MALAYSIA WEALTH MANAGEMENT FORUM

Growth of Digital Wealth Management in Malaysia

April 12th 2023

Victor Wongsonegoro

Head of Sales APAC

Key data about additiv

Who we are



Mature Fintech company



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



Vast experience with top tier brands and banks



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

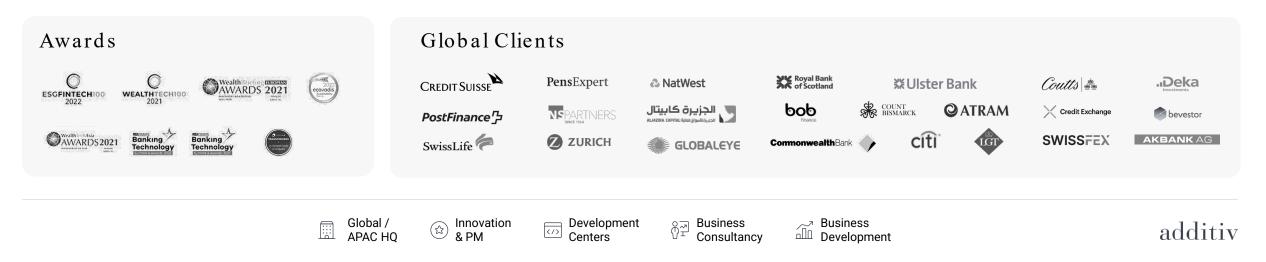


Well capitalized, privately owned, backed by strong investor group



Enabling institutions to capture the orchestrated finance opportunities

Where we are						2 L	Employees: ~280	L L
Switzerland	Singapore SFA 🕮	Germany	Indonesia	UAE	Eastern Europe	<u>A</u> <u>A</u>		L L
iii 49 100 (2)					(1)	22	R&D: ~70	2 L

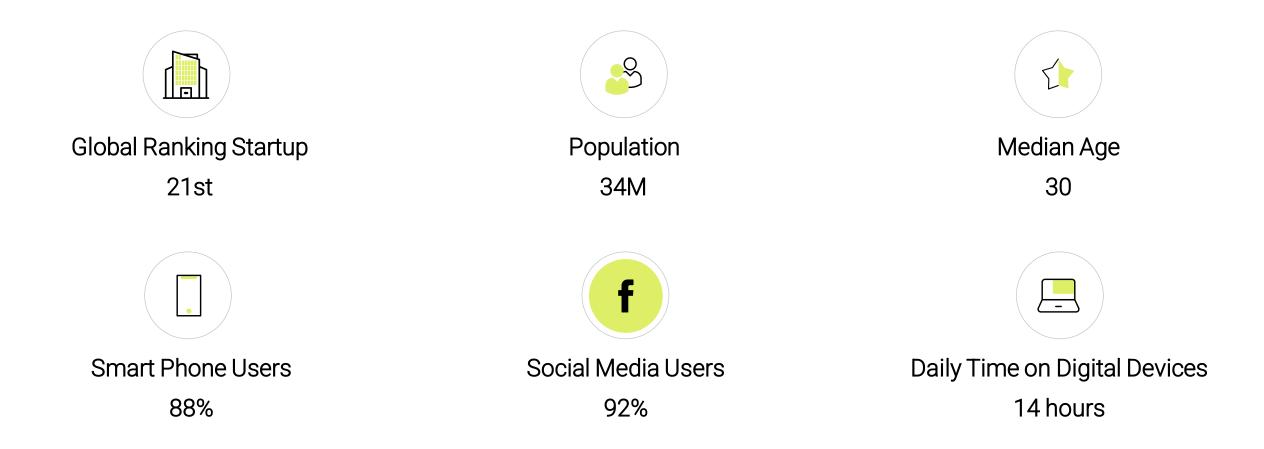


It's 2023: What do your customers want?



3

Malaysia digital economy is set to grow at an accelerated pace due to its favorable demographics, economics and start-up emergence.

