IJARCCE ISSN (O) 2278-1021, ISSN (P) 2319-5940

International Journal of Advanced Research in Computer and Communication Engineering

ISO 3297:2007 Certified ⪤ Impact Factor 7.918 ⪤ Vol. 11, Issue 12, December 2022

DOI: 10.17148/IJARCCE.2022.111250

Next-Generation Wealth Management: A Framework for AI-Driven Financial Services Using Cloud and Data Engineering

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Abstract: Cloud service providers use AI capabilities to provide clients with AI Service in addition to usual cloud services today. In such a scenario, business departments can use these AI Services conveniently by just calling APIs. For example, the price forecasting can be done by inputting time series data into an AI Service without having the Data Scientists or ML Engineers to build model training or hyper-parameter tuning. However, AI models with complex structures are difficult to interpret and explain as black boxes. As a result, it is essential to monitor the distribution of input and prediction results and show alert signals to end-users as well as business departments. As model governance is crucial for AI compliance, on the one hand, there come questions about how to monitor cloud-based AI services to enhance interpretability and transparency. On the other hand, to analyze time series-based data and gain insightful views, auto-ML technology is becoming popular to build, analyze, and optimize time-series forecasting models. In addition to black-box models, such custom-built model deployment applications also need built-in rate sampling, distribution, and prediction monitoring mechanisms after deployment. Furthermore, there exists a gap in the visual exploration of time-series forecasting model analysis and monitoring in contrast to the explainability of the prediction as an algorithm-agnostic solution. Many methods have been proposed to deal with time-series data, and how to provide an effective and efficient data API is essential. In the big data era, modern applications generate massive volumes of time-series data as a result of the high frequency of measurements from IoT devices, sensors, and financial transactions. Data mountains cause problems in solving data storage, computation, and analytics, and there is a timely review of big time-series data, a class of big data. With the increased need for data-in-cloud pattern recognition and intelligence discovery, temporal data mining has attracted growing attention. A lot of pattern mining methods have been proposed, and in contrast, visualization support on temporal data mining is scarce.

Keywords: Wealth Management,Artificial Intelligence (AI),Financial Services,Cloud Computing,Data Engineering,Next-Generation Finance,Robo-Advisory,Predictive Analytics,Portfolio Optimization,Digital Transformation,Fintech,Big Data,Machine Learning,Intelligent Automation,Customer Personalization.

1. INTRODUCTION

Recent technological advancements, including the broad availability of cloud infrastructure and the emerging possibilities of new data sources, are now opening new frontiers for wealth management (WM). Additionally, the pandemic-driven shift to online interactions has provided an unprecedented opportunity for innovation in this industry. Unfortunately, whilst incurring the negative effects of the pandemic, the WM industry largely missed the chance to innovate and move away from traditional business processes, sales models, and technical infrastructures. Four major cloud-based ingredients that can now offer riches to the WM industry are discussed. As a food chain analogy, the ingredients include fresh waters, fish breeding ponds, biotopes for filtration, and fishing gears and techniques.

The analogy of the WM industry as a food chain captures its multi-layered value creation setup. Financial service provisions are at the upper level, followed by strategy and advisory, wealth and risk monitors, and data aggregation and cleansing. These service provision chains feed on the raw information data ocean and need intermediary architectures (i.e., data engineering) to get fresh data to the business level across the whole chain and properly conduct WM functions. Water refreshing, sedimentation tanks, fish breeding ponds, biotope filtration, and harboring predictably clean waters stand for cloud technologies in data engineering, paving the way for subsequent AI analysis and applications.

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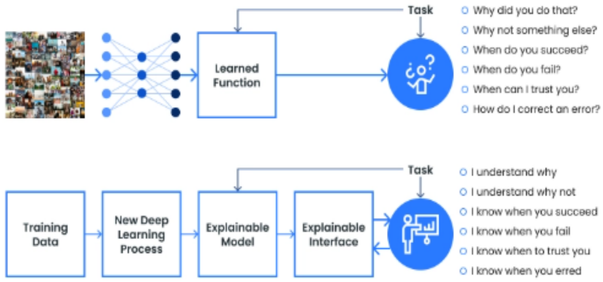

Fig 1: AI in Wealth Management

1.1. Background And Significance Artificial Intelligence (AI) has gained increasing attention in both academic literature and practice in recent years. A computer or system that is trained to think and learn like a human. It is capable of processing vast amounts of data and being programmed to learn from it and therefore be able to identify information patterns to further automate or even explain a certain task to a user. Machine learning is a subset of AI that describes a computer's ability to take in data, model it, and make predictions based on unseen data. Financial technology (FinTech) is an umbrella term for a number of companies that provide improved or new financial services through enhanced software or hardware. FinTech service sectors are numerous, including the banking sector, investment management, accounting, basic finance, taxes, stock exchange, insurance, crowdfunding, P2P loan services, taxi services, etc. Some common examples are online banking services that allow customers to utilize banking services directly from their devices or online financial marketplaces offering credit scoring and matchmaking to banks and applicants. FinTech has emerged as a term recently, however, it is not an entirely new concept. It has existed for decades, but its definition has changed over time. A number of innovations in the financial space, such as credit scoring, online trading platforms, and online banking, are examples of earlier FinTech firms. The financial field has seen a rapidly spreading and emerging term, robo-advisors. Robo-advisory can refer to several concepts dealing with wealth and investment management. Robo-advisors provide digitalized investment methodology and portfolio management without or with very limited human participation. A very popular application for robo-advisors is a computer-aided investment policy decision-making model or platform, where the client inputs his/her preferences and circumstances and receives advice as an actionable portfolio allocation. Due to their relatively low cost of implementation, scalability, access to a broader customer segment, and the ability to execute complicated investment strategies faster, many companies in the finance industry, and the traditional investment and wealth management sectors, in particular, are either trying to push investments into starting their own digital systems or, if possible, acquiring robo-advisory firms. A computer or a program can conduct algorithmic trading, also called automated or high-frequency trading, where the orders for securities execution are routed to an exchange without direct human intervention. As a result of proposed models, the clients would firstly interact with the AI-based trading systems, stating their circumstances and constraints, like risk appetite, acceptable drawdown or volatility, investment horizon, past investment experiences, and any other pertinent factors. Secondly, the algorithm would produce a set of potential trading strategies, which would be back-tested for profitability based on either macro trading simulations or a market microstructure approach. Finally, either one or some of the approaches will be passed on for execution, monitoring, and possible later revision. There are machines and black-box algorithmic trading firms that are superficially confronted with the proposed models. This paper aims to examine a new concept of digitized wealth management services, robo-advisors, automated vehicles for personalized investments and asset management, either as a single autonomous product or a platform for financial intermediaries, family offices, or wealth managers.

