

ARTEFACT | **Accomplish**[®]

The New Dawn — AI-driven CX
is set to become the next 'table stake'

23
COUNTRIES

1700
EMPLOYEES

+1000
CLIENTS



Artefact is a global leader in consulting services, specialized in data transformation and data & digital marketing, from strategy to the deployment of AI solutions. We are offering a unique combination of innovation (Art) and data science (Fact).

Table of Contents

In brief	4
What is AI-driven CX?	5
Key components	5
Example in action	5
Why AI-driven CX is set to become the next 'table stake'	6
How AI-driven CX will differ from traditional CX	6
Use case: AI-driven CX for institutional asset management	7
Where to start	10
Risks and mitigation strategies	11
Capitalize on Artefact's and Accomplish's strategic relationship	13
Appendix	14

In brief

In our white paper on differentiation strategies for asset managers in 2025, we predicted that AI-driven client experience (CX) is set to become the next ‘table stake’.

In this article, we define AI-driven CX, show how the deployment of AI will transform client interactions and using the institutional client journey as a case study, identify the highest ROI changes and benefits. We also address regulatory, fiduciary, and ethical risks you should manage.

Whether you’re enhancing relationship management or future-proofing your CX strategy, this piece offers actionable insights backed by industry expertise.

Contact us if you’d like any help or advice on this or on strengthening the maturity of the raw material – your CX data data.

What is AI-driven CX?

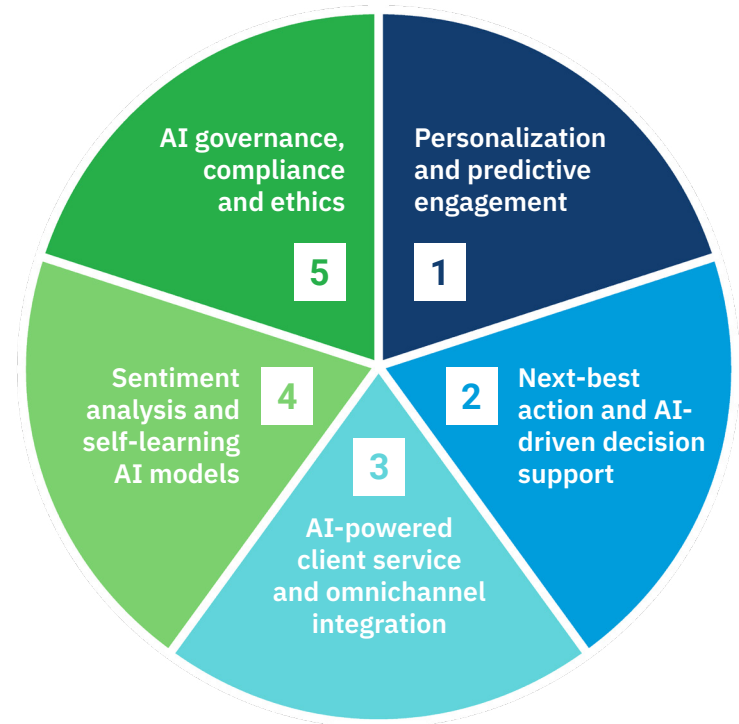
To begin, CX is an effect that a company causes in its clients that it can observe in what they say (feedback) and do (behavior). Feedback is subjective, while behavior is objective – measured in **time** and **money**. This is important because if your CX underperforms at engaging clients, they will give their time to your competitors and then their money.

AI-driven CX refers to enhancing client interactions with artificial intelligence (AI) technologies – such as machine learning (ML), natural language processing (NLP), predictive analytics, and agentic automation.

Unlike traditional CX, which relies on expensive manual processes, client tiering, and ‘white glove’ service for the highest tier, AI-driven CX is personalized, predictive, and scalable to all clients at a much lower cost.

Key components

- 1 Personalization and predictive engagement** – AI adapts dynamically to client needs, providing personalized recommendations based on behavioral and transactional data, e.g. content and communications suggestions.
- 2 Next-best action (NBA) and AI-driven decision support** – AI proactively suggests optimal client interactions, such as recommending a relationship manager contact a client and proposing the talking points.
- 3 AI-powered client service and omnichannel integration** – AI automates self-service, chatbots, and voice assistants while ensuring a seamless real-time experience, reducing human intervention for routine queries.
- 4 Sentiment analysis and self-learning AI models** – AI scans client emails, chats, and engagement patterns to detect client sentiment in real-time and give early warning of frustration, allowing firms to address concerns proactively.
- 5 AI governance, compliance and ethics** – AI-driven CX must be transparent, regulatory-compliant, and free from bias, ensuring trust and accountability.