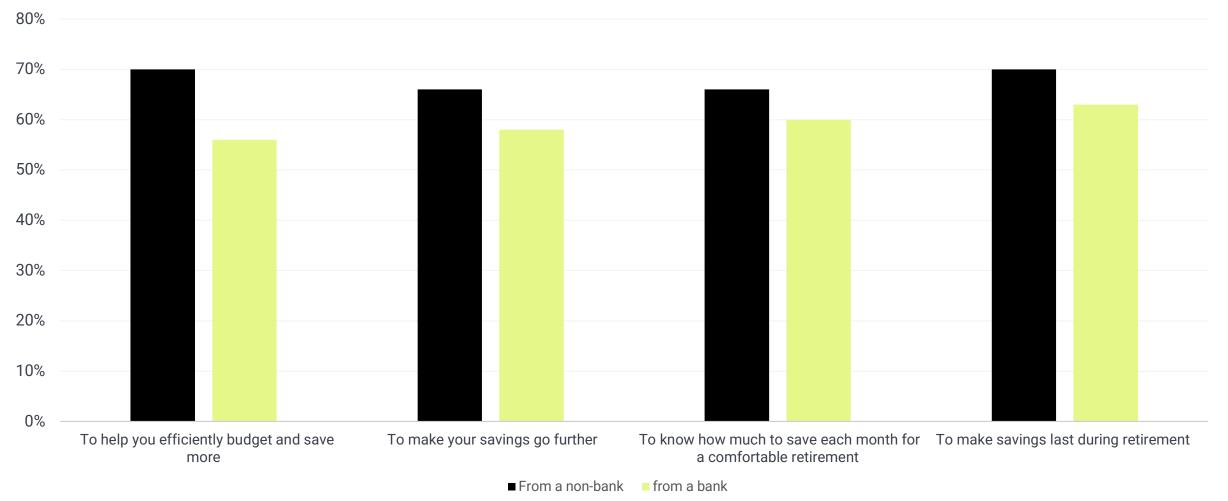




4

Market Landscape: Malaysian consumers want to save but not always with a bank

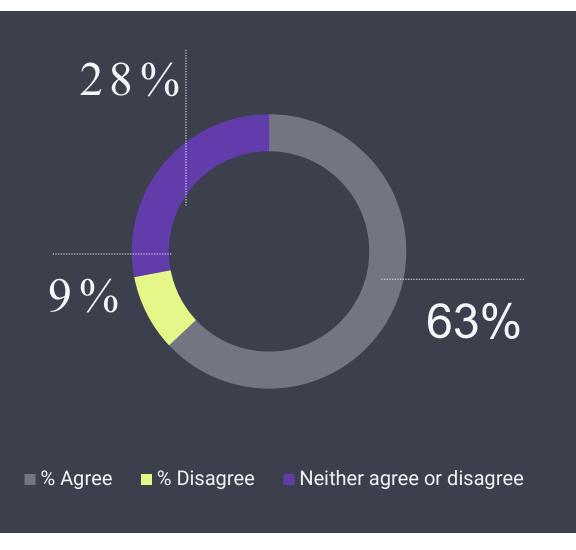
Interested in automated information and recommendations



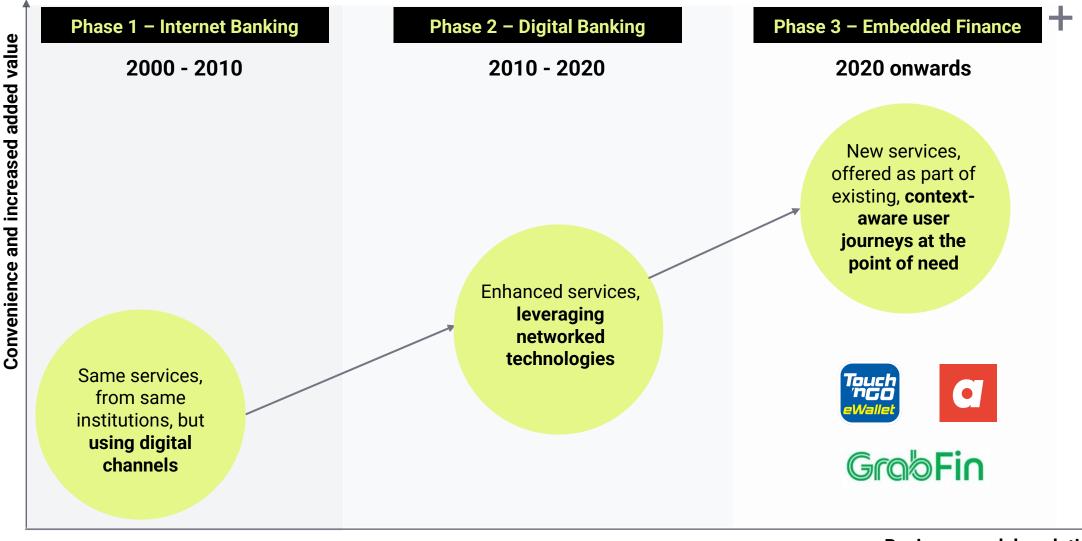
additiv

Malaysia consumers have low loyalty towards their bank

% Malaysian consumers who would consider switching to a different bank for more innovative services

