#)[How We Do Business](#)[How We Give Back](#)[Sponsorships](#)[Our Businesses](#)[Sustainability](#)

To be **our customers' most trusted partner** and passionate about helping them achieve their lifetime financial goals.

We are **building a long-term savings, protection, investment and lending group** by leveraging the strength of our people and capabilities in South Africa and around the world.

We will focus, drive and optimise our businesses to **enhance value for customers, shareholders and the communities we serve.**



A blue brushstroke graphic with a white rectangular frame containing text.

#3

Personalized videos

COMARCH

85%

of users watch personalized video till the very end

*compared to 15% for non personalized video

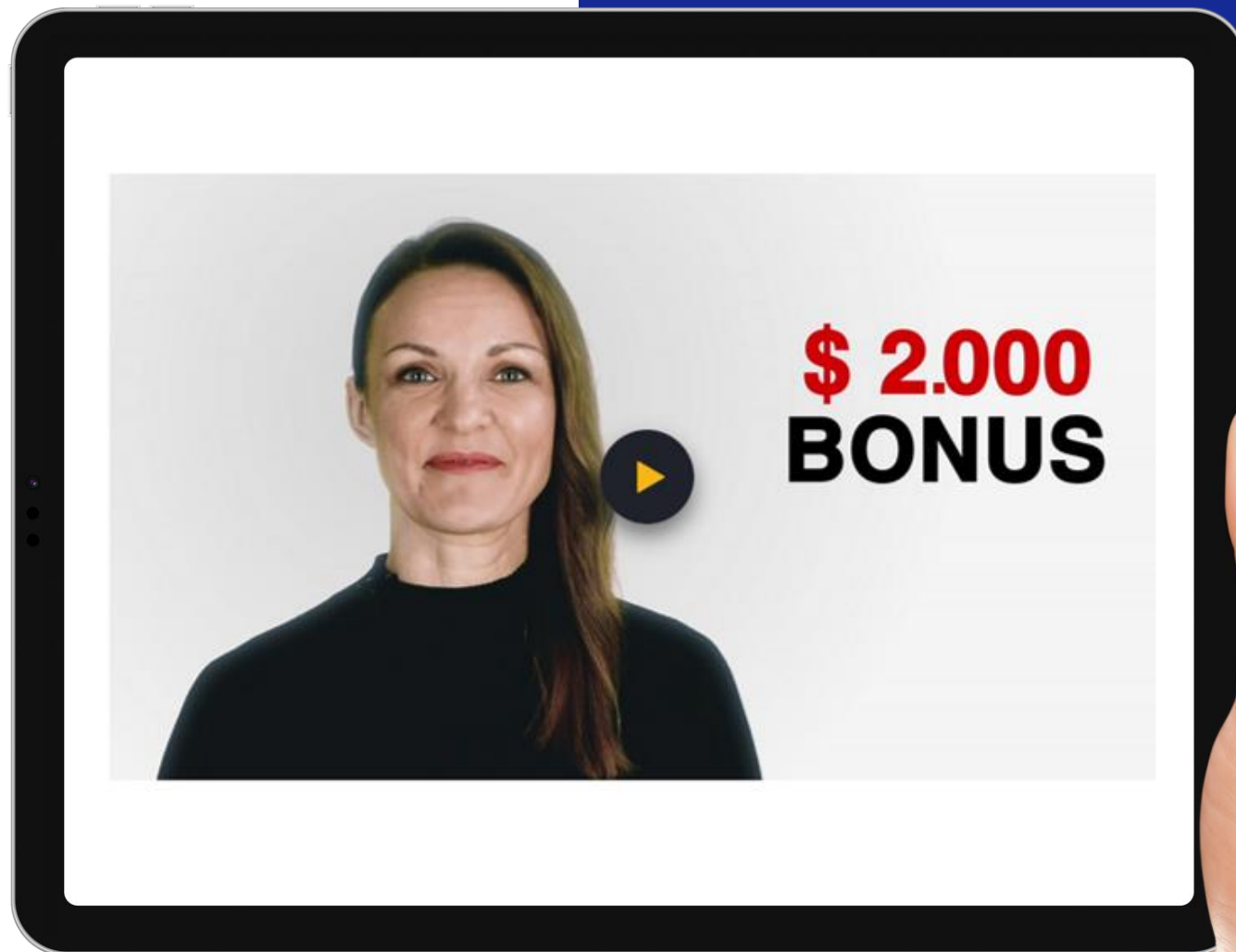
>2x

Click Through Rate (CTOR)*

*compared to personalized text emailing

240%

Higher conversion when sales process was supported by personalized video





Key takeaways

Things to remember



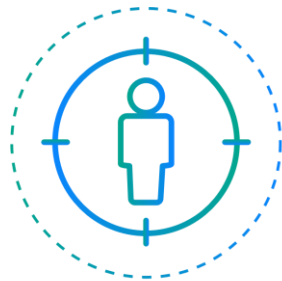
Customer acquisition is expensive but **retention is the key** to gain a better ROI



Engaging your customers is crucial to achieving **continues sales**



Wealth offering **prolongs customer life** within a FI

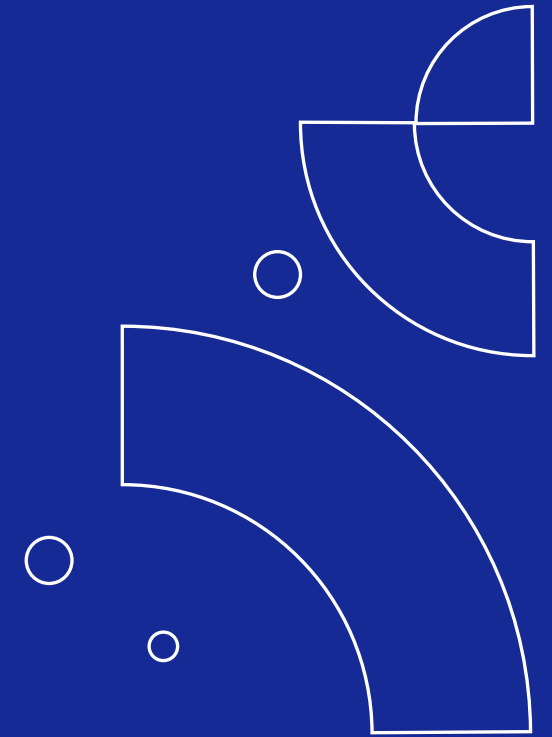


Personalized proposition and communication is the key to activate and **engage customers**



Gamification and loyalty mechanisms are driving **customer retention**

Meet the team





COMARCH

Developing the future

