

QUIRKS NY 2025

# Aggregating Insights: Driving Value Through Multi-Stage Research

eMoney  Martec



eMoney

△ Martec



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# Long-Standing Relationship

Martec has partnered with eMoney on 13 (and counting) distinct research engagements since 2019.

**2019**

Discovery & Market Assessment  
Competitive Benchmarking  
Tech Stack Integration & API Needs

**2021**

Competitive Firm Experience Insights  
Competitive Platform Assessment  
Marketing Tool Technology Comparison

**2022**

API Competitive Landscape Assessment  
Customer Switching Process Outline

**2023**

Client Portal Benchmarking Insights  
Lost Customer Advisor Interviews  
Aggregation as a Service Assessment

**2024**

Aggregation as a Service Deep Dive

**2025**

AaaS Enterprise Decision Making Research

# Today's Triple Case Study

We will focus today on three individual engagements over the past 6 years.

**2022**



## **Relationship Building**

What is the baseline for eMoney's planning services overall?

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**2023**



## **Narrowing the Funnel**

What is the baseline for eMoney's aggregation services overall?

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**2025**



## **How to Win**

Where can and should eMoney differentiate its aggregation services in a commoditized market?

# Study 1: In-Depth Planning Assessment

## Objective

To understand brand position and equity metrics and other brand evaluative metrics

## Methodology

10-15 minute **online survey**

## Sample Size

**800+** financial advisors

## Timing

November 2022 – April 2023



## The Work

A robust quantitative study targeting financial advisors, measuring brand equity, satisfaction, feature prioritization, and switching behavior, with segmentation by advisor type and firm size to uncover nuanced needs.

## Impact

Informed the product roadmap by **prioritizing UX improvements** and new integrations, shifted messaging to **emphasize advisor-centric innovation**, and established a **baseline for future tracking** and deeper qualitative exploration.

# Market Perceptions

eMoney is the Brand Leader with the highest awareness, consideration and choice funnel metrics

## Competitive Brand Funnel

Brand Metrics:	eMoney	MoneyGuide	Right Capital	Orion
Unaided Brand Awareness	27%	19%	13%	7%
Aided Brand Awareness	55%	45%	32%	53%
Brand Purchase Consideration (T2B)	63%	55%	54%	61%
Brand Choice	43%	28%	20%	29%
Brand Perception (T2B)	92%	89%	91%	95%

Below Par | At Par | Above-Par | Leader  
5+ % < avg    +/- 4 pts avg    +5% > avg    +5% > 2<sup>nd</sup> highest %

# Purchase Drivers

eMoney owns the equity for being the leader in financial planning technology and has the strongest position on equity attributes driving Purchase Consideration.

## Purchase Consideration DRIVERS

Top 2 Box %

	Importance Index	eMoney	MoneyGuide	Right Capital	Orion
Excellent customer support	151	87%	82%	90%	86%
Is the leader in financial planning technology	137	91%	84%	87%	82%
Is the best value for the money	128	92%	83%	92%	82%
Has the best financial planning platform	124	87%	86%	91%	84%
Has a strong mission and vision	116	87%	87%	86%	84%
Provides polished reporting capabilities	108	87%	87%	91%	88%
Has the methodology I need	107	92%	79%	91%	90%
Is a forward-thinking and innovative company	107	91%	92%	95%	94%
Helps me grow my business	94	91%	90%	92%	88%
Care about clients and the industry as a whole	87	91%	86%	95%	84%
Client portal; strong interactivity/excellent client experience	87	80%	88%	91%	90%
Offers the most comprehensive financial planning platform	84	91%	96%	92%	76%
Offers a single solution platform	82	79%	86%	92%	92%
Is user-friendly and intuitive	77	94%	84%	94%	84%
Has a broad array of integrations available	77	83%	87%	86%	76%
Allows for simple planning solutions	70	81%	91%	92%	84%