Example in action

A robo-advisor, like Vanguard Digital Advisor, leverages AI to analyze an investor's risk tolerance and adjust their portfolio automatically to stay aligned with their financial goals. This ensures that clients receive personalized, data-driven investment strategies with reduced manual oversight.

Why AI-driven CX is set to become the next 'table stake'

Pre-AI, a high-touch traditional CX was a differentiation strategy: 'white glove' service was expensive in terms of human resources, and the customization it brought came with complexity and costs.

This limited its scalability, made it a less common strategy, and therefore enabled it to be a point of differentiation for the firms that chose it.

AI has changed this. At the same time as firms are under huge pressure to stand out, AI has made CX not just controllable, but also affordable and scalable.

As asset managers compete to show how they are mastering AI in the interests of their clients, we expect the level at which firms' CX needs to operate before it outperforms will rise. As a result, anything less than excellent CX may count against you.

In a consolidating market, firms will seek to avoid this, setting up AI-driven CX to become the next 'table stake'.

How AI-driven CX will differ from traditional CX

Traditional CX relies on manual processes, tiering, and reactive engagement, whereas AI-driven CX will deliver real-time, hyper-personalized interactions using behavioral insights and predictive analytics.

While traditional CX depends on humans to handle inquiries, AI-driven CX will provide instant, 24/7 responses, resolving routine queries and escalating complex issues to relationship managers when necessary.

AI agents will enhance speed and efficiency by automating administrative tasks, optimizing workflows, and addressing client needs proactively. Unlike traditional CX, which gathers insights through periodic surveys, AI will monitor sentiment across multiple touchpoints to detect interest or dissatisfaction and recommend the next best action.

Crucially, whereas traditional approaches struggle with scalability, AI-driven CX will scale effortlessly, ensuring consistent, high-quality interactions across a broad client base. As computers learn how to minimize client queries, it is not outlandish to imagine AI making the idea of raising a query obsolete if it finds and fixes the issues before they trouble clients.

Such a frictionless CX should be the goal of AI, enhancing human connections by saving them for higher-value interactions. To quote Artefact's motto, AI is about people. So, we hope you can see in the use case below how AI will boost the effectiveness of client-facing staff by automating administrative tasks, providing vital insights, and setting up higher-value interactions with clients.

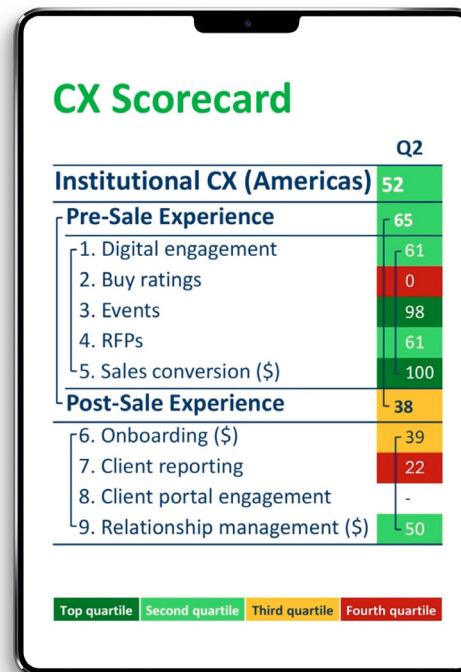
USE CASE

AI-driven CX for institutional asset management

The table below compares traditional CX against AI-driven CX across the institutional client journey.

Spanning the pre- and post-sale experiences, we show how AI will fundamentally reshape how asset managers interact with clients.





All the benefits are measurable and comparable through your scorecard in Accomplish's CX Benchmark, ensuring you can evaluate your progress.



