



# A Digital and Opportunistic View on Europe's Retail Investment Strategy

Banking Renaissance

everyoneINVESTED  
a KBC Group company



# In essence

THE RETAIL INVESTMENT STRATEGY OF THE EUROPEAN COMMISSION PUTS THE **RETAIL INVESTOR** AT THE CORE OF THE CAPITAL MARKETS UNION PROJECT.

”

*In this respect, initiatives to empower retail investors and foster their participation in EU capital markets are welcomed. Not only to offer them affordable options tailored to their preferences and to help them save for their retirement, but also to contribute to the Union's shift towards a more sustainable economic model*

**Natasha Cazenave**

Executive Director, ESMA

Source: EUROFI Magazine, 2022, p. 192

# Pillars of the EU Retail Investment Strategy



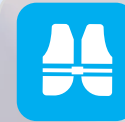
**Increase financial participation**

**1**



**Leverage technology and digital literacy**

**2**



**Preserve investor protection**

**3**

# We have been preparing for this

everyoneINVESTED has contributed to the success of KBC GROUP's leading position in investments by providing the tools and solutions that make investing **easy, personal, valuable** and **reliable**.

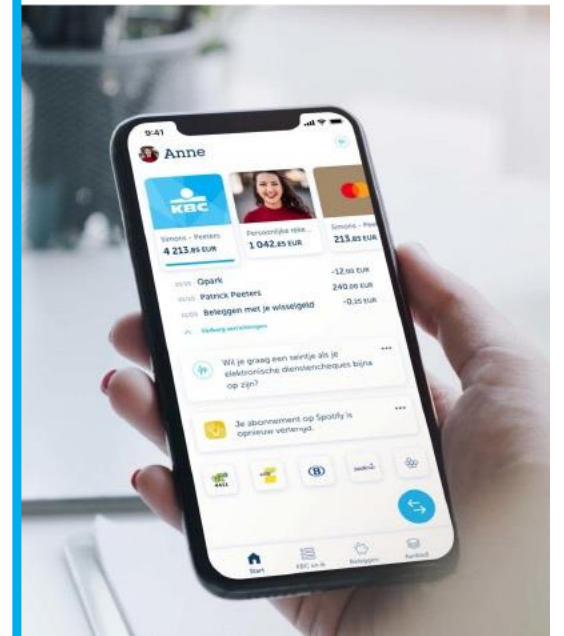
Spin-out 2020, accessible for all.