Equ : 1 Client Portfolio Optimization Equation (AI + Data)

$$\max_{w} \left(\mu^T w - \lambda w^T \Sigma w\right)$$

- w: portfolio weights
- μ: expected returns vector (from AI-driven forecasting)
- Σ: covariance matrix (from cloud-based data sources)
- λ: risk aversion parameter

2. THE EVOLUTION OF WEALTH MANAGEMENT

Investing was once the privilege of the wealthy elite, requiring special knowledge and expertise. As newly wealthy citizens have emerged, however, and stock markets have gained immense popularity, investing has become the second-most popular activity in the world after retail. While the vast majority of investors are still reluctant or unable to trade actively, many are open to trusting a manager with their money. Bank trust departments and professional money managers have flourished as a result. Meanwhile, improving technology has led to the development of more and more sophisticated means for the masses to penetrate the previously elite realm of investing and to carry out transactions on par with or better than more seasoned professionals. As markets have grown rapidly, information dissemination has accelerated. Technology has both suited and surpassed earlier markets slain by inefficiency. The faster and more accurate information becomes available, the slower and messier it seems to become processed. In addition to providing more effective liquidity, better pricing, and improved risk-shifting capabilities, technology has added additional markets. Information has gone faster and reached farther: newspapers had to be printed on thicker paper and with smaller type; speculations moved to other cities and, subsequently, other continents. Yet to no avail; losses were immense. The universe of assets with which people can invest has expanded along with markets. Stock exchanges have multiplied and now even operate electronically. New means of speculation have gathered steam, from corporate takeovers to junk bonds. Meanwhile, improved risk-shifting capabilities have emerged and increased volatility has spawned new markets and new synthetics. Spreads on stocks have shrunk, and options on anything and everything – stocks, indices, currencies, and even interest rates – are offered and avidly traded. It is thus ironic that amid all this, firms pondering the introduction of options must evaluate their own relevance to their end-users' portfolios and costs as well as managers' competence and reputation in light of the threat or allure of decentralization. In addition, various combinations present themselves, including the aversion to the alternatives; thus educational services also must be examined and either provided or purchased, depending on cost and effectiveness. Whether intermediary activity in this field can be well performed on a decentralized basis is still an open question. But contact is bound to shrink, effort to edge ahead will grow, and losing ground is possible.

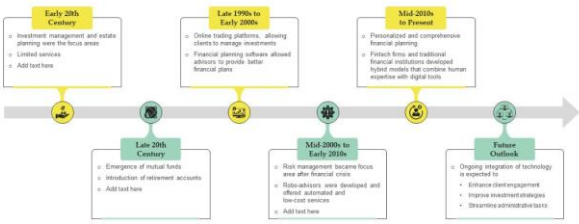

Fig 2: Evolution Of Wealth Management Over Years

3. UNDERSTANDING AI IN FINANCIAL SERVICES

AI-driven Financial Services are gaining importance for all traditional banks, insurance companies, and FinTechs in Digitalization Strategy, Market Demands, Business Architecture, and Societal Changes. It is necessary to build an AI-driven financial service framework that consists of cloud-based Architecture and Knowledge Engineering to meet this need, with the aim of improving the quality of financial service for banks, insurance companies, brokers, and wealth managers. The digital transformation of financial services is examined from the perspectives of evolving customer behavior, ever-changing competitive landscape, and market demand.

Artificial intelligence (AI) is one of the most important technologies on which technological revolution and industrial transformation are based. Recently, the fast development of AI enables efficient processing of complex high-dimensional data by using various machine learning (ML) and deep learning (DL) models. AI is building an intelligent and evolving 'brain' to bridge the gap between the real economy and financial market dynamically. AI is penetrating the financial industry to simulate human cognition, which is termed as 'financial intelligence.' Financial intelligence demonstrates the fast and accurate ML capability to digest and comprehend complex data and information, thus being able to capture the inefficiency of the financial market. Over the past decades, the ever-increasing size of data in the finance domain has spurred great interests in developing financial intelligence. Financial intelligence encodes the dynamic knowledge gap between the real economy and asset prices comprehensively, which can venture into the dynamics of price movements and forecast potential price trends. AI becomes the new engine to drive economic growth in industries, government, and financial services.

AI is posing new opportunities and challenges for the development and transformation of AI-driven financial services in the finance industry. AI-driven wealth management, risk management, financial security, financial consulting, and blockchain & cryptocurrency cover all important aspects and emerging techniques of financial services. AI can achieve the intellectualization, standardization, and automation of large-scale business transactions, thus improving service efficiency and reducing operation costs.

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3.1. Machine Learning Algorithms The economic bubbles, stock-price drifts, and kernel-smoothed kernel paradigm shifts in asset-price dynamics have posed a challenge for wise speculation. The application of machine learning (ML) to solve complex problems is pervasive across domains, and the finance industry is no exception. Quantitative investment is a fine discipline of financial engineering, evaluating the pricing dynamics of any asset either in continuous-time martingale-process for derivatives or discretized ratio-mean reverting process in time-cycle for equities. The rise of online trading has further exacerbated more decision-making challenges with increasing volatility and complexity of the market. Many tragic loss events followed by news reports have highlighted the desire of quantitative investment experts and interested parties to maximize prediction accuracy. This has fueled the eager speculation of ML-based solutions, including as a service for investment companies that are rapidly growing in numbers. In particular, ML-based hybrid models composed of preprocessing, a deep learning explicit converter, and postprocessing are promising and universally applicable projects. Hereinunder, a universal platform for ML-based investment strategies: Shai-am is proposed.

