



Money on Autopilot: AI Transforming Personal Finance

Explore how generative AI is revolutionizing personal finance, from self-driving money to refi robots. I'll unpack the potential of AI to automate and optimize consumer financial management.

by Dr. Martha Boeckendorf



The Personal Finance Challenge

Financial Stress

77% of Americans report feeling financially stressed.

Product Limitations

Current PFMs focus on insights but lack actionable solutions.

Consumer Reluctance

Most people avoid discussing finances, preferring automated solutions.



The Promise of Self-Driving Money

Pre-AI Limitations

Products were "read-only," providing analysis without action.

AI-Powered Potential

Generative AI enables platforms to optimize and move money automatically.



Consumer Robot Process Automation

1

Multi-modal LLMs

Process text and images for comprehensive financial analysis.

2

Expanded Interactions

Increased potential for both inputs and outputs in fintech apps.

3

Automated Actions

Autonomous Agents can now operate on behalf of users.



AI-Powered Financial Autopilots Autonomous Agents



Save and Spend

Optimize savings and spending patterns automatically.



Investments

Analyze and rebalance stocks across brokerage accounts.

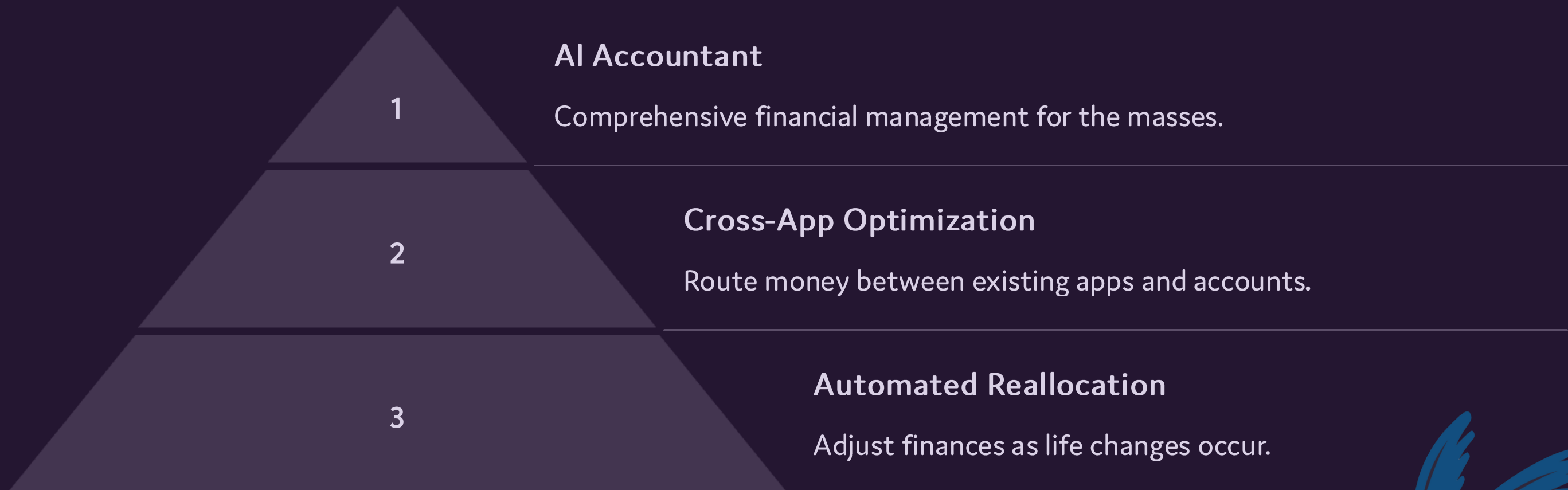


Taxes

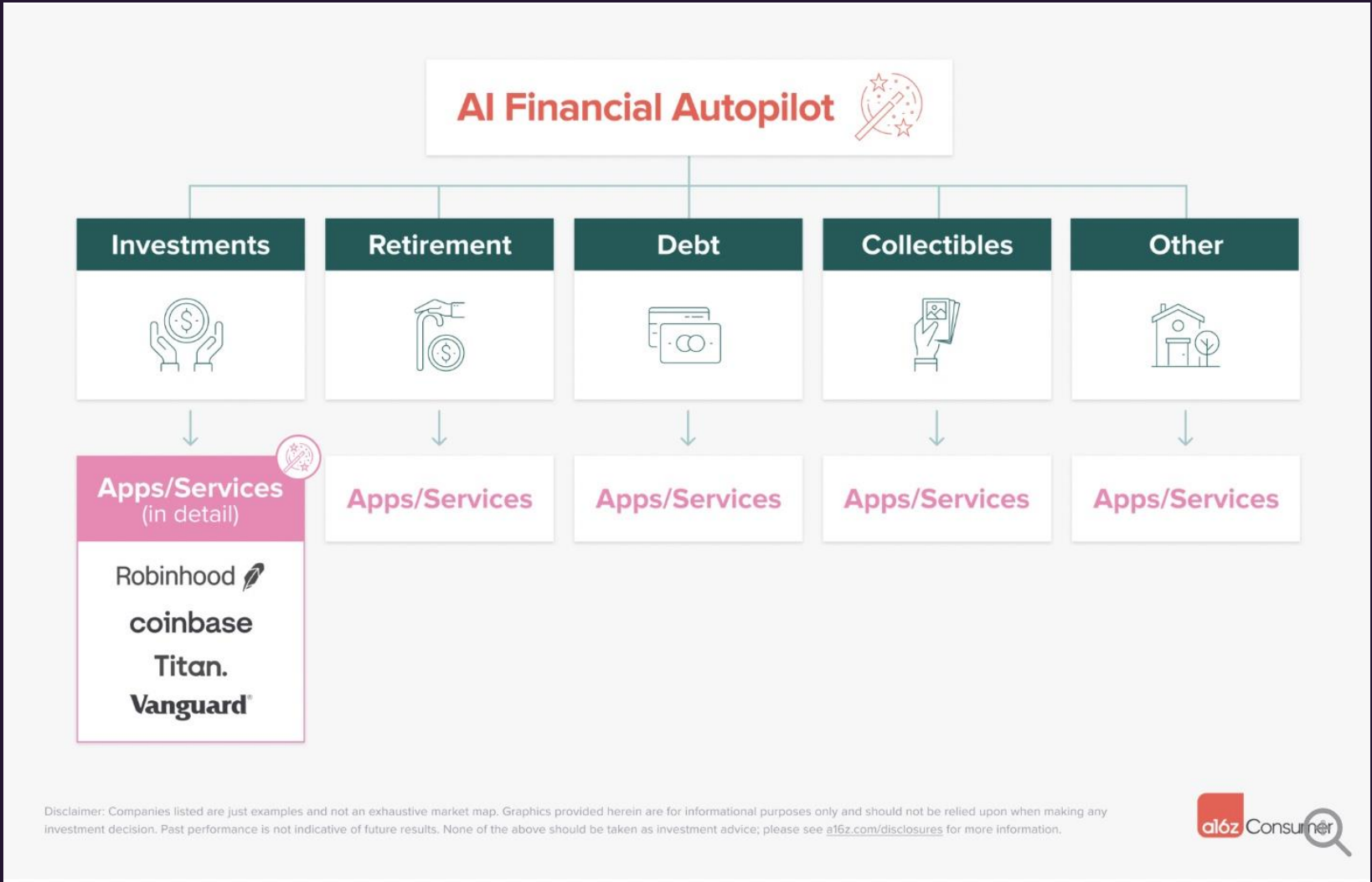
Prepare and file taxes with minimal user input.