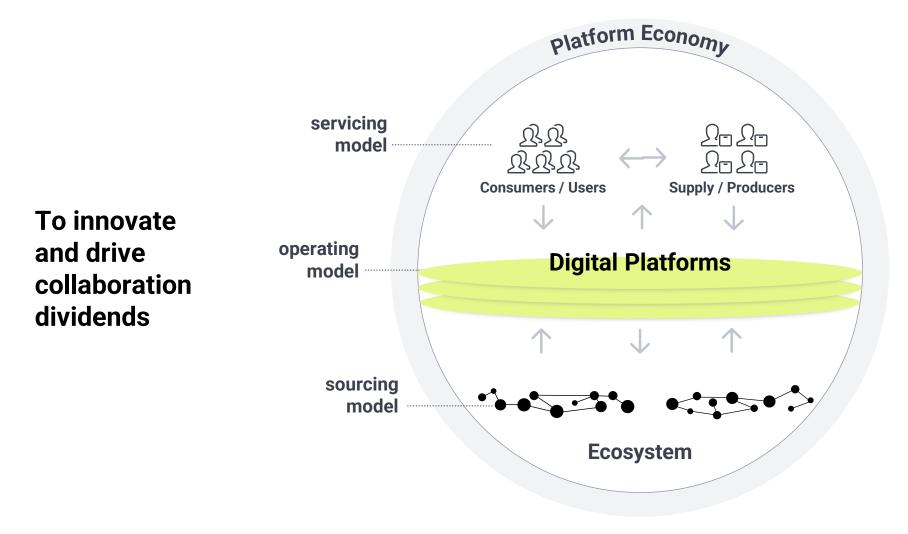


Evolution of embedded finance



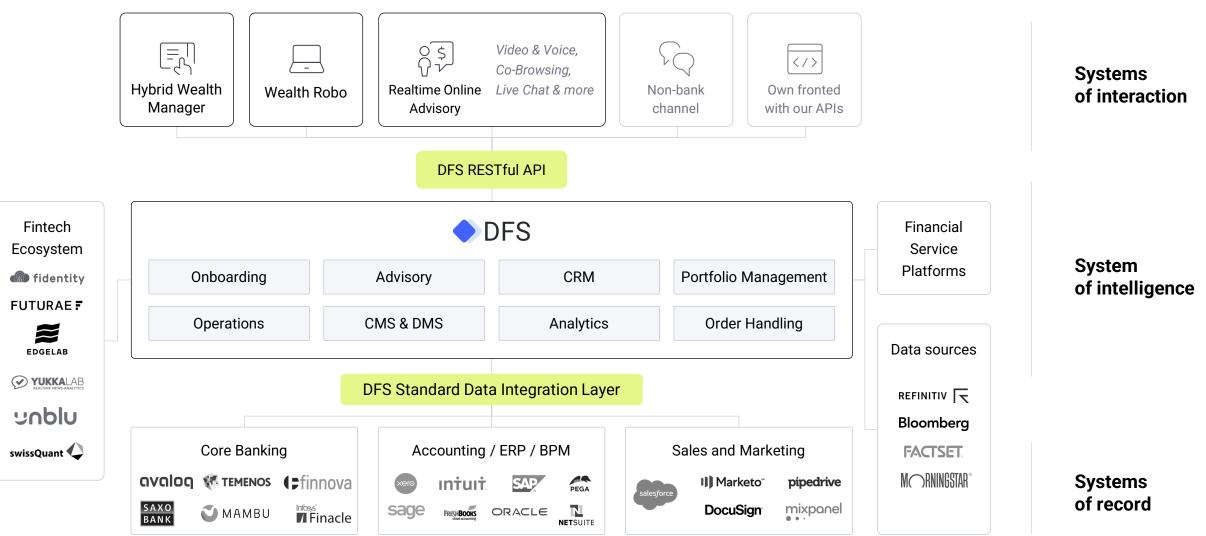
additiv

Demographics dividend meets business model innovation



«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.»

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



It is about transforming business models



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



Banks

Enhance and integrate wealth management capabilities in the right digital offering

Asset Managers Increase your distribution reach and launch your D2C business



Insurance Companies Allow for full financial planning services, including pension offering.



Consumer Platforms Increase customer life-time value and loyalty with new offers



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