Pre-sale experience

CLIENT JOURNEY					
Key stages of behavioral conversion	Digital Engagement	In-Person Engagement - Buy Ratings	In-Person Engagement - Events	In-Person Engagement - RFPs	Sales Conversion (\$)
Traditional institutional CX	Passive digital presence with static emails, limited social media activity, and generic website interactions. Generic social media posts, broad newsletters, and mass email campaigns with limited personalization.	Buy ratings – consultant relations teams keep consultant databases up to date and manage relationships to increase support for their product range.	Event intelligence and lead prioritization - clients register for and attend investment events where relationship managers aim to convert attendance into a follow-up meeting.	Manual creation of RFP content with semi-automated collation into a draft RFP response.	If called forward to pitch, relationship managers rely on intuition and past experiences to pitch investment solutions.
AI-driven institutional CX	AI-driven personalized content and digital outreach for institutional prospects. This includes tailoring website content or research recommendations based on user behavior, targeted account-based marketing (ABM) campaigns, and sentiment analysis of social media or news to gauge client interests.	Leverage AI to improve the firm's visibility with investment consultants and increase the likelihood of securing "Buy" ratings or recommendations. This could involve building an agent to update consultant databases, using AI to analyze consultants' research interests, past reports, and scoring criteria, then tailoring the firm's outreach and product positioning to align with consultants' needs.	Use AI to maximize the value of your investment events by gathering intelligence and prioritizing follow-ups. This involves analyzing event data – for instance, identifying which presentation topics or discussions generated interest, tracking attendee interactions, and scoring leads to highlight high-potential prospects for the sales team. AI can help sales and marketing teams focus their limited time on the most promising leads encountered during events.	Apply AI to streamline the Request for Proposal process. This use case focuses on using natural language processing and generation to assist in drafting RFP responses, automatically answering common questions by drawing from a database of past proposals, and generally reducing the manual workload on the RFP team. It may include an intelligent search of past RFP answers, suggestions of relevant content to include, or even auto-generating first drafts for review.	Emphasizes AI-driven pitch preparation, proposal personalization, and post-meeting follow-ups. For example, AI can help craft tailored pitch books or proposals for each prospect and generate intelligent follow-up emails or talking points after meetings. These applications directly support the sales team in delivering more relevant and timely communications to institutional prospects.
Measurable and 'benchmarkable' benefits	Increased conversion to your website from social and email Increased web engagement	Increased breadth and depth of buy ratings	Increased event attendance and turn-up rates Increased conversion from event attendance to prospecting meetings	Increased RFP success rate	Increased pitch win rate (\$)

Post-sale experience

CLIENT JOURNEY	<div>     </div>			
	Onboarding (\$)	Client Reporting	Client Portal Engagement	Relationship Management (\$)
Traditional institutional CX	Contract negotiation is manual, requiring significant back-and-forth between legal teams. Onboarding can be paper-heavy, with lengthy compliance and asset transition processes.	Clients receive static quarterly reports with little opportunity for dynamic engagement. A client service professional responds to any investor inquiries.	A broad range applies here: some firms do not have client portals, and others use third-party or their own proprietary models. On average, the range of insights they provide on client engagement runs from 'nil' to the provision of raw engagement data.	Relationship managers schedule periodic meetings. Client engagement is reactive, responding mainly to client requests and issues. Client retention strategies are often informal, reactive, and triggered when clients express dissatisfaction, by which time it may already be too late. Product recommendations are based on broad segmentation or the asset manager's 'focus funds' for the year rather than specific client needs.
AI-driven institutional CX	Streamlining client onboarding processes with AI. Examples include AI-assisted contract negotiation and review, automated compliance checks (KYC/AML), and the coordination of asset transfers.	Enhancing ongoing reporting with AI. This includes live reporting dashboards with portfolio updates, AI-generated insights (automated commentary on performance or risk), interactive reports where clients can query data, and virtual assistants that proactively reach out with updates or answer routine queries. It also covers automation of standard client service tasks like repeat submissions of due diligence questionnaires (DDQs).	AI will enable proprietary and third-party portal solutions with dynamic, highly personalized experiences, portfolio analytics, tailored insights, predictive recommendations, and interactive client support (chatbots or virtual assistants). Increased client engagement and insights into client interests and patterns of behavior, improved customer satisfaction (via tailored recommendations and analytics), enhanced operational efficiency, and competitive differentiation.	Using AI to deepen client relationships and prevent churn. Key capabilities: monitoring all client interactions and sentiment (emails, calls, meeting notes) to gauge health, providing alerts for proactive outreach (e.g. if a client's engagement drops or their sentiment turns negative), recommending the "next best action" (such as suggesting a new product or a timely conversation topic), and predicting which clients are at risk of leaving so that RMs can intervene early. It also involves cross-selling insights – identifying which additional solutions might interest a client based on their profile and behavior – and benchmarking client engagement versus peers to identify gaps.
Measurable and 'benchmarkable' benefits	Faster onboarding (\$)	Increased client reporting fulfilment rates Faster delivery times	Increased client engagement and insights into behavior patterns	Increased 'discretionary' client meeting volumes Increased product-per-client ratio (\$) Longer client tenure (\$\$\$)

Where to start

Following this use case, the key question for firms will be, “Where to start?”