Although proposed as a comprehensive platform, it still does not meet many requests in the investment strategy domain. The anatomical capability of a strategy is contained in its core engine exposed to varying external data sources. On one hand, this maximizes accessibility through well-defined communication interfaces for distribution and job-offloading in online deployment. On the other hand, this also contains many distinctive procedures of investment-type interfaces, preprocessing, and postprocessing that diverge in diverse strategy classes. Shai-am is an ML platform for developing and deploying investment strategies. To maximize reusability, it abstracts strategic logic into isolated components centered around a core framework. Employing Python-based components for the core framework offers the prospects of multilingual invocations and adoption ease by a wide range of user groups ranging from wall staff to researchers. This also comes at the cost of invoking engines precompiled with C++ libraries and other languages, which deters entry while increasing overall system complexity. Bighead is a proprietary ML competition platform and complete solution proposed by a listed Chinese company, but it does not elucidate quantitative investment solutions.

Equ : 2 Real-Time Compliance Monitoring Metric

$$C_t = \sum_{i=1}^{N} \mathbb{I}(r_i^t > \theta_i)$$

- C_t: number of compliance violations at time t
- r_i^t: risk or regulatory metric i at time t
- θ_i: threshold for metric i
- $\mathbb{I}$: indicator function

3.2. Natural Language Processing Natural Language Processing (NLP) is part of the larger area of Artificial Intelligence (AI) that has gained much interest and research attention recently. For traditional financial services, particularly those that deal with data in unstructured text format, the application of natural language understanding and generation technologies is an area that has lots of potential. Such applications include, but are not limited to, information extraction from a given text, question answering based on either a provided context or a large corpus of knowledge, report generation, and summarization. In financial services, a combination of cloud and data engineering is needed for the future deployment of such applications to enable the real-time analysis of millions of documents at scale.

The rapid development, improvement, and open release of general-purpose large language models (LLMs) that utilize the transformer architecture have made NLP much easier than before, while black-boxed. At least when compared with the older sequential architectures, their designs facilitate much easier parallel processing of the input data as the attention scoring mechanism is fully matrix-multiplication based and avoids recurrent dependency. This makes NLP training and inference much faster, resulting in better market awareness of new developments and better financial decision-making. Given a transformer-based model that is trained or fine-tuned for a specific application, it returns highly-likely next tokens when new sequential data is fed into it due to the training objective.

Such rigor brings forth vulnerabilities in which badly crafted new inputs not being part of the training corpus could result in misleading outputs that cause potentially large financial damages in split seconds. Research attempts have been made to build better defenses against text adversarial attacks disturbing the prediction class results through blue-print gradient, knowledge distillation, and dynamic tailoring-based approaches, while all the adversarial methods are built upon the same sequential input-output formats. Industrial implementations of NLP in financial services would be to invest in the assembly of more Newtonian document information sources that can provide both clean labels and text documents.

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4. CLOUD COMPUTING IN FINANCE

Financial institutions, including banks, insurance companies, and investment companies, initially set up their systems based on traditional data centers equipped with self-built IT infrastructures. However, these architectures were not designed for today’s highly distributed, connected, and mobile environment. They lack the flexibility needed to meet diverse business needs and the built-in analytics and security capabilities to anticipate risks and proactively modify functionality in real time. As a result, conventional systems cannot adequately support innovative services; banks face constraints in transaction management, middle office activities, analytics, regulatory compliance, and incident management. The ability to meet regulatory requirements is often limited. Cloud computing has emerged as an established and cost-effective means to deliver IT services and applications for the financial industry having considerably changed the world economy. The set of models and technologies provided a general framework to deliver computing power and resources on an on-demand basis and provided methods and technologies on how to provision those resources on different levels of granularity, resulting in an entirely rethink of current business models. The popularity and scalability led many industries to recognize the benefits of increasing efficiency and reducing costs. Financial institutions are no exception to this trend and are gradually migrating and implementing their IT architectures and services into the cloud computing environment.

In contrast to conventional data center services, where servers, storages, and network devices are physically owned by the customer, cloud service providers are responsible for hardware and software maintenance in cloud computing. This cost-effective subscription-based usage resulted in the rapid growth of service providers, creating high competition in the business offering. On one hand, it is economically, technically, and logistically favorable for financial institutions to use cloud technology to host their internal systems and to subscribe for services. On the other hand, several inherent non-technical risks have compounded regulatory scrutiny including human risks, process risks, contractual risks, concentration risks, and service risk. These risks are of higher probability and impact in the traditional cloud computing model, in which the cloud provider consumes, and controls virtually everything. Security service failures, breaches, service disruption, lock-in, mismanagement, and intractable processes might cause immeasurable financial losses, disclosing of sensitive personal information, heavy penalties, and reputational damages. Therefore, more and more financial institutions are puzzled and hesitant by the unresolved concerns and high-profile scandals regarding cloud computing.

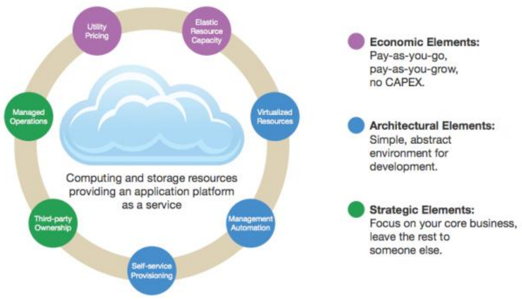

Fig 3: Cloud Computing in Finance

4.1. Benefits of Cloud Adoption A reference framework to include cloud computing adoption decisions is presented here, wherein the propelling and deterring factors that influence cloud computing adoption decisions along with successfully providing a roadmap to mitigate the risks encompassing adoption decisions are provided. Enterprise perception of enterprise factors pertaining to cloud computing adoption was investigated. The perception variables were estimated statistically using variance based structural equation modelling approach.

