

WORLD ECONOMY AND INTERNATIONAL ECONOMIC RELATIONS

THE USE OF ROBO-ADVISORS FOR FINANCIAL ASSETS MANAGEMENT IN THE STOCK MARKET

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One of the types of innovations in the field of financial technologies is robo-advising. Robo-advisors are a financial service designed for the personal use by unprofessional users. They actually perform functions of the portfolio manager, working strictly in the interests of the client. For today, it is a very convenient, profitable, and inexpensive instrument for managing financial assets in the stock market. Software platforms and remote servicing reduce costs and, accordingly, allow people, who have not previously been considered as clients, capital management services.

The purpose of the paper is to determine the peculiarities and prospects of the use of robo-advisors for financial assets management in the stock market.

The main thing in creating an investment portfolio is the choice of optimal placement of client assets depending on the investment

objectives and the investment horizon and the client's attitude to risk. A robo-advisor, unlike an investment consultant, can simultaneously serve hundreds of clients. It uses the optimal investment products for the client, works strictly in the interests of the client and with a clear algorithm.

In the coming years, the industry of robo-advising will grow at an accelerated pace. This is also due to the high interest of banks and financial institutions in the technology of artificial intelligence, and the low cost of robo-advisors for brokers and financial service providers.

The size of assets that are in the management of robo-advisors is increasing year by year. In the future, consultants will serve not only small but also large customers. The most promising combination is a combination of robo-advisors and a professional team of investment advisers.