1 eMoney does well with the most important drivers

2 RightCapital is differentiating by focusing on doing more, less important things well

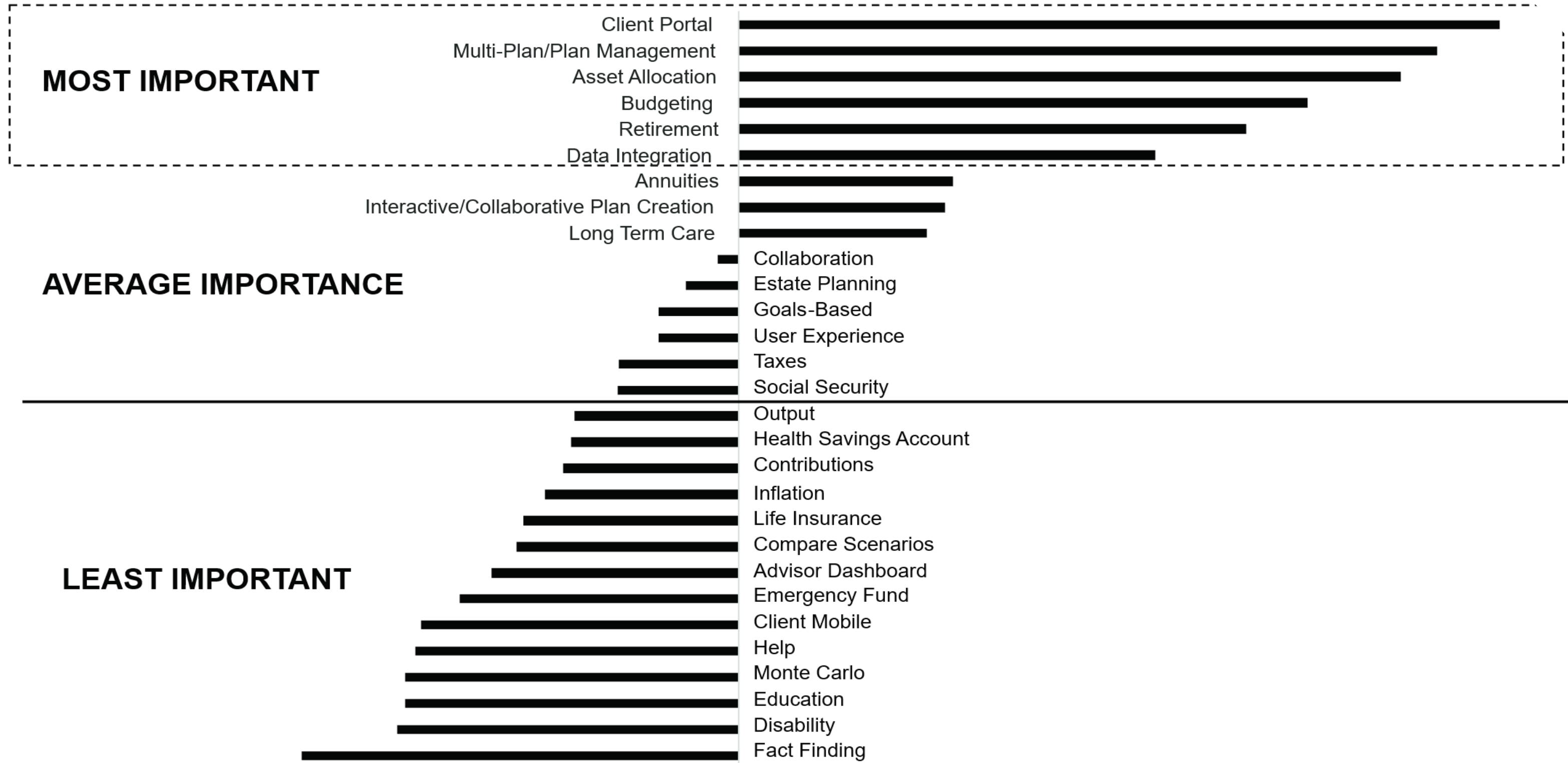
We would like your opinion of a financial planning brand you are aware of. Now, for each of the attributes listed below, please indicate how much you agree or disagree each describes X brand.

Below Par | At Par | Above-Par | Leader

# Feature Importance

In the purchase decision making process...

*The Client Portal is the significantly most important feature (supported by separate Competitive Qual research)*





# Survey Highlights

Our quantitative study of **800+ financial advisors** revealed key insights into brand perception, user satisfaction, and market opportunities.



## Strong Brand Recognition but Growth Opportunity

51% of advisors have heard of eMoney, but only 22% currently consider it their primary platform



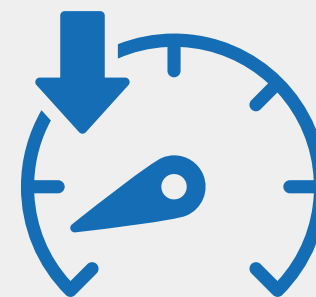
## Clear Product Strengths

Users highly rated eMoney for its comprehensive platform, user-friendliness, robust support, and strong integrations



## High User Satisfaction

eMoney achieved a Net Promoter Score (NPS) of 62. Most users are likely to continue using it (94%) and buy additional products (94%).