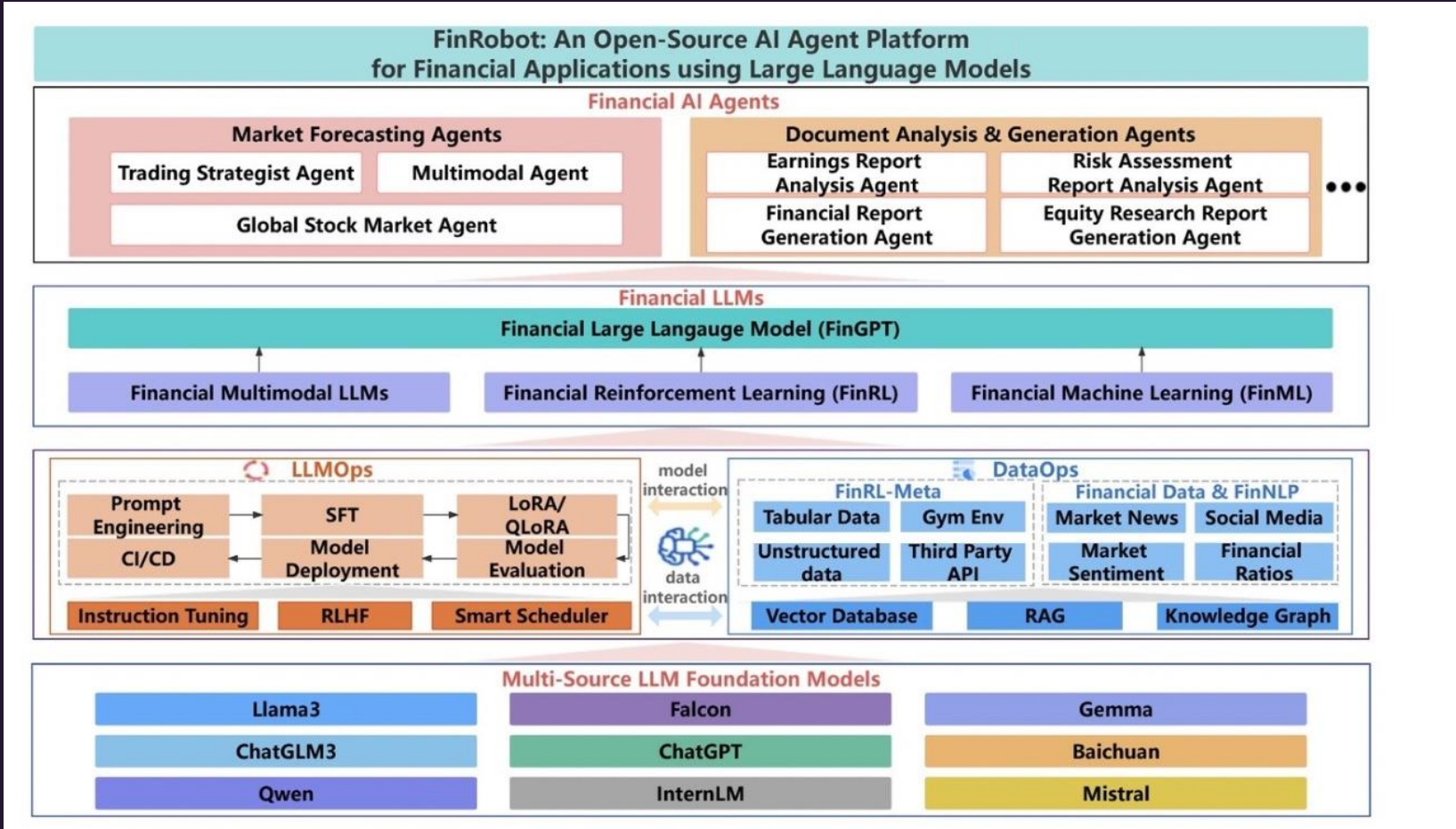
The Rise of Financial Super Apps



The Rise of Financial Super Apps



The FinRobot: The AI Agent Platform



Example. Refi Robots: Revolutionizing Debt Refinancing

Pain Point

Manual refinancing is complex and often overlooked by consumers.

