
**Description:**
The Robo Advice: Revolution or Evolution? report provides strategists, marketers and senior managers with the critical information they need to assess the rapidly developing for automated investment and financial advice. Robo advice is one of the most important trends in the market, and this report gives a comprehensive assessment of the based on discussions with all the leading players globally.

**Reasons to Purchase The Report**
- Develop strategies based on what robo advice is and what it means in today's market.
- Choose your approach to the market based on the industry's emerging business models.
- Plan innovative strategies based on the 'What Will The Winners Look Like' section.
- Facilitate decision making on the basis of forecast market data.
- Benchmark performance against key competitors by understanding their market positioning, offerings, portfolios and workflows.
- Identify investment opportunities.
- Target your key markets with detailed market, competitive, regulatory and trend information for the US, UK and European, and Australian markets.
- The report supports your internal and external presentations with reliable high quality data, analysis and 50 attractive and informative graphics.

**Description:**
The Automated Financial Advice report covers all the vital information and analysis required to help you enter into or expand in the robo advice market. It is broken into the following sections:

- The Executive Summary gives the key take-aways from the report
- The ‘What is Robo Advice’ section looks at what defines a robo advice offering, the difference between automated financial advice and automated investment management, and why robo advice is gaining so much media and investment interest.
- The ‘Emerging Business Models’ section looks at different approaches being taken by players, the challenges and opportunities they face and suggests some of the short, medium and long term scenario for this growing market.
- The ‘What Will the Winners Look Like?’ chapter gives advice on the key success factors in the market, including segmentation, differentiation, customer centricity, gamification and stimulus, virtualisation, and big data.
- The ‘Size and Growth of the Global Market’ section looks at the size of the market, its explosive potential and the drivers behind this.
- The USA, UK and Australia market chapters look at how at the leading robo advice markets, how they developed, and the unique competitive and regulatory landscape in each geography.
- The Appendix includes profiles of a large number of robo advice companies, including an overview of each company and its offering, its market positioning, developments and the customer journey it offers.

**Scope:**

Markets Covered: robo advice, automated financial planning, financial advice, brokerage, fund platforms


Geographies: Australia, Europe, UK, USA.
Executive Summary

- Robo advice is not a new concept, but is gaining a lot of global attention
- There are far fewer pure robos than the media would have us believe
- Focus is on automated investment management; there are very few automated advice propositions
- Early movers built from scratch, but start-ups are now seeking to build partnerships with established players
- Low cost automated investments will become the core building block of financial planning
- Many of the 'me too' automated investment propositions will fall by the wayside unless they continue to develop
- The market for automated investment management services will grow significantly, but hybrids will be the dominant model
- The addressable market for virtual advice is huge, but very few propositions have come forward to meet this demand

What is Robo Advice?

- Robo advice: a catch all term for remotely delivered wealth management
- Defining 'robo advice'
- Automated investment management solutions are the dominant model; but how automated are they?
- There are only a handful of automated financial planning propositions in the market today
- Why is 'robo advice' under the spotlight?
- Propositions are only as good as the algorithms

Emerging Business Models

- Pure play start-ups have led the charge to date
- The cost of acquisition is the elephant in the room for start-ups
- Re-focus on the B2B market to drive profitability
- Industry stalwarts are now seeing the potential of automation; and have important strategic advantages over the start-ups
- Which play will the current incumbents make – build, partner, or buy?
- In the B2B space, robo for advisers is nothing new, but some are now embracing the opportunity to expand the reach of their business
- Robo advice will place widespread pressure on margins and fees
- The impact on the advice market will take longer to play out, and will result in advisers ultimately moving up the advice value chain

What Will the Winners Look Like?

- Many of the 'me too' automated investment propositions will fall by the wayside unless they continue to develop
- Automated investment propositions will need get much better at targeting clearly defined, profitable consumer segments
- Differentiation needs to be on a feature that the mass market consumer can understand
- A truly customer-centric approach will be required to shift customers from a transactional to an ongoing relationship
- Winning propositions will make better use of behavioural economics to enhance the user experience and increase conversion and retention rates
- Winning propositions will need to engage consumers in new ways, using visual stimulus to create emotional responses
- Gamification can ‘reward’ consumers for building knowledge; virtual reality can allow them to test drive future outcomes in a safe environment
- Winning solutions will blend the human touch with automation
- Next generation ‘cyborgs’ will shift the boundary between human and robot within five years – think ‘virtual advice’
- New revenue models to reflect what consumers are actually paying for?
- Big data, data giants and analytics: The final frontier
- Robo 3.0 has the potential to do so much more than personal finance

Size and Growth of the Global Market

- Robo advice growth is about to take off
- Drivers for global growth
- Robo advisors are everywhere, but the US still dominates the global landscape
- The US still presents the best market opportunity and will continue to drive global growth
- Global forecasts for robo advice

Country Profile: USA

- Introduction
- Market Background and Development History
- Market Size and Growth
- Competitive Landscape
- Regulatory Environment
- Future Prospects

Country Profile: UK

- Introduction
- Market Background and Development History
- Market Size and Growth
- Competitive Landscape
- Regulatory Framework
- Future Prospects

Country Profile: AUSTRALIA

- Introduction
- Market Background and Development
- Market Size and Growth
- Competitive Landscape
- Regulatory Environment
- Future Developments

Appendix: US Company Profiles

- Betterment
- Financial Guard
- FutureAdvisor (a BlackRock Company)
- Intelligent Portfolios from Charles Schwab, Inc.
- LearnVest Inc.
- Personal Capital
- SigFig Wealth Management LLC
- Vanguard PAS
- Wealthfront, Inc.
- WiseBanyan, Inc.

Appendix: UK and European Company Profiles
- Easy Folio
- eValue (Investment Solutions)
- Fintego Managed Depot
- Ginmon GmbH
- Marie Quantier
- MoneyFarm
- Nutmeg Savings & Investment Limited
- Parmenion (Aberdeen Asset Management)
- Quirion (Quirin Bank AG)
- Scalable Capital
- True Wealth Inc.
- vaamo Finanz AG
- Wealthify
- Wealth Objects Limited
- Wealth Wizards
- Yomoni

Appendix: Australian Company Profiles

- Clover
- Decimal Software Ltd
- Ignition Wealth (Ignition Direct)
- QuietGrowth
- Stockspot

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