

# From Core to Client: The Infrastructure Driving APAC's Wealth Ambition



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## **What role has collaboration – either internally or with external partners – played in your success?**

Collaboration has been fundamental to our success in APAC, where diversity, regulatory complexity, and rapid innovation make ecosystem alignment essential. Hong Kong's strength as a wealth management hub reflects close coordination between banks, fintechs, regulators, and family offices. Internally, we have broken down silos across private banking, technology, and compliance to deliver seamless, compliant client experiences. Externally, partnerships allow us to expand capabilities and meet the expectations of increasingly digital, cross-border clients. Underpinning this is a robust core banking platform, enabling secure integration, data sharing, and scalability. In such a fragmented yet opportunity-rich region, this foundation ensures collaboration translates into consistent, long-term value.

## **What are the key challenges you foresee in wealth management over the next five years, and how are you positioning your business to meet them?**

Over the next five years, APAC wealth management will be shaped by the rapid expansion of the mass affluent segment, requiring a fundamental shift in operating models. Clients increasingly expect personalised, digitally enabled, and institution-grade services at lower cost-to-serve levels, placing pressure on margins and scalability. Addressing this requires a combination of automation, data-driven insights, and streamlined service delivery.

At the same time, AI is here to stay and redefines core wealth processes, from onboarding including KYC/AML to advisory and investment proposal, driving efficiency, consistency, and regulatory alignment. However, these capabilities are only as effective as the underlying core banking infrastructure, which must support real-time data access, integration, and agility across markets.

In parallel, demand for alternative investments is broadening beyond ultra-high-net-worth clients. Enabling scalable access to private markets, while maintaining robust risk controls and compliance standards, will be critical to capturing this opportunity and sustaining long-term growth.

The core system is not a back-office concern; it is the foundation upon which every client-facing innovation is built, including onboarding new clients. Institutions that have invested in that foundation are moving faster, integrating new capabilities more seamlessly and responding to regulatory demands with far greater confidence.

## **What does winning this award mean to your firm, and how will you use this recognition going forward?**

This recognition reflects the strength of our client-centric approach and our focus on addressing real industry challenges beyond product delivery. It reinforces that our strategy, combining innovation, operational resilience, and regulatory alignment, is resonating in a competitive APAC market.

It will support deeper engagement with clients and partners, enable us to share insights across the industry, and strengthen our position as a trusted wealth management provider.

## **Where do you draw inspiration for innovation – within the wealth industry or beyond it?**

Our greatest source of inspiration is our clients. In wealth management itself, inspiration often comes from how leading firms are redefining client engagement, operating models, and product access in response to structural shifts in the market. We look beyond financial services to sectors such as retail, and technology for lessons in trust, simplicity, and personalisation. At the same time, we recognise that sustainable innovation must be built on strong foundations. A great client deliverable is only as robust as the systems behind it.