

## EXECUTIVE SUMMARY

The progress of Industry 4.0 in Indonesia has grown rapidly since 2015, marked by the establishment of various applications for online services such as e-commerce that help consumers to order or choose the desired products. In the world of financial investment, the utilization of digital technology to reach consumer targets began in 2009 with the emergence of trading *platforms* for stocks, although only a few years later the option to purchase mutual funds and digital gold investments was followed.

Online financial investment *platforms* have become more prevalent and growing rapidly during COVID-19 pandemi that occurred in early 2020. Many millennial investors have started investing online. Thus in line with the report published by Otoritas Jasa Keuangan (OJK) that there is a hike in online investor registrations for stock and mutual fund category.

According to Wealth-E analysis, some new investors make investment transactions but have not been equipped with applicable investment knowledge based on financial market movements that take advantage of momentum and asset allocation. This is where Wealth-E creates an opportunity to provide a new breakthrough using algorithm-based analysis by mapping the movement of financial assets and investor behavior. Therefore those investors can allocate their assets according to the momentum and market conditions so that their investments can continue to grow gradually.

Wealth-E requires an initial capital of IDR 10,000,000,000 where the initial capital will be mostly used to make customer acquisitions, where it is estimated that Wealth-E will generate a Net Present Value of IDR 12,811,350,000 in the fifth year as long as the company can operate at a certain break-even point. Wealth-E will focus on increasing company valuation for the needs of stakeholders in Wealth-E.