AI Solution

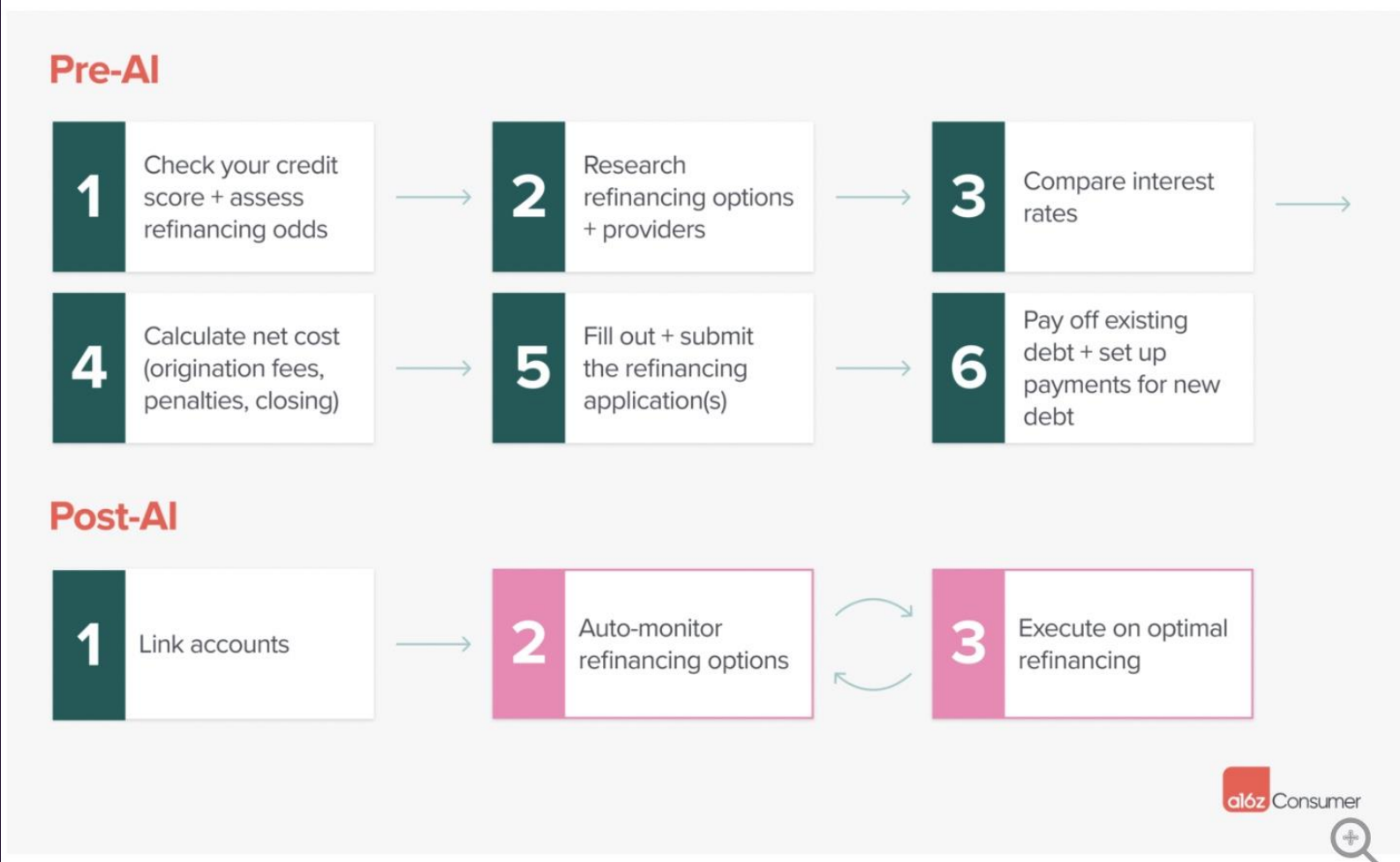
Automated systems find and execute the best refinancing options.

Consumer Benefit

Potential savings of thousands of dollars over time.



Refi Robots: Revolutionizing Debt Refinancing



The Future of AI in Personal Finance

1

Infrastructure Providers

Switching APIs and debt repayment platforms will offer automated refinancing.

2

Real-Time Auctions

Credit facilities may compete to acquire consumer debt.

3

Consumer Apps

Dedicated "refi robot" apps will emerge for easy debt management.



The AI Co-pilot for Investments Fintechs are taking the Lead

Arta Finance launches globally via Singapore, unveils Arta AI Copilot, and announces Wealth-as-a-Service for banks

