

Recommender System for Private Banking

Amazon-style Algorithms for Trade Recommendations



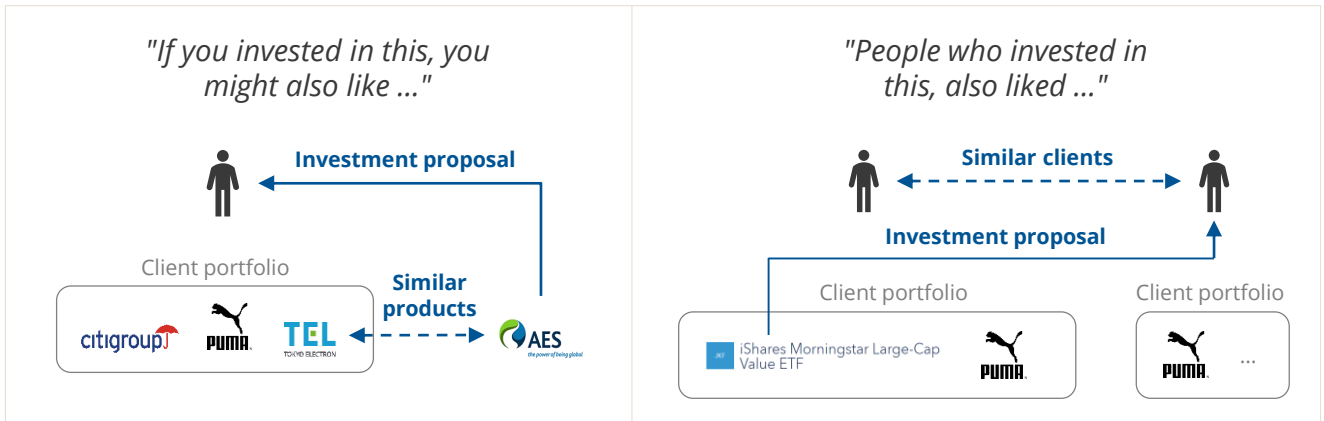
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Investment Recommenders

Amazon-style algorithms for trading recommendations

A **recommender system** is an AI-based system that predicts the preference a **client** has to a proposed **product or service**.



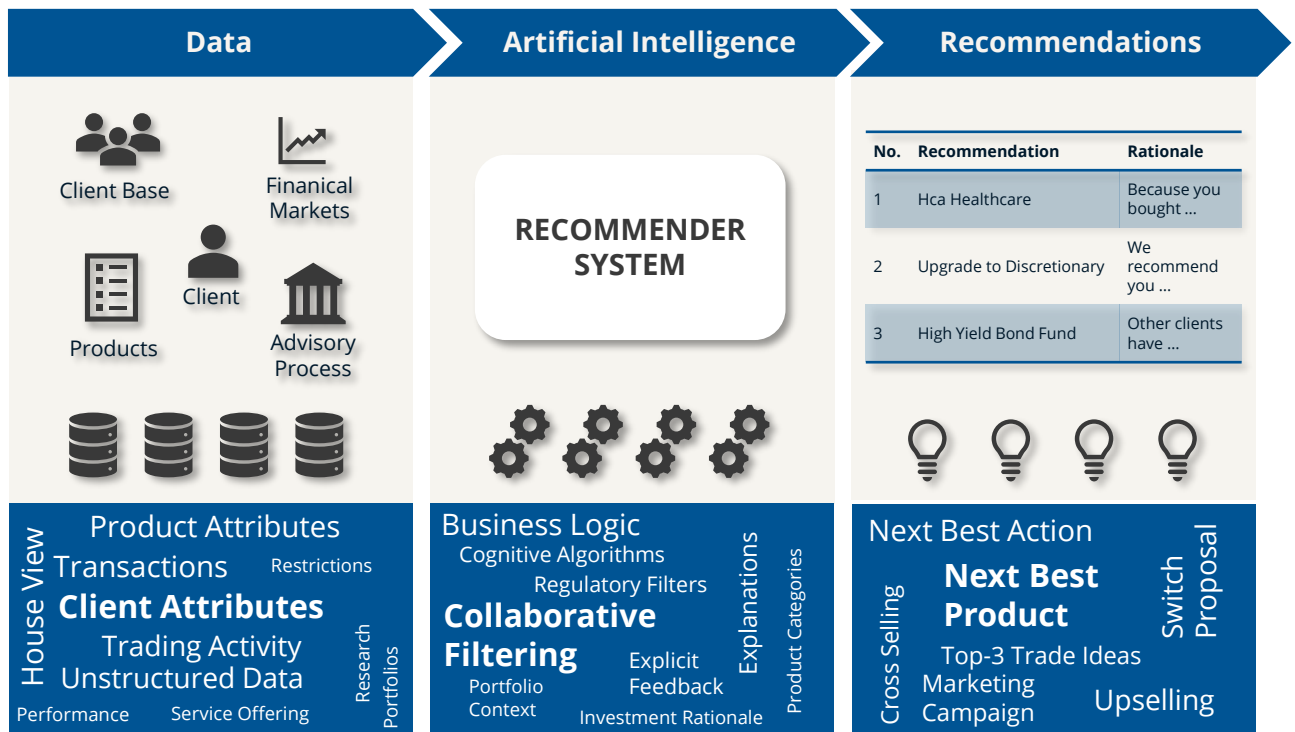
Recommender systems are utilized in a variety of areas, e.g., movies, music, news, books, research articles, search queries, social tags, **financial services**, etc.

