



# Empowering investors and promoting governance and culture :

The case of investment management  
and advisory industry

Tipsuda Thavaramara  
Deputy Secretary-General  
10.01.2017

# Empowering investors

## and promoting governance and culture :

The case of investment management and advisory industry

### Opportunities

- Demand for wealth accumulation service by the mass
- Technology that supports innovation and customer acquisition
- Greater investment universe through liberalization

### Challenges

- Long standing issue of conflicts natural to bank conglomerates
- Investors treated unfairly from low literacy and lack of choice
- Increased risk of fraud and mis-selling from social media