## Platform Switching Driven by Feature Gaps

55% of advisors changed or purchased new planning tech due to insufficient features, lack of customization, or slow innovation



# Finding the Needle in the Haystack





# Study 2: Aggregation as a Service Analysis

## Objective

Understand approaches to Aggregation as a Service (AaaS), map the market, and provide detailed competitive intelligence concerning leading players

## Methodology

65 in-depth expert interviews (competitive sources and customers)

## Key Outcomes

In-depth report of AaaS market, key competitors, and eMoney positioning. Rich verbatim commentary. Profiling, SWOT Analysis, & M&A Activity for each identified competitor

Competitive Sources	Customers and DMs
22	22
Banking SMEs	Insurance SMEs
4	4
End Users	
14	

## The Work

Recruited, moderated, and analyzed customer interviews, competitive interviews, and strategic workshops held with eMoney stakeholder groups (ideation and decision making)

## Impact

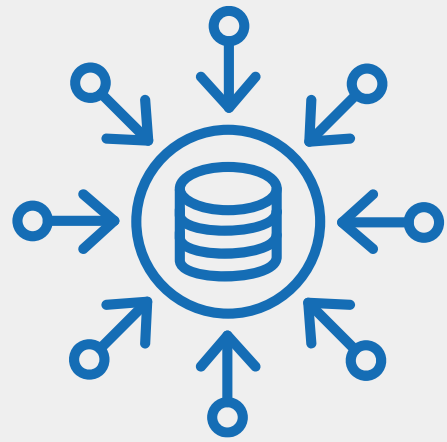
Data aggregation is now table stakes, and most competitors offer very similar solutions and capabilities. However, there are still pain points. Customers looking to explore analytics and insights.

	Products/ Features	Pricing	Marketing/ Sales	Service	Strengths	Weaknesses
<b>eMoney</b>	No AAAS; agg offered as part of planning solution	\$\$\$	Breadth & depth; data security & privacy; direct connections	++++	Maturity, longevity; size; breadth & depth; proprietary aggregator; customer service	No AAAS; agility; some legacy tech; expensive
<b>Finicity</b>	Offers AAAS; offers agg as part of packages	\$\$\$	Mastercard brand; core aggregator	+++	Customer service; Mastercard brand; core aggregator; SCRA compliant	Less agile than some; more corporate since MC acquisition
<b>Fiserv</b>	Offers access to data; not really a standalone AAAS offering	\$\$\$	Core aggregator; jack-of-all trades; access to everyone’s data	+	Maturity, longevity; size; reach; core aggregator	Agility; legacy tech; customer service; no AAAS
<b>Mint</b>	No AAAS; agg offered as part of various platforms	\$	Maturity; market penetration; free budgeting solution	++	Maturity, longevity; free product; product loyalty; direct-to-consumer; ease of use	Agility; legacy tech; brand loyalty; closure of Mint; lack of depth; data quality, cleansing
<b>MX</b>	Offers AAAS; offers agg as part of packages	\$\$\$\$	Data security & privacy; bank-centric; broad coverage; custom solutions; customer service; dev support	++++	Customer service; broad coverage; banking focus; agility; dev first; transaction categorization	Loss of key personnel/ turnover; size (compared to Plaid); expensive
<b>Plaid</b>	Offers AAAS; offers agg as part of packages	\$\$\$\$	Most cutting-edge technology play; market leader; dev support; documentation; broad coverage	+	Market leader; agility; dev first; documentation; broad coverage; ease of use	Customer service; expensive; less attractive to banks; transaction categorization (compared to MX)
<b>Yodlee</b>	Offers AAAS; offers agg as part of packages	\$\$	Data quality; broad coverage; price; breadth and depth; white-glove solutions	++	Maturity, longevity; data quality; transaction categorization; cost; SCRA compliant	Corporate feel; agility; older tech; dev support; archaic look



# AaaS Key Highlights

In-depth qualitative research revealed unmet needs, market gaps, and a strong opportunity for eMoney to lead in the evolving AaaS landscape.



## **Aggregation Is Table Stakes, But Gaps Remain**

Common pain points include broken connections, poor data categorization, and limited account types



## **eMoney Is Positioned to Win**

Strong brand, proprietary tech, and trusted support give eMoney a clear edge in AaaS



## **High Demand for Insights**

Buyers want more than data—they're seeking analytics and predictive insights



## **Flexibility Is Essential**

Firms want customizable, integrated, and modular solutions with flexible pricing



# Deep Competitive Intelligence – A Martec Specialty



**I HAVE A VERY PARTICULAR SET OF SKILLS**



# Study 3: Decision Maker Research

## Objective

With a refined AAAS offering, eMoney was ready to scale—but needed to understand how its product strategy resonates with decision makers in wealth management, life insurance, and banking.

## Methodology

22 in-depth executive-level interviews across verticals & tested messaging and value propositions tailored to each segment (concept testing).

## Key Outcomes

Segmentation of buyer group decision makers (identify and profile), detailed the buying process (path-to-purchase), and clarified eMoney differentiators.



## The Work

Recruited, screened, and scheduled in-depth interviews. Analyzed insights and findings including direct feedback from senior Decision Makers/ Buyers.