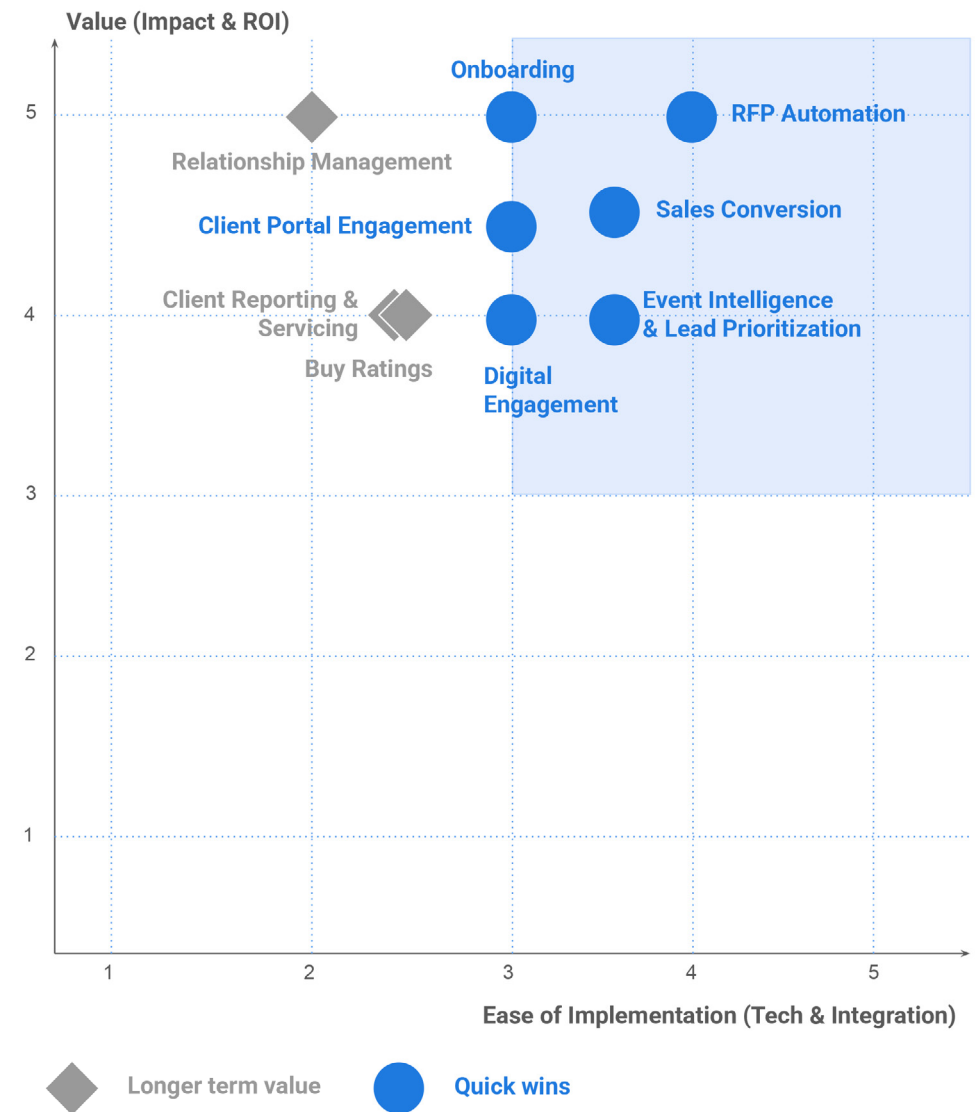
To help you answer this, in the graph below, we have assessed each aspect of AI-driven CX for the value it will deliver to you and the ease with which you can implement it. The result is the AI-driven CX Quadrant. See the appendix for a full explanation of each AI use case and our assessment of its value and ease of implementation.

Because every part of the client journey is high value, the key finding is that ease of implementation creates the greatest separation for firms. Specifically, it creates two categories:

- 1. Quick wins that break down into two waves:** the first converts in-person engagement at investment events into RFP automation and sales conversion, while the second wave increases the effectiveness of digital engagement (whether it is through marketing or your client portal) and onboarding.
- 2. Areas of longer-term value** provide similar levels of value but may take longer to implement owing to their complexity. They include consultant buy ratings, client reporting, and relationship management.