USA - English ▼



NEWS PROVIDED BY
Arta Finance →
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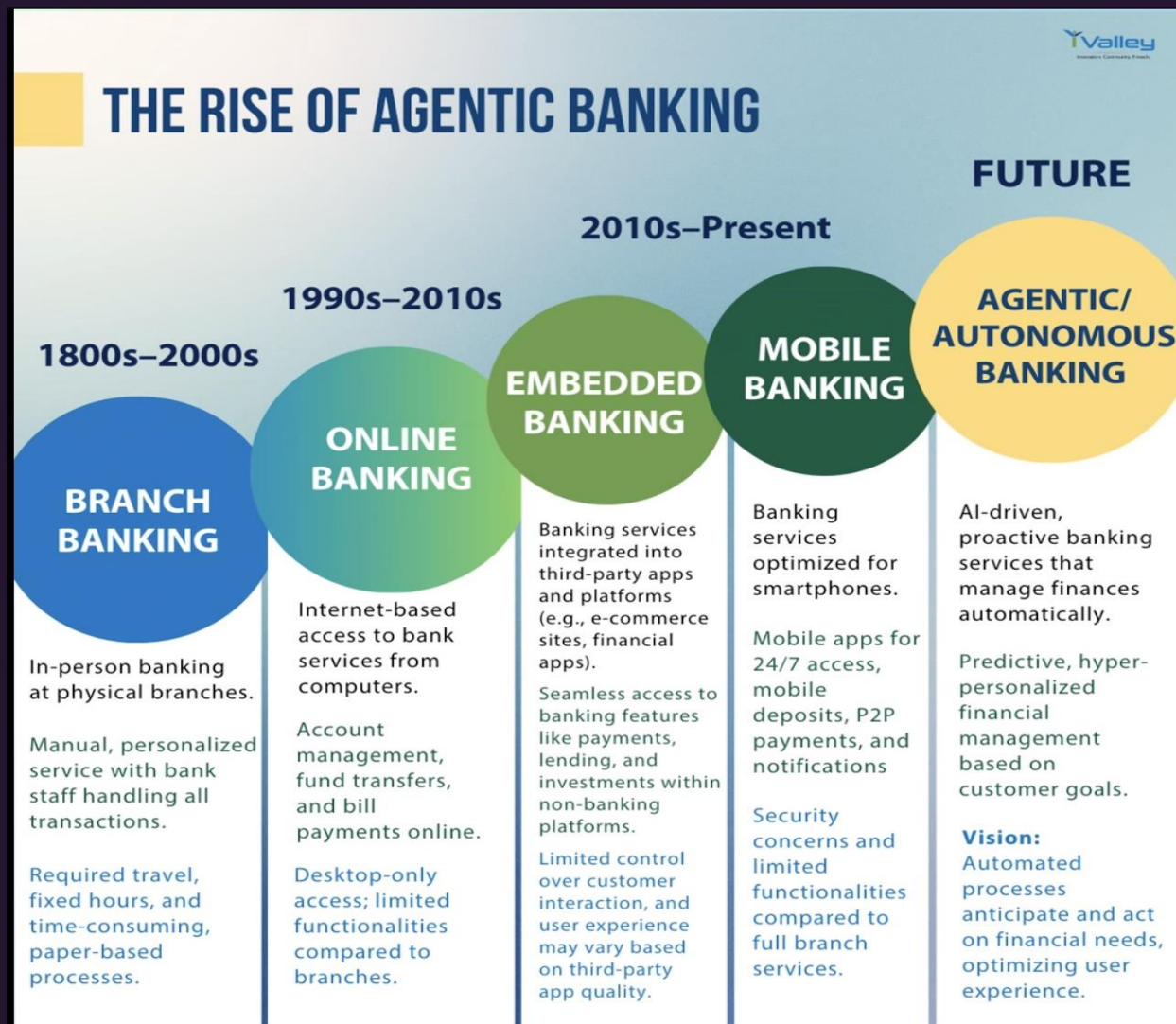
- MAS-licensed Arta launches in Singapore and internationally
- Arta unveils Arta AI Copilot - a number of AI-enhanced experiences on its wealth platform
- Arta announces partnerships with Wio Invest, Google Cloud, and Capco for its Wealth-as-a-service offering for banks and financial institutions globally
- Arta welcomes Ralph Hamers as external advisor

SINGAPORE, Oct. 10, 2024 /PRNewswire/ -- Fast-growing digital wealth management platform **Arta Finance** today launched globally. Arta's platform is now open to accredited investors in Singapore and to international investors open to managing their wealth in Singapore - a global wealth hub where an expected 1.6 million non-Singaporeans are expected to manage \$4.8 trillion in assets by 2028. The international launch comes after Arta's successful debut in the US in October 2023, where it has since grown to manage hundreds of millions in assets for thousands of clients.



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The Future of Money on Autopilot is here



Thanks to generative AI and autonomous agents, your finances can finally run on autopilot.

The future of self-driving money isn't just a vision anymore - it's your new reality.

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Dr. Martha Boeckenfeld

Top 100 Women of the Future | Web3 Advisor & Investor | UN Peace Ambassador | Founder marthaverse
- Guiding Boards, Executives & Teams to Create A Better Future With Tech

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