SoundCapital™

Posted 6/1/2026 by Oliver Schmid

SoundInsight N°46

Institutionalizing Innovation: Why the Future of Wealth Management Needs Structure

Innovation rarely fails because of a lack of ideas. More often than not, it fails due to a lack of prioritization, structure, and consistent implementation.

New technologies are constantly emerging. Artificial intelligence is evolving at a rapid pace. Digital opportunities are on the rise. At the same time, there is a growing risk of confusing innovation with mere activity.

- Not every new technology creates value.
- Not every idea deserves priority.
- And not every innovation automatically leads to progress.

This issue is becoming increasingly important, particularly in wealth management: digitalization and artificial intelligence are transforming processes. Client expectations continue to evolve. Efficiency, scalability, and data-driven decision-making are gaining importance.

The real challenge, therefore, is no longer about identifying new opportunities. The challenge lies in setting the right priorities. In structuring innovation effectively. And in consistently translating strategic considerations into operational implementation.

For us at SoundCapital, innovation is therefore neither an isolated project nor a short-term initiative. It is part of our strategic identity—and our brand essence: “Wealth Management × Innovation = Wealth Management Excellence.”

We deliberately take a holistic view of innovation. We see it as a commitment to successfully introducing new ideas, bringing about improvements, creating added value, and driving progress in a targeted manner.

It is precisely this conviction that led us to establish an Innovation Advisory Board. Not as a mere symbol, not because it is a trend, and not as a reaction to short-term developments. Rather, it is a deliberate institutional commitment to this vision.

The Innovation Advisory Board combines internal implementation expertise with external perspectives from the fields of technology, digitalization, artificial intelligence, transformation, and investment processes. It guides the further development of our digital and AI strategy, supports the prioritization of relevant initiatives, and oversees their structured implementation. The focus is on key questions:

- Which developments are strategically relevant?
- Where do concrete efficiency opportunities arise?

- How do we achieve scalability without compromising quality?
- How do we translate innovation into sustainable customer value?
- How do we ensure that technological possibilities are used responsibly and purposefully?

You can learn more about the concept, mandate, and composition of our Innovation Advisory Board here.

The first concrete initiatives are already being implemented. These include the development of new data- and model-based approaches designed to provide customers with additional opportunities to simulate financial scenarios in a structured manner and make even more informed long-term investment decisions.

For us, innovation therefore consciously means more than just technology. Innovation means responsibility, prioritization, and consistency. And the willingness to actively shape further development.

The Innovation Advisory Board does not mark the beginning of a new strategy—but rather the consistent further development of an existing conviction:

Wealth Management × Innovation.

Wealth Management Excellence.