In practice, firms should combine this analysis with an assessment of their relative maturity and readiness for change in each area. As a result, some might prioritize an area of longer term value despite their difficulty if the value is critical or their existing level of readiness was high – for example, focusing on relationship management if client retention was an organizational goal.

The build time for a solution will depend on complexity of targeted features.





Risks and mitigation strategies

As AI transforms your end-to-end client interactions, it will introduce new risks for you to manage.

Take care, therefore, to deploy AI in ways that are transparent, explainable, and free from bias. Maintaining client trust and compliance with industry regulations will be vital.

Your risks will be specific to your organization, but this general list of key risks and mitigation strategies will help you make choices and customize your responses.

RISK	DESCRIPTION	MITIGATION STRATEGY
 1. Client Data Privacy and Security Risks	AI relies on large datasets, raising concerns about client data breaches, unauthorized access, and compliance with regulations (e.g., GDPR, CCPA).	Implement strict client data governance policies, use end-to-end encryption, ensure regulatory compliance, and conduct regular security audits.
 2. AI Bias and Fairness Issues	AI models can inherit biases from training data, leading to unfair or biased investment recommendations.	Use diverse training datasets, apply bias detection algorithms, and ensure human oversight in AI-driven decision-making.
 3. Over-Reliance on Automation	Excessive automation may reduce human intuition in decision-making and cause AI-generated errors to go unnoticed.	Maintain a hybrid AI-human approach, where AI handles repetitive tasks, but humans review critical investment decisions. Dashboards should show why the AI is recommending a particular action.
 4. Transparency and Explainability Issues	AI-driven recommendations may function as a “black box”, making it difficult for relationship managers to understand AI-generated insights.	Use explainable AI models that provide clear justifications for recommendations and ensure AI decisions are auditable.
 5. Regulatory and Compliance Risks	AI-driven CX must comply with financial industry regulations, including regulations on client communications and your duty to the consumer.	Align AI implementation with regulatory frameworks, conduct regular compliance audits, and ensure AI outputs meet fiduciary obligations.
 6. Fiduciary Responsibility and AI-Governance	AI-driven recommendations must align with an asset manager’s legal and ethical duty to act in the client’s best interest. Without oversight, AI may generate unsuitable recommendations.	Implement AI governance frameworks that align AI-powered CX with fiduciary duty, investor protection principles, and compliance standards. Ensure human supervision over AI-driven recommendations to uphold duty-of-care obligations.
 7. Model Risk and Accuracy Concerns	AI models may generate inaccurate forecasts or fail under unforeseen market conditions, leading to incorrect recommendations.	Keep a ‘human in the loop’ to ensure you govern an AI’s communication with clients. Continuously retrain AI models using the latest data, apply stress-testing methods, and establish human validation checkpoints.

Capitalize on Artefact's and Accomplish's strategic relationship

To conclude, AI-driven client experience is no longer a future differentiator – it is fast becoming the baseline standard by which asset managers will be judged. This paper has shown how AI is reshaping the entire client journey, from digital prospecting to onboarding, reporting, and relationship management. The most successful firms will be those that prioritize implementation based not only on value, but also on organizational readiness and strategic goals.

The opportunity is substantial – but so are the risks. Firms must approach AI adoption with a clear-eyed view of governance, transparency, and the human role in delivering value.

By leveraging **Artefact's** and **Accomplish's** capabilities, firms can turn these insights into action and establish themselves as leaders in a crowded market.

This work is part of a series showcasing the uniqueness of our strategic relationship. We hope you found it useful; here is the complete series. If you'd like any help or advice, please get in touch with us.

#1
The Differentiation Challenge – how to stand out in a crowded market: five winning strategies for asset managers

#2
The New Dawn – AI-driven CX is set to become the next 'table stake'

#3
The Vital Piece – a CX Data Maturity Framework you can adapt to capitalize on AI-driven CX



Adam Davis is a partner with Artefact – a world-leading data and AI consulting partner.

adam.davis@artefact.com

ARTEFACT



Adam Grainger is the Head of Insights at Accomplish – a specialist provider of CX services to the asset management industry, including the CX Benchmark.

adam.grainger@accomplish.world



APPENDIX Use Case Analysis and Ratings

Digital Engagement

USE CASE

AI-driven personalized content and digital outreach for institutional prospects. This includes tailoring website content or research **recommendations based on user behavior**, targeted account-based marketing (ABM) campaigns, and **sentiment analysis** of social media or news to gauge client interests.

