

Investment Firms: Trends and Challenges—An Overview

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The investment management industry is undergoing a dynamic transformation. Technology and economic globalization are combining to blur the lines between traditionally distinct domestic markets. Not only have cross-border investment strategies become commonplace, a number of firms in Europe and the United States have also embarked on missions to become global super firms that will provide almost every conceivable investment service. And with tens of trillions of dollars in assets at stake in the global marketplace, these firms have ample incentive.

In such an environment, the debate over size has only intensified. Obviously, only extremely large firms can establish a global presence. But studies showing a negative trade-off between increased assets under management and performance suggest that smaller firms have their own advantages. Smaller firms, however, also face obstacles, such as limited distribution networks. As some firms have launched ambitious strategies—acquiring smaller firms to complete their repertoire of investment capabilities—finding the right ownership structure and management model has become a central task for firms of all sizes. Expanding firms must figure out how to capture and preserve the advantages of the smaller firms they acquire, and smaller firms must decide how they will survive in a landscape that may be dominated by giants.

Globalization, size, and ownership structure are only some of the grand trends at work in the industry. Firms must also grapple with the myriad implications of other ongoing and emerging developments. The recent volatility of some of the major stock markets, particularly in the United States, may signal the end of the extraordinary performance investors experienced during the past decade, which would certainly affect firms' ability to attract new clients and assets. Moreover, the trends stimulated by modern information technology will only accelerate. The result may be the empowerment of investors and investment intermediaries at the expense of investment management firms, but opportunities for innovative investment managers are also likely to arise.

The Future of Investment Management

Charles Burkhart observes that the future of the investment management industry will be defined by

survival of the fittest—not necessarily the fittest firms in terms of performance but the best-managed firms. Performance, though still critical, will not suffice to guarantee success. In order to thrive, firms will have to contend with changing industry economics and competitive dynamics. Burkhart expects the industry's profit margins to decline because firms' ability to generate new assets is likely to diminish while technology costs and compensation will continue to rise. In the new competitive framework, firm survival will depend on meeting five key challenges: closing the talent gap, making the most of e-business, leveraging investment knowledge, promoting brand loyalty, and establishing alliances with new intermediaries.

Given that Guy Moszkowski depicts investment management as a growth industry, improved market valuations of publicly traded U.S. firms would seem to support a rosy forecast—if not for the fact that valuations were significantly higher in the past. Valuations have only recently begun to recover from extremely low levels relative to the S&P 500 index, and room for improvement remains. Moszkowski sees the market sending the message that the investment management industry's quality of earnings and predictability of growth rates have declined. Most importantly, although the majority of the growth in the industry will occur outside the United States, few U.S. firms are prepared to exploit this opportunity. Taking advantage of international growth, however, is merely one of several critical trends in the industry. Moszkowski concludes that three factors will drive firm success: brand strength, financial strength, and an innovative management culture.

Technology and the Investment Management Firm

Technology has played a central role in the globalization of the industry. Robert Reynolds argues that the combination of technology and globalization is leading to the creation of a single global capital market and that technologically driven changes will further this trend. Legal and regulatory barriers, however, still pose formidable obstacles. How firms use technology will be critical for client service—and not only in the mechanics of the process. Clients typically seek more from investment managers than a particular service; they want a relationship. For many clients, a

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web frank lloyd wright 1867 1959 is internationally recognized as one of the most important figures in 20th century architecture and design his legacy is marked by his vision to create a new form of architecture based on the open landscape of the american midwest

seven tree of life art glass windows installed in the martin house - Sep 04 2022

web feb 3 2022 located in the historic parkside neighborhood of buffalo frank lloyd wright s martin house is home to an extraordinary collection of art glass and the tree of life is wright s best known and most well loved design