

## VIDEO

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# Focus on Funds: Technology, with Human Touch, Is Best Formula for Investor Engagement

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Funds are using technology, psychology, and old-fashioned customer service to help investors feel informed and comfortable about their investment choices. In the March 29, 2019, edition of *Focus on Funds*, Charles Schwab Investment Management CEO Marie Chandoha discusses the role funds play in educating investors about the importance of the capital markets.

### Transcript

**Stephanie Ortbals-Tibbs, ICI director of media relations:** For the global capital markets to thrive, the investors behind them must thrive as well. They must feel their goals are being met; they're educated, engaged, and they can trust in what's going on. And so all of those were key themes we explored in our recent conference at Chatham House. Here are some key takeaways from that discussion.

**Marie Chandoha, Charles Schwab Investment Management CEO:** How to serve the individual investor, the retail investor. And some of the things we talked about were really helping the individual investor find the right products that make sense for them to meet their financial goals. And we talked a lot about themes of straightforward products, transparency, ensuring that investors understand the costs of what they are investing in. But we also spoke a lot about the importance of educating investors about the breadth of options available for them in the marketplace, and helping them better understand the capital markets.

**Ortbals-Tibbs:** And your firm has used a lot of technology in terms of education, engagement, information delivery. Talk to me about some of that learning that you brought into today's discussion.

**Chandoha:** Well, we certainly do use a lot of technology to communicate to our investors, help to educate our investors, and I do think innovations like robo-advice are a great

example of leveraging technology to deliver financial products and solutions to our investors.

The one thing we've learned through this process, though, is that technology in itself isn't the whole solution. Technology, paired with individuals hearing and learning from people, is also an important component. So we've learned that that advice and the technology married together is a great way for investors to learn and end up with the right solutions for themselves.

## **Additional Resources**

- [Focus on Funds video series on capital markets: When Fund Investment Is Strong, Capital Markets Get Stronger](#)

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