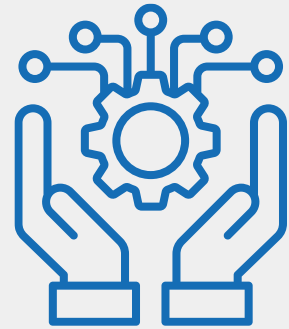
## Impact

Refined enterprise sales strategy and collateral, enabled vertical-specific outreach and solution customization, and cemented Martec's role as a strategic advisor, not just a research vendor.



# Decision Maker Insights

Our decision-maker research uncovered how aggregation is used across sectors and who's driving the buying decisions.



## **Technology roles were decision makers**

Firms across the three different sectors were all using aggregation for pulling financial data



## **Wealth management firm decision makers are in advisory/leadership roles**

Wealth firms use aggregation for financial wellness, planning, analytics, and compliance



## **All retail banking decisions are led by tech roles**

Banks use aggregation for data sharing, account verification, onboarding, and financial management



## **Insurance decision makers skew security-focused**

Insurance firms use aggregation for underwriting, account validation, and data quality



# Buyer Groups



## Retail / consumer banking decision-makers

- Primarily in technology roles
- Using aggregation services for sharing/managing financial data, and more



## Diverse decision-making roles in financial institutions

- Key titles include Directors, CIOs, and Senior Digital Transformation Leads



## Technology roles are decision-makers in all three sectors

- Using aggregation for pulling financial data



## Smaller wealth management firm decision-makers

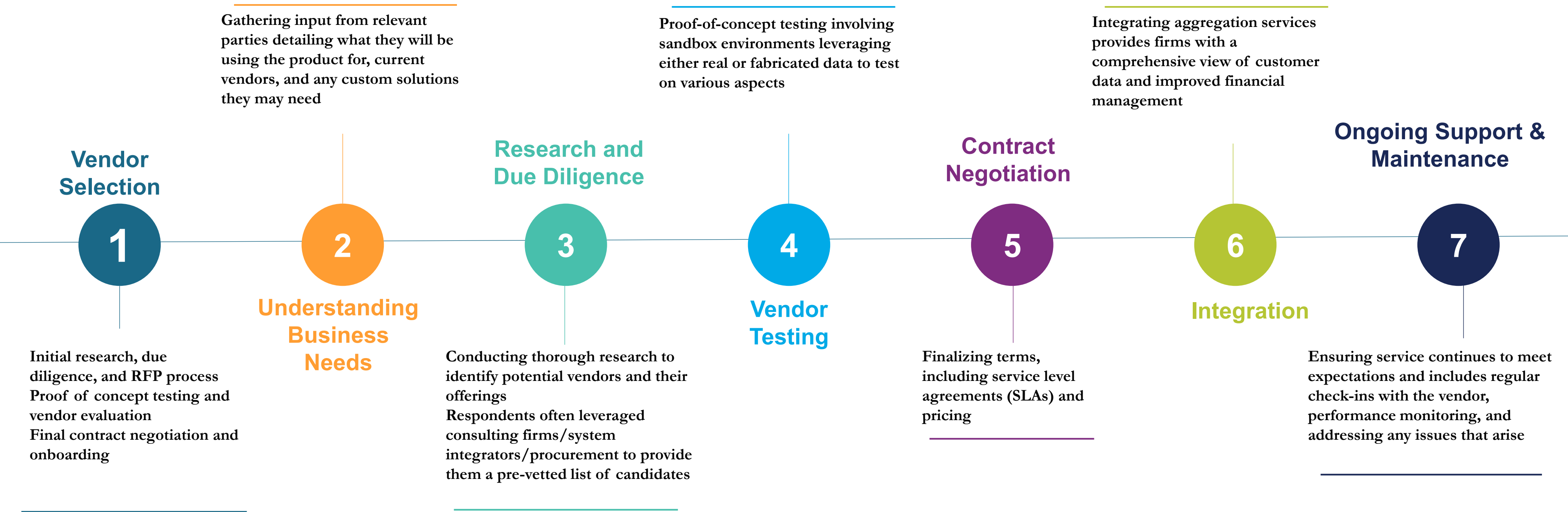
- In advisory/ leadership roles
- Using aggregation services for providing financial wellness, data pulling for net worths, and more



## Insurance decision-makers

- Skew security-focused
- Using aggregation for underwriting services including integrating across banks, and more

# Buying Process





# eMoney Differentiators

eMoney should prioritize data privacy, training materials, cost competitiveness, and integration into its full suite of products.



01

## Integration Capabilities

Improve the ability to integrate with existing systems and CRM tools

02

## User Interface Improvements

Make the platform more intuitive and user-friendly

03

## Compliance Concerns

Ensure robust security measures and clear data sharing practices

04

## Personalized Support

Provide high-touch customer service and proactive maintenance

# Thank You

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Director of Strategic Planning, eMoney



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