

# MANAGEMENT IN DIGITAL ERA



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# **DIGITAL RENOVATION IN ASSET MANAGEMENT INDUSTRY – LEVERAGING THE SUPREMACY OF SOCIAL MEDIA**

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## **Abstract**

*India is likely to emerge as one of the world's top three growing economies by 2020. According to EY's 2015 India Attractiveness Survey, 32% of the respondents ranked India as the most attractive investment destination globally, while 60% placed the country among the top three investment destinations. Mutual fund investments accounted for only 3.4% of total investment in financial assets by individual investors in FY17, which shows significant untapped potential for growth in the Indian Asset Management Industry. Moreover, there is lack of healthy participation from investors in beyond top-15 (B-15) locations. The major reason attributing to the lack of investors' confidence is the malpractices of the intermediaries and distributors of mutual funds. The technological explosion in the recent years via social media has offered a right solution to this issue i.e. "Direct to Customer (D2C) distribution".*

*This paper attempts to demonstrate the digital renovation in progress in the Asset Management Industry through D2C distribution. The paper also attempts to explain the transformation of dis-intermediated value chain model from the traditional form. An attempt is made to portray the various steps to be followed by the Asset management industry in the implementation of the disintermediation.*

**Keywords:** *Mutual funds, D2C distribution.*

## **Introduction**

India is likely to emerge as one of the world's top three growing economies by 2020. Investors also believe that India will be among the world's top three destinations for manufacturing and develop into a regional as well as global hub for operations in the next few years. According to EY's 2015 India Attractiveness Survey, 32% of the respondents ranked India as the most attractive investment destination globally, while 60% placed the country among the top three investment destinations. The country's vast domestic market and low-cost, skilled labour market continue to be its most attractive