Governance frameworks for cloud computing were analyzed. The need for a governance framework was emphasized. Legal issues associated with cloud adoption and possible measures were investigated. Legal issues associated with cloud services were investigated. Factors influencing cloud computing adoption for records management were examined. The study findings provide indications of the benchmarks to assess the record keeping capabilities of cloud service providers. Critical and non-critical factors influencing the adoption of public cloud computing services in the medium enterprises were examined. The extendable agricultural framework for the government based cloud infrastructure was designed. A strong change management team was suggested that could include representatives from various management levels along with the access rights to mitigate issues during the change.

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High switching costs create resource dependence on a cloud resource provider. A novel mechanism termed as cloud switching equipment that helps deploying on-premise resources to migrate from a cloud resource provider to any new cloud resource provider was introduced. The mechanism helps to remove advocates, grant ease of migration capability and create sapient resource and control data context through transforming processes on both needs and governing for any industry. The parameters to consider a system as a wisdom oriented system were also identified from the cloud perspective. A unified approach for provisioning private clouds was developed by using an application resource auto-scaling method along with a resource provisioning algorithm termed as context free Rainbow Slope. Diversity of input models and design constraints of cloud resources with generic assumptions were examined using the cloud service broker Rainbow. In the past couple of decades, a major paradigm shift has occurred in the field of ubiquitous computing.

4.2. Cloud Security Challenges

With the rapid uptake of cloud services, organizations have become increasingly aware of the limits of traditional control over their information and services. As companies look to leverage the benefits of cloud computing, a burgeoning market for service providers has risen, offering everything from servers to applications on a pay-per-use basis via the Internet. However, the move to the cloud raises security, privacy, legal, and statutory issues that are difficult to address. Applications and storage volumes often reside next to potentially hostile virtual environments, leaving sensitive information at risk to theft, unauthorized exposure, or malicious manipulation. Governmental regulation regarding data privacy and location presents a concern of significant legal and financial consequences if data confidentiality is breached. Adopting a public cloud inevitably places information outside the organization’s security perimeter.

Cloud computing is a model allowing ubiquitous, convenient, on-demand network access to a shared pool of configurable computing resources. This service model is composed of five essential characteristics: on-demand self-service, broad network access, resource pooling, rapid elasticity, and measured service. Cloud services fall under three service models: Software as a Service, Platform as a Service, and Infrastructure as a Service. Cloud computing deployment models include private cloud, community cloud, public cloud, and hybrid cloud. Another aspect of cloud computing is utilization. The computing resources offered to consumers often include network and security services, as well as the associated management functions. However, according to the service model adopted by the consumer organization, the level of control over these resources is radically different.

All major cloud service providers use the virtualization technique and increasingly buy standard servers, entirely relying on virtualization for their business. Virtualization creates abstraction at the resource level and emulates physical entities in a software environment. The underlying hardware is shielded from view, and consumers receive VMs as computing resources, losing control over their machine’s physical characteristics. A lack of transparency and visibility in a multi-tenant environment introduces significant concerns that the underlying resources do not function as expected. Once a service is out of the organization’s control, flaws in its design or implementation might leave sensitive data vulnerable. Storage volume provisioning might inadvertently expose information along with the original allocation.

5. DATA ENGINEERING PRINCIPLES

Research studies show that financial services firms are marshalling ‘big data’, cloud, and AI technologies to provide highly personalized services to investors and wealth managers while improving risk profiles. Some of these technologies are now widely adopted across financial firms or prudently deployed on early adopter footing. But many parts of the emerging technology stacks, especially AI-driven data pipelines, multi-asset integration, distributed computations, and cloud data engineering and architecture are nascent. As an example, while dozens of models for financial risk, return modeling, sentiment analysis, and risk mitigation exist, very few among the financial services community possess required technologies or knowledge to figure out how to deploy a risk analysis model on a corporate data lake residing on multiple clouds and possibly on-premises.

This paper discusses the essential principles for cloud solutions for AI-driven financial services based on investments in wealth management. It details a reference architecture for cloud data engineering and multi-asset lake formation at investment companies, wealth management firms, and advisory firms as next-generation wealth management infrastructure. Elevated R&D funds supporting the adaptation of the reference architecture for operational cloud environments are also discussed. The proposed architecture will help enrich financial services firms’ data landscapes with massively-parallel analytics spanning across clouds and on-premises data lakes that can help competitive positions against the proliferation of investment options globally. Financial services companies are continuously increasing their focus on achieving improved customer service, enhanced revenue generation, and risk mitigation.

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Emerging AI, cloud, and data technologies allow unprecedented levels of personalization and highly relevant offerings of wealth management knowledge. These technologies also allow firms to deploy models and analytics from research in on-line data pipelines flexibly and efficiently, and hence to elevate investigative efforts to higher objectives, such as socially-valuable prediction of investment products. Implementation of substantial cloud acquisitions for large multi-tenant and major financial services firms is ongoing. Some smaller wealth management service providers are massing cloud technologies to a similar end but on smaller financial budgets and lower risk products. But still many parts of the technology landscape, especially intelligent cloud-driven engineering of Enterprise Architectures for Financial Data Landscapes, are nascent and still unexplored.

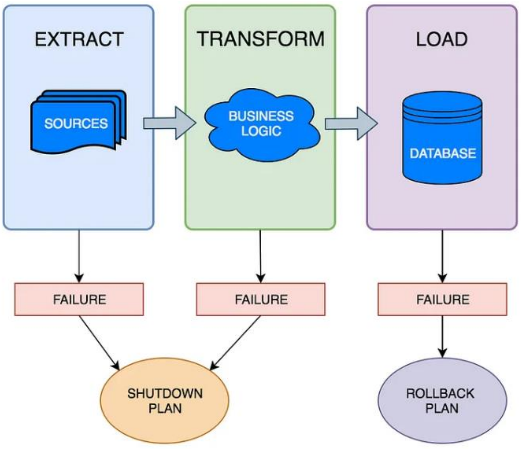

Fig 4: Data Engineering Principles

5.1. Data Acquisition Techniques The increased emphasis on a "lifetime value" strategy among retail financial services firms follows the trend set by incumbents in other service sectors. However, traditional approaches to cross-selling and up-selling often maximized one-off revenues rather than developing customer relationships. As the cost of new customer acquisition grew, incumbent banks realized that many of their high-value customers already had accounts with competitors. The challenge of increasing retention rates for this group led to increased investment in data acquisition techniques such as speech recognition, predictive analytics, and unsupervised learning for behavioural segmentation and churn prediction. In parallel, banks began integrating real-time data with customer-facing systems, automating the analysis of micro-segments to refine and optimize product placement. However, most banks continued to treat data analytics and engineering as black-box processes owned by internal data scientists or external vendors.