Business cases for private banking and wealth management

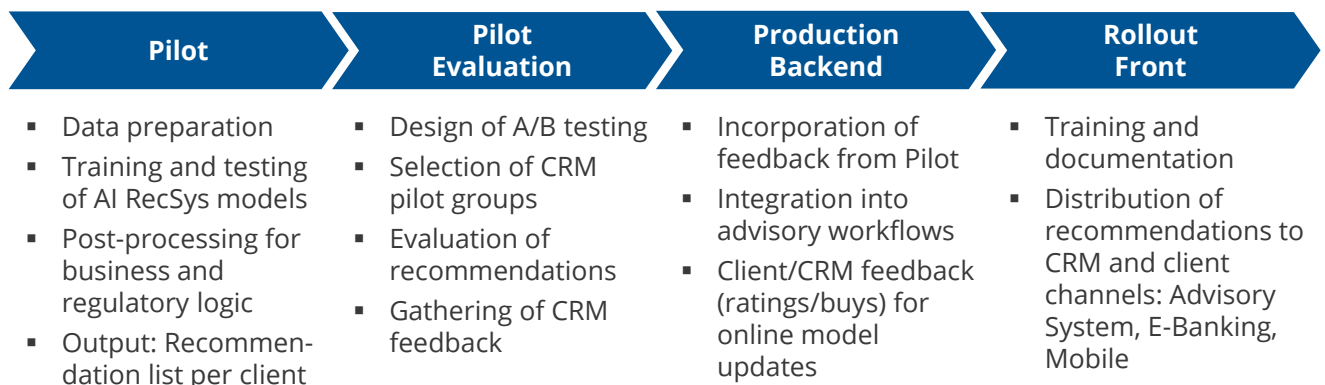
Business Case	Business Value
Personalized Advisory for Affluent and Mass-Affluent Client Segments	<ul style="list-style-type: none"> ✓ Self-service/hybrid offerings to attract net new money in underserved client segments ✓ Higher client engagement and increased trading activities
Next Best Action	<ul style="list-style-type: none"> ✓ Touchpoints for engaging interactions and discussions between client and RM ✓ RMs can manage more clients with higher personalization → improved cost-income ratio
Higher Usage of E-Banking	<ul style="list-style-type: none"> ✓ Provide personalized trading ideas into client's e-banking ✓ Higher client engagement with e-banking and use of electronic channels for advice
Personalized Applicable Instrument Offerings	<ul style="list-style-type: none"> ✓ Instrument offering tailored to single client ✓ Increase conversion rates, i.e. acceptance rates of investment and trade proposals

Investment Recommenders

How do they work?



How to integrate a recommender system into your advisory process?



Our success stories

Client: Global Private Bank

Project: Integration of AI Recommendation Engine into E-Banking for CH-booked Clients

Business Value: Increased client engagement on E-Banking and higher trading activity

Client: Global Universal Bank

Project: Proof of Concept: Integration of Recommender System into Advisory Process

Business Value: Proved feasibility of mass-customized advice for affluent clients