

Building a front-office model designed for scale, speed and sustained growth



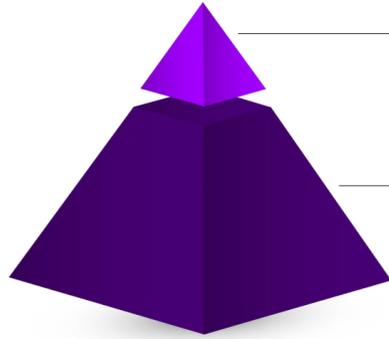
Asia's wealth is projected to hit \$363 trillion by 2026

Asia's wealth market is expanding fast—and it is not just growing; it is redefining the global landscape. Yet many wealth management firms are only capturing a small share of this immense potential.

Incremental change risks missing 90% of the growth potential

Traditional approaches (i.e. hiring more Relationship Managers) might unlock only 10% of the potential revenue uplift.

Capturing the remaining 90% of growth potential will require structural operating model transformation.



10% Revenue uplift from incremental business unit expansion

90% Revenue uplift potential from structural reinvention (5Ps)

Accenture has identified five levers (5Ps) for front-office reinvention



Pricing

Apply pricing discipline to safeguard profitability and value perception



Offshore penetration

Expand cross-border wealth capabilities to capture client assets held outside home markets



Onshore penetration

Enhance market share and deepen client relationships within existing onshore markets



Productivity

Empower existing Relationship Managers (RMs) with AI-enabled tools and streamlined workflows



Proposition

Offer differentiated propositions that meet evolving client needs

Rethinking the wealth management Target Operating Model (TOM)

In our survey, 100% of Asia wealth executives identified the front-office operating model as a priority.

There is no one-size-fits-all Target Operating Model. It needs to be modular, flexible, and unified by data and design—turning complexity into competitive advantage and enabling scalable, high-performance delivery across Asia's wealth continuum:

Client segmentation

Service models are tailored across Affluent, Affluent+, HNW, UHNW and EAM tiers to match complexity, expectations and economics.

Specialist support

Access to core and extended specialists is structured to drive relevance, speed and RM confidence.

Enabling functions

Strategy, product, Chief Investment Office, operations and performance management work in sync to drive consistency and insight-led execution.

Distribution structure

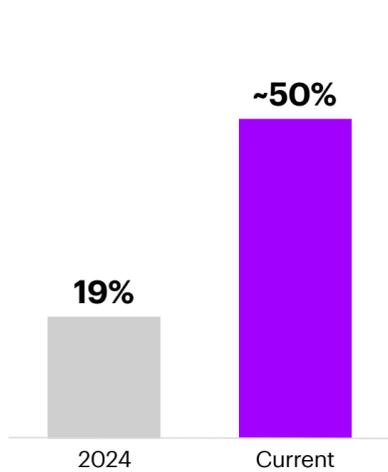
Distribution models are tiered to match client complexity and coverage needs ranging from digital-led to RM Pooling and to RM Gatekeepers.

Segmentation drivers

Models incorporate variables like geography and source of wealth to inform team setup, RM ratios and digital targeting.

Gen AI is now a strategic priority, not a side project

Gen AI is a key accelerator of Target Operating Model (TOM) reinvention, and nearly 50% of Asia's wealth firms have moved beyond the experimentation phase to scaling its use, representing a significant increase from 19% in 2024.



Impact areas

Productivity

Gen AI is reshaping RM productivity, automating advisory workflows, and enabling deeper client penetration.

Personalization

AI-driven content creation, client prospecting, and onboarding are now mainstream, with high adoption among RMs and investors.

Scaling challenges

Major barriers include governance, legacy IT, compliance, and resistance to change. Over 50% cite unclear ownership as a key road block.

[Read the full report >](#)

About the research

The Future of Asia Wealth Management report is the fourth annual instalment of Accenture's Asia-Pacific wealth management research program, the most comprehensive in the industry for the region. It is based on primary research originated by Accenture with 4,762 investors surveyed in 11 markets, as well as the authors' expertise in relevant areas.