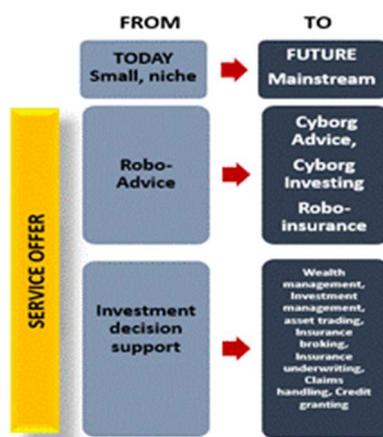


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## ROBO-FINANCE - THE FUTURE OF FINANCIAL SERVICES



Artificial intelligence (AI) agents (or Robo-Finance Agents) are reaching a level of maturity and cost which is allowing them to be used widely in the financial services market. While currently most attention is focused on their use in Retail Robo-advice services, in the coming decade IRN Research expect them to be used more widely for Robo-Investing and Robo-insurance.

Robo-Finance agents will grow in sophistication and, while they will replace human agents in some areas (e.g. basic financial advice) they will also increasingly be used in tandem with human intelligence: Robo-Finance will morph into Cyborg-Finance. Driven by a number of factors, including the Advice Gap in the UK, human cognitive biases when investing and the

need to restrain costs while reaching clients, Robo-Finance will move from a niche to a mainstream feature of the UK financial services market in the coming decade.

These issues and more are discussed in a new report from IRN Research called *Robo-Finance Agents in Financial Services*. This looks at the use of Robo-Finance Agents in financial services markets, considering where they are being used and what future deployment might look like. It identifies and profiles firms currently deploying such agents or evaluating them and considers who are the major suppliers of such agents to the financial services markets.

The contents of the PDF report are shown below. To purchase the report – costing £80 - via Paypal visit <http://www.irn-research.com/index.php/reports/> or email Gary Giddings at [ggiddings@irn-research.com](mailto:ggiddings@irn-research.com) to order and be invoiced.

### About IRN Research

IRN Research (trading name of IRN Consultants Ltd) is a full-service research agency with a strong track record in providing market intelligence to firms in the financial, legal and travel industries. We undertake a wide range of studies, from small-scale to large international projects, including:

- **Customer Experience Research:** We seek to understand what your customer thinks of your company and brand and what drives such perceptions.
- **Customer Segmentation:** We identify and assess how to target customer sub-groups, using a variety of data including attitudinal and usage information plus consumer demographic and business structure data.
- **Market Understanding:** We seek to understand the market you operate in by running usage and attitude (U&A) surveys and undertaking desk research to come to a clear understanding of your customer's needs and potential growth opportunities.

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