

#### **4. Conclusion**

The newly founded and fast-developing line of financial services – the financial market services aggregation – can be a beneficial factor only if it is able to offer certain added value to their customers. On the other hand, the providers of financial services will be economically forced to accept the existence of aggregators and learn to use them to their profit.

Aggregators of financial services may improve the translucence of various products on offer from financial institutions, limit the product prices in response to their wider propagation among customers, limit the time needed by a customer to reach the product, and even overcome psychological barriers resulting from professional lingo used typically by bank employees in contacts with customers. Moreover, the intermediary advisors tend to be more elastic, seeking contact at times and places that the customer is comfortable with.

One may expect that the aggregators will contribute to liquidity and translucency of the financial services market, limit the existing informational asymmetry and will eventually lead to further transformation of the financial sector.