Ease of Implementation: 3/5 – Moderate.

Digital personalization and sentiment analysis technologies are relatively mature (common in retail finance and marketing). Many asset managers can leverage existing AI recommendation engines and social listening tools. However, integration into a traditionally static institutional marketing stack can be challenging. Data on prospect interactions may be limited if the firm's web presence is basic. Privacy constraints are present but manageable (content suggestions are low risk). Implementing AI-driven content and engagement is feasible with vendor solutions, but integrating with websites, CRM, and content management systems requires moderate work.

Value: 4/5 – High.

Personalized digital engagement can significantly improve the conversion of prospects into leads. By delivering relevant research or insights to consultants and institutional investors, asset managers **save clients time** (they get what they need faster) and **increase the chances of winning meetings or mandates**. The impact is measurable in **higher click-through and engagement rates**, leading to more inbound inquiries. While institutional sales still rely on personal relationships, a strong digital experience differentiates the firm and will convert more leads to the next stage on your sales funnel. The client experience also improves (less generic marketing, more value-added content), enhancing the firm's reputation over competitors who offer one-size-fits-all content.



In-Person Engagement - 1/3

We have broken this category into **three distinct AI use cases** for a more granular evaluation:

- **Buy Ratings** (Consultant Relations and Research Visibility),
- **Event Intelligence** and **Lead Prioritization**,
- and **RFP Automation**.

Each is assessed independently below with its own Value and Ease of Implementation rating.

USE CASE

Buy Ratings (Consultant Relations and Research Visibility)

Leverage AI to improve the firm's visibility with investment consultants and increase the likelihood of securing "Buy" ratings or recommendations. This could involve building an agent to update consultant databases, using AI to analyze consultants' research interests, past reports, and scoring criteria, then tailoring the firm's outreach and product positioning to align with consultants' needs.



Ease of Implementation: 2.5/5 – *Hard*

Implementing AI in this area is challenging. It requires analyzing external data (consultant research reports, industry databases, consultant meeting notes) and influencing an external stakeholder's perceptions. Data may be scarce or unstructured, and outcomes (consultant ratings) depend on human judgment beyond the firm's direct control. Solutions might involve advanced NLP to parse research reports or predictive models for consultant behavior, which are complex and may not guarantee results. Therefore, this use case earns a lower ease-of-implementation score despite its value.

Value: 4/5 – *High*

Earning favorable ratings from consulting firms is highly valuable in institutional asset management – a single "Buy" rating can open access to multiple prospective clients. AI that helps the firm be more data-driven in consultant relations (e.g. identifying key topics or performance factors consultants care about) can translate into significantly improved asset flows. This use case holds strategic importance for winning large mandates and thus scores high on Value.

In-Person Engagement - 2/3

USE CASE

Event Intelligence and Lead Prioritization



Use AI to maximize the value of your investment events by gathering intelligence and prioritizing follow-ups. This involves analyzing event data – for instance, identifying which presentation topics or discussions generated interest, tracking attendee interactions, and scoring leads to highlight high-potential prospects for the sales team. AI can help sales and marketing teams focus their limited time on the most promising leads encountered during events.

Ease of Implementation: 3.5/5 – *Moderate*

Deploying AI for event intelligence is fairly feasible. Basic implementations might use existing data like badge scans, business card info, or post-event surveys, coupled with machine learning to rank attendee engagement or fit. There are manageable integration points (e.g., feeding data into a CRM or marketing automation system for follow-up). Challenges may include consolidating data from disparate sources and ensuring data quality, but overall the technical and data requirements are moderate. This results in a medium ease-of-implementation score.

Value: 4/5 – *High*

On the sales funnel, event attendance represents a shift up a level in terms of engagement and the time marketing hands over to sales. While engaging digitally, clients gave seconds and minutes anonymously to your brand, yet with events they give hours in-person. Time is every person's most precious commodity, so these prospects represent greater opportunity to you than those who just engage online. Improved lead prioritization can increase conversion from events into follow-up sales meeting and ensure these important prospects don't fall through the cracks. Therefore, the strategic value from events is high risk / high reward, because attendees will take behavioral cues from each other on how to rate your offering.

In-Person Engagement - 3/3

USE CASE

AI RFP Automation Drafting



Apply AI to streamline the Request for Proposal process. This use case focuses on using natural language processing and generation to assist in drafting