Once information captured from the above interactions with customers has been shared externally with third-party application developers, these developers have full access to internal procedures, algorithms, and datasets. Access to critical datasets, including account access and transaction history, has led some firms to hedge against this risk by developing home-grown solutions. In every firm, there was a great deal of anxiety about the robustness of these bespoke solutions. Where this anxiety could be offset by the promise of operational efficiency gains, such as in transaction processing, or revenue growth, such as in automated trading, substantial investment was observed. In contrast, unstructured data across customer-facing functions and back-office processes was less frequently captured and rarely discussed. Potentially valuable data in these functions often lay with third-party ex-employees restricted by NDAs.

Despite the frustration of customer-facing employees about failure in attempting to salvage this data, this frustration did not translate into investment in technical capabilities for assessment, cleansing, and acquisition. One of the major barriers was that, unlike structured data captured from transactions, such unstructured data transformed and enriched by data engineers is less easily presented to executives in classic ROI metrics.

Equ : 3 AI-Driven Client Lifetime Value (CLV)

$$\mathrm{CLV}_i = \sum_{t=1}^{T} \frac{P_{i,t} \cdot R_{i,t}}{(1+d)^t}$$

- $P_{i,t}$: probability of client i staying at time t (from AI prediction)
- $R_{i,t}$: expected revenue
- d: discount rate

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5.2. Data Quality Management

Data quality has been a primary concern for organizations for several decades as enterprises increasingly rely on complex software systems to run their businesses. A significant motivation for this concern has been regulations that require documentation of data quality and compliance. Consequently, during the past decades, procedures, systems, standards, and quality frameworks have been developed and used by enterprises to improve data quality. Since the advent of machine learning, data quality has also gained attention in the AI and ML community, though the significance of data quality remains somewhat overshadowed by the performance of ML models. Conversely, a common opinion is that the performance of ML systems is upper bounded by the quality of the underlying training data. Thus, a steadily growing number of data acquisition tools, data preparation systems, and data quality assessment tools addressing issues of bias, toxicity, robustness, and detectability have been proposed to improve the quality of training data.

When trying to build an ML-system, lots of organizations or commercial ML practitioners follow the road from data collection to model training without contemplating the quality of the data. This is very natural as huge amounts of data are available and collecting the data can be fairly simple; moreover, there are a whole lot of ML packages that will take care of the training resulting in a plug-and-play style. However, little investments into dataset understanding or measuring data quality could lead to years of effort wasted on trying to fix a bad model quality merely by tuning the hyperparameters. The prominent software systems addressing bias via data augmentation or robustness via filtering are all targeting the prepared dataset rather than the whole pipeline including the data and the preprocessing pipeline. This is not unexpected s these tasks are being downstream that usually takes place well after acquiring this initial batch of data.

6. INTEGRATING AI WITH CLOUD SOLUTIONS

AI in financial services can greatly enhance data availability and quality with cloud-based solutions. Often, AI services are offered as cloud-based services today, using pre-authorized data sets from the user side, which greatly alleviates their efforts on acquiring data and on building necessary infrastructure and technology. Importantly, a final party is free to provide its proposed service via cloud computing, which is widely available via the internet. In financial services, the quantity of the demand for using AI is extremely diverse. In order to satisfy different clients within the financial services sector, cloud infrastructures can provide a variety of AI services, e.g., clients only provide views on the data ethics side, while most data management and analytics modern infrastructure and pipeline are to be empowered by the cloud.

Another benefit is that sophisticated and greatly variable AI services often lead to great uncertainties for the end-users to directly trust AI-based outcomes. Analytic process revisions, dependability analysis and interpretability provision are all necessary to bridge the trust gap from the transparency view point. Starting from co-design purposes, cloud-based services often involve a few parts of data from the client side while building a large part of data owned by the service provider. For the AI-enabled financial service case, building trustworthy AI-driven outcomes is often a major challenge but at the same time poses opportunities to be solved with cloud-computing technologies. With specially designed infrastructure at the data provider side, many data traces in the pipeline may be recorded at a sufficient detail level to satisfy auditing requirements. It makes it possible for third-party auditors to obtain calculable evidence of the transparency on AI quality assurance and follow-up regulations without exposing any private financial and analytical information, e.g., data and analytic algorithm unreveal.

6.1. AI Model Deployment in the Cloud

The introduction of cloud services has significantly changed how businesses deploy financial models . Traditionally, companies utilized on-premise hardware, causing complex activations that required the allocation of servicing loads among GPUs, CPUs, or RAMs installed on the hardware. The cloud provides companies with many expensive hardware resources they do not own. To avoid struggling with the complexity of these resources, model teams don't adjust their model architecture to fit the environment; instead, they will send a model artifact packaged at a tight dependency combination to the environment. This removes any concerns regarding architecture adjustments but elevates the operational challenge of sharing large model artifacts across teams and environments. Moreover, cloud services have significantly made automation a sophisticated data business paradigm where the teams do not care about the deployed environment's specific resources or architecture. As a result, these models may yield unexpected production quality if users are not careful about environmental adaptability. The constraints bounding the environmental adaptability include privacy, legal compliance with software uses, and objection handling. These aspects are generally addressed at the model governance level, where teams aim to check whether the model architecture and dependencies are sufficiently documented in the repository. The second aspect of cloud services is that the cloud is far more than hardware and software resources; it also forms a software ecosystem containing cooperation, compliance, and knowledge transfer. In the old paradigm, models tend to be shared via massive files; however, the models may involve massive Python packages, which are hard to front-end option types for security and ease of use concerns.

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Moreover, publishing model attributes in an environment-agnostic application programming interface is still challenging despite it being a common approach to date. It is vital to conduct knowledge transfer across teams to ensure a model's right to sun and render it widely adoptable. Therefore, a second-generation model hub is needed to share a company's AI models like a graphic repository.