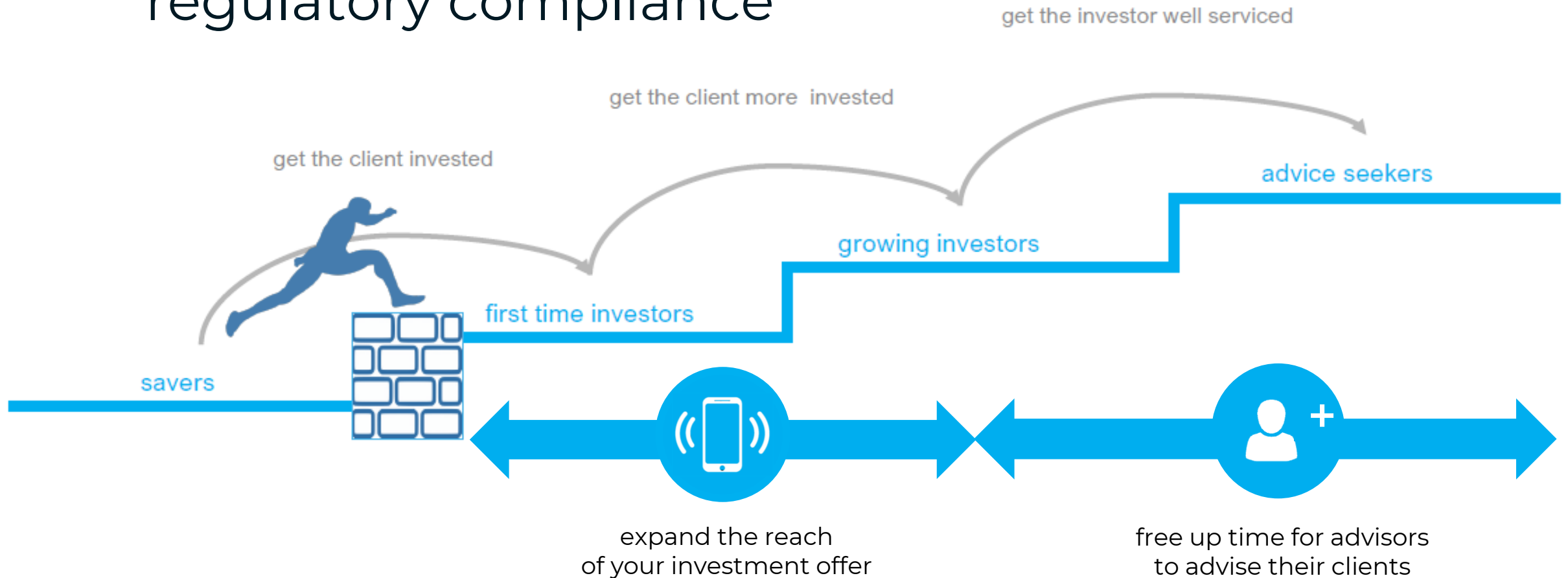
Market share

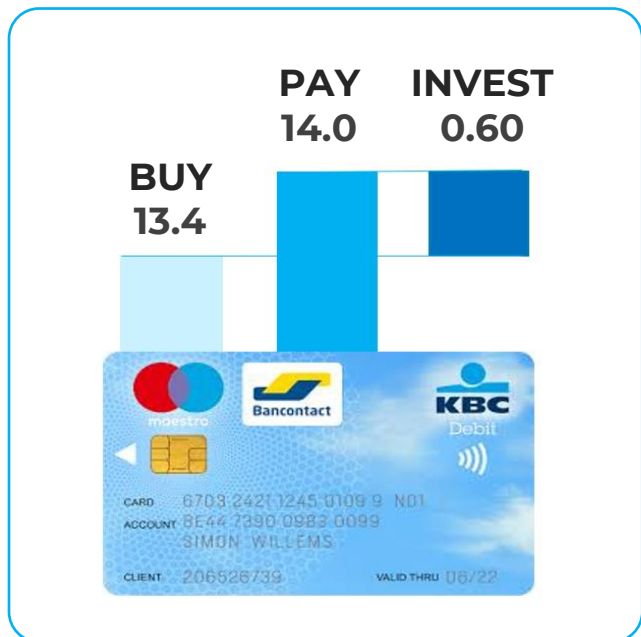
investments vs banking

**+50%**



# User convenience, business impact, regulatory compliance





We link investing to consumption through banking app integration, increasing financial participation in a risk mitigating manner.

>50%

Amongst the users of the rounding feature a vast majority are first-time investors.

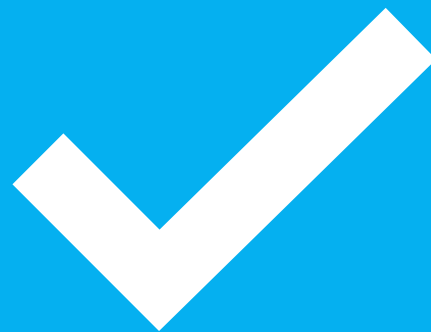
-25y

Users of the rounding feature are on average one generation younger than existing investors.



We turn investor positioning into an easy, personal, valuable and reliable pillar of the risk discovery journey, **with business value way beyond hard core MiFID.**

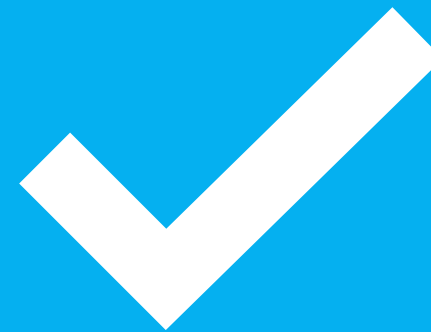
easy and personal



Large scale user panels and implementations are very clear:

- 🇫🇷 Majority vote over Q&A
- 🇮🇹 Willingness to share data
- 🇬🇧 Improves risk awareness

valuable and reliable



We provide the reference for future-proof investor profiling

- Presented to **13 supervisors**
- **ISAE 3402** certified by Deloitte
- **ISO 27001** certified





**everyoneINVESTED** is the KBC Group wealth tech spin-off of the former KBC Asset Management innovation team, dedicated to decision science research & technology.

everyoneINVESTED offers consulting and tooling in support of more conscious investment decisions, investor recruitment and investor retention. We apply behavioral finance to successfully compensate the lack of advisor assistance in a digital context.



**Jurgen Vandenbroucke, PhD** ([jurgen@everyoneinvested.com](mailto:jurgen@everyoneinvested.com))

Managing Director at everyoneINVESTED

Expert general manager at KBC Group

Lecturer financial engineering at University of Antwerp, Belgium

Lecturer behavioral finance at KU Leuven, Belgium

Over 25 years of experience in investment related innovation; always finding a way... or making one.  
Numerous peer-reviewed publications notably on applied behavioral finance.