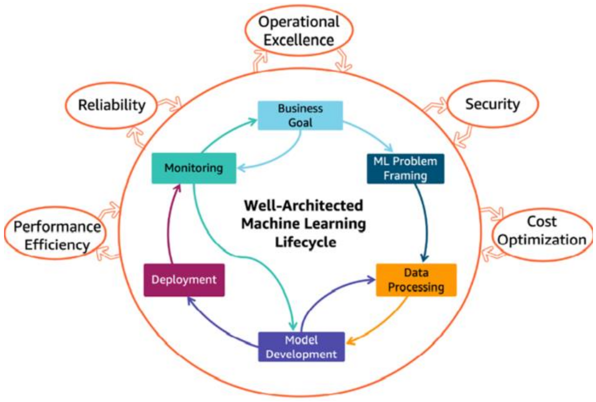

Fig 5: Deploying AI Models in Production

6.2. Scalability and Flexibility The financial services ecosystem is undergoing a profound transformation, with the rise of digital-native banks, fintechs, and open architectures. Traditional financial services providers are faced with the choice of either entering the path of a technology company or becoming an enabler for others' wealth management offering. These changes bring in both opportunities and challenges, such as regulatory risks, privacy measures, and their attack surface. A silo-oriented paradigm fosters further fragmentation of financial data, which in turn prevents users from getting a better holistic view of their wealth and investing opportunities from developers. The demand for intuitive, prebuilt, and tailored-to-user-needs solutions is rising. Borrowing a class of popular terms in the software engineering field, the next-generation wealth management system is dubbed an "app store" for financial services. The architecture provides better maintainability and extensibility for the components on data, pipelines, and models, and allows third-party vendors to join the flourishing and interoperable wealth management ecosystem.

The term "app store" evokes the end-user functionality of wealth services, while the design principles draw parallelism with cloud services on a wider range of things. The architecture acts at the design-time level to collect the required metadata. The core adaptive engine renders the design-time information to runtime levels for model lifecycle management and maintenance. To guarantee experience parity, an intuitive data extraction and visual analysis interface ensures a smooth model transfer and onboarding process, and on boarded models can be added transparently to the wealth management solution portfolio. The wealth management provision process considers and signifies richer knowledge flows with the noticing design and model architect components. To facilitate more integrated access to wealth management, the resultant market is enriched with workflow automation with federated logic as its core managing paradigm. Finally, engineering considerations are discussed to ensure the technical feasibility of the proposed architecture, including non-respondent awareness, session stitching, and stateful stream processing.

7. CASE STUDIES OF AI-DRIVEN WEALTH MANAGEMENT

This section introduces case studies of how AI-driven technologies are applied in wealth management. Successful implementations of these technologies are presented and discussed.

Investtech is a Norwegian software company that develops and sells analysis and trading software for the capital market. Based on cloud and data engineering data, AI is deployed to enhance investments and trading in an asset manager. A machine learning model predicts financial market movements hourly. The model had a large impact on the asset manager bonds trading strategies. The strategies were highly profitable due to the preciseness of the predicted moves. The signalling to weigh trading strategies changed how the firm trades and improved the performance significantly.

Robinhood is a US brokerage firm offering software and an AI-embedded mobile application that allows customers to trade stocks, ETFs, options, and cryptocurrencies without paying a commission. Robinhood's win-win model comes from trading orders being routed to market makers off exchange. In this model, Robinhood makes large monthly revenue shares with market makers. A public identification of its execution venues led to a surge in regulatory scrutiny. Minimizing the execution risk by capturing and trading on controversies would enhance the overall benefits. Time-

DOI: 10.17148/IJARCCE.2022.111250

efficient data collection and machine learning applications improve understanding of firms. Understanding a firm's sentiment helps avoid execution risk on any material event or catastrophe.

The combination of machine learning applied to textual data and social media data can better profile an investment company sentiment based on open information sources. It enables the tracking of the benefits and challenges associated with investment companies. It proposes a framework to effectively analyze how social media data can enhance knowledge of investment companies and improve firms' general sentiment assessment quality. By integrating reinforcement learning into machine learning, a full-model AI-embedded quantitative investment strategy allows an investor to control capital deployment on specific strategies while trading on others.

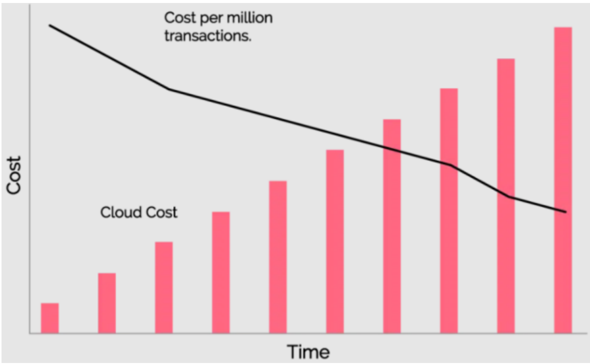

Fig 6: Cloud Financial Management

7.1. Successful Implementations The Wüstenrot & Württembergische (W&W) Group has been focusing on the strategic acquisition of new assets to expand its foothold in the private customer market. W&W wants to offer its customers sustainable retirement provision from a single source. In this domain, W&W is investing significantly in new cloud-based technologies and analyzing external data. Legal issues arise in many aspects of wealth management, such as the suitability of investment vehicles, permission to carry on business, insight restrictions, and risk management. The idea is that customers and banks have to comply with regulations bound to national laws and regulatory rules. Other regulations govern cloud technologies. Thus, cloud technologies cannot be unlimitedly applied in the finance sector. Existing compliance technologies from adjacent industries cannot be applied to provide risk management in wealth management.

The research and implementation of AI technologies in BayWa Group were inspired by the necessity to adapt to the digital changes in sales and consulting processes while remaining compliant with sector regulations. BayWa's AI usage perceptions were: usage in the background and undetected by the customer helps to reduce costs; enhances the service quality; is able to downgrade costs during interaction; and assists the customer in a consulting process independently of the provider's motives. However, existing AI solutions offered by IT companies are not designed for regulating restrictions. Existing solutions therefore would mostly violate the companies' overall risk management approaches. Even though BayWa is one of the leading companies in the agricultural sector, it requires more profound technology expertise when compared to major banks in the finance industry.

The development of a new patented AI system was initiated based on the previous scientific reflection on compliance-free models. In an explorative workshop, a national bank and consulting company provided legal compliance requirements, and possible technologies for implementation were brainstormed. Afterward, modeling was constructed, proving that the approach is compliant with existing regulations, ideas for implementation were developed, and the system is now competitive with company-internal tools for financial advisory services.

7.2. Lessons Learned The introduction of innovative technologies to the wealth management industry has led to several unintended consequences that are often overlooked. One example is the short-lived use of robo advisers for the mass affluent segment during the COVID-19 pandemic. The conceptual framework developed in this research can inform practitioners about potential side effects when introducing new technologies.

The data engineering hierarchy emphasizes that successful technology implementations require consideration of the holistic data engineering system, not just individual data elements or techniques. Corporate strategists must possess cloud awareness, cloud compatibility, and cloud adaptability to achieve successful cloud technology implementations. Some

DOI: 10.17148/IJARCCE.2022.111250

fintech firms, especially those founded on or acquiring legacy technology, increasingly outsource to hyper-scalers because they cannot keep pace with frontline cloud innovations. The cloud innovation gap hinders their competitiveness and value proposition against digital banks and super-apps, which are native to the cloud.

The data engineering architecture supports both enterprise data warehouse data engineering and cloud-native data engineering. It describes how major objectives of wealth management firms should be translated into data engineering requirements, systems, and processes. Striking the right balance between cloud-native and on-premise financial data processing engines is key to an effective cloud balance sheet, informed by testing previous choices and pre-load management. These processes are supported by deep learning-based profiling and tagging methods for the bank's legacy enterprise data warehouse.

Similar to the transition from data warehouse to big data to data lakes, the position and weight of individual data assets need to change as the growing amount of OpenFinance data lakes introduces new challenges in staffing and firm structure complexity. Augmented data governance processes are required that go beyond data lineage monitoring and change impact analysis based on converging databases to proactive forecasting and forward-looking effects tracing of alternative database adjustments with associated financial scenarios.

8. REGULATORY CONSIDERATIONS

Regulatory concerns related to new technologies, particularly AI, have been increasing in recent years. Such concerns lead to pressure on financial services firms to undertake a complex transformation to invest in compliance and risk management capabilities. In this context, regulators are facing new technological challenges when hiring experts and internal teams to regulate rapid technologies. Such challenges lead to a lack of talent, difficulty in understanding new algorithms, poor estimation of risks, and challenges in cooperating with financial institutions regarding digital tools. In view of these challenges, a short semi-structured interview was conducted with senior executives in regulatory authorities. Five systematic categories and 13 themes of AI model regulation are identified. These observations are then used to inform practical and disciplinary implications for both regulators and the industry.

Model risk, behaviour & outcomes are the most interesting in the regulatory landscape. Instead of interpreting national/international explanations about the regulation of financial services focused on justice outside of the system, it is argued that neither regulation nor governance is fundamentally sufficient, nor could either be the best solution. In view of this, it discussed how finance could get a “better” ethic outside of the regulatory/governance boxes by taking dramatic steps both against and outside it. Such considered efforts ought to approach fairness at the level of which production takes place. In this regard, there is a need to divorce by taking steps both at a cultural and at a personal-responsibility level.

AI monitoring systems should be calibrated to ensure that proxies for regulatory objectives, such as fairness, conduct real improvements by disincentivizing and penalizing unfair outcomes at the AI behaviour and economic outlevel, thus affecting systemic culture without rendering systems game-able. Monitoring should be defined for the multiple domains of the production system and the applications it oversees, thus creating checks and balances and a simulation alternative. The implemented monitoring should be both transparent and automated, thus overhauling the regulation/enforcement model of maintaining automated documentation, award-winning objection interpretation/response interfaces, and support systems accessible/explainable/checked by consumers and regulators alike.

8.1. Data Privacy Regulations

As a ‘new general-purpose technology,’ with far-reaching applications in government services, healthcare, transportation and manufacturing, AI has demonstrated its transformational power in improving efficiency, reducing labor costs and improving production quality. In a changing environment, financial actors that delay adoption of artificial intelligence are pushed beyond margin. Many business opportunities can be lost if personal data evaluation contracts require high upfront investment.

Compared with other industries, where AI investment tends to focus on ‘hard infrastructure,’ the financial services industry aims to implement AI investment by sharing a flexible ‘soft infrastructure,’ cloud computing. However, the business mode based on the sharing of AI investment is regarded as the third two-sided business ecosystem, and personal data evaluation contractors, especially retailers, have concerns about data privacy. To address the data privacy concerns, a new artifice for construction firm-specific cloud systems consisting of a trustful cloud provider, data pseudonymization agency and construction procedure is designed.

IJARCCE ISSN (O) 2278-1021, ISSN (P) 2319-5940

International Journal of Advanced Research in Computer and Communication Engineering

ISO 3297:2007 Certified ⁜ Impact Factor 7.918 ⁜ Vol. 11, Issue 12, December 2022

DOI: 10.17148/IJARCCE.2022.111250

In the context of cloud computing, how the firm-specific cloud system is constructed is the focus of concern. Recently, multi-party computation is proposed to achieve general computation of retirement funds on the encrypted input. With collaboration of an agent, sharing providers each encrypt their private inputs according to a one time computation, and then send them to a cloud provider. Although this method achieves the offshoring of computation, accurate outputs based on the inputs are difficult to reconstruct due to high complexity in protecting correct decryption. Different from precise computation, there are some questions about whether accounting procedures involving different inputs are securely evaluated and whether they can be implemented as a system.

8.2. Compliance with Financial Standards Next-generation wealth management combines highly personalized investment advice, increased convenience, and reduced investment costs. Technology is the key enabler providing the foundation for cool and disruptive features, while big event data investments on the cloud drive the differentiation of Robo-Advisors among the tech competitors. Next-generation wealth management picks up the legacy of traditional asset management shops in offering beyond-broking services of financial advice, product, and research with three upgrades that add big event data and data engineering to the legacy service. It offers a service hierarchy that aims to stretch a palpable emotional connection with the clients. It understands a retail investor in a much better way by mining, cleansing, and integrating multi-source big event data from the Client Data Claims Platform. The structured and accessible user profiles with k-customer matching algorithm reaches over three jet clusters. It offers on-demand and live knowledge acquisition through information-preserving and zero-ended data extraction. Next-generation wealth management upgrades the Cloud Service Model of the legacy asset management models by massaging now-only-called-clean-event-assigned-data onto the cloud, leasing and independently data engineering software and distributing quenching-compiled data on the cloud. It articulates cloud deployment into SaaS, PaaS, and IaaS of financial products serving Robo-Advisors, wealth providers, and data providers respectively. It provides a robust depth regulatory meeting protocol to improve compliance with financial standards in AI deployment on the cloud. The dividends of mass data investments diffuse across the value chain where only in the fixed distributed layer is the off-the-shelf data engineering platform. AI-powered knowledge acquisition creatively anticipates service equality, personalization, and depth that displace the incumbent competitors. Next-generation wealth management is a fully frazzled service model that commoditizes the input data, off-shores data processing, and transfers data plumbing empowering clients and clients. Using machine learning the model augments the breadth of products, clients, and incentives for both agents and clients. It offers a story bank that keeps dynamic inertia of equity and debt scenarios selected top-ranked topic-wise. Both the improved data and new insight are collaboratively shared on the client platform.

9. CONCLUSION

The emergence of ChatGPT shows that AI can drastically augment work productivity in nearly every industry. As a major wealth manager, this paper aims to discuss adopting ChatGPT-like AI capabilities for wealth management client services and marketing communications. The essay proposes seven systemic steps deployable to other AI-enabled solutions. If executed properly, every first-tier wealth manager can offer a great re-imagined wealth management experience in Personal trades, Portfolio construction, and Passive investment management. The essay also elaborates on two side technical concerns, including fitting data gridding by hierarchical reinforced learning and putting clients' preferences into strategy design. The world is witnessing a revolution of intelligent software sophisticated enough to write essays, summarize books, code Python, and role-play characters. Over the past few years, remarkable artificial intelligence (AI) progress has been made, especially in natural language understanding and production. Moreover, this form factor, a chatbot-like interface, is practical. Ethical and moral issues, such as harmful information dissemination and job displacement, are more than worthy of diligent research. All industries will be affected by the advent of such AI capabilities. Financial and wealth management, wherein chatbots have been around for a while but are often limited to low-end services, is no exception. As a first-tier wealth manager, this whole new range of generative AIs (i.e., capable of ongoing learning and wider tasks) is an incredible opportunity. This paper aims to chart a systemic roadmap on how wealth and asset management can take full advantage of ChatGPT-like conversational AI capabilities for 24/7 client services in a compliant and risk-managed manner. Such a capability, if in place, will transform the way wealth managers and their clients interact and collaborate.

First, six solid user-side tasks are proposed, with elaboration on their implementations. Those k-top expectations could be answer construction of individual trades already taken, active portfolio management client services, low-fee passive investment product recommendations, provision of portfolio performance, individual client reservation, and prospect targeted marketing communications. Next, by contrast, these above tasks are highly sophisticated in data engineering enrichment and construction, strategy design, and competence of AI. As such, five imperative bottom-side architecture steps, serving as an approach sieve, are propounded with automation tailoring advisory fintech for other AI-enabled wealth management solutions. Internal instant feedback looping allows user requests to be paired with an AI-analyzing and single-tasking bespoke bookkeeping system. As interfacing highly sensitive data and computation platforms, robust infrastructure headlining HPC-GPU cloud-based servers minimizes information leakage risk and service downtime via region-distributed operating instances of online service AI. A wealth manager embracing a ChatGPT-like investment insight assistant AI capability will very likely succeed in re-imagining the future of wealth management. This paper's systemic seven steps for tailored solution implementation greatly reduce the barrier to entry, and those enabling solid learning and refinement of task capabilities will strengthen the service robustness of mature enterprise-grade usability.

9.1.Future Trends

The tremendous and ever-increasing interest in personal finance and wealth management results in more complex services being offered in these fields. Yet, due to the drastic changes in client tastes, these booming business areas are not automatically performance-safeguarded. A growing population of younger and more knowledgeable clients tends to seek low-cost, uncomplicated and easily available personal finance services involving little human interaction. Hence, even well-established wealth management firms are seriously challenged by both fresh start-up firms and established banks and financial corporations that can offer personal finance services at drastically lower cost-points due to greater economies of scale and the digitised nature of the services being offered.

In this rapidly changing environment, Assetial has designed and currently hosts a multi-platform cloud-based wealth management application. It automatically captures and saves information from the World Wide Web regarding a wide variety of wealth management issues. Such processed information will be presented to users as selected content together with high-level filtering, multi-option valuation, and somewhat "emotional" feedback models that are compatible with the context and content of the information presented. The application does not directly manage its clients' assets or investments and hence carefully gives up subscriptions and fee income that traditional banks and other wealth management firms avail. Rather, it selects and presents, as a cloud service, the best available content to its clients, allowing them to act according to their own needs without any mediation and hence costing absolutely nothing.

The multi-model architecture of cloud-based wealth management service is designed to provide various approaches to investment opportunities and wealth management. Firstly, various types of data mining and reasoning models and algorithms are provided to give clients insights into global news, new firm texts, stock quotes, and internet data. Secondly, investment opportunities can be approached from the multi-option perspective based on brokerage reports and other prognosis. Finally, social feedback models also could give feedback on its recommendation together with mutual evaluation models that could expand its spanningness.

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International Journal of Advanced Research in Computer and Communication Engineering
ISO 3297:2007 Certified ⁜ Impact Factor 7.918 ⁜ Vol. 11, Issue 12, December 2022
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International Journal of Advanced Research in Computer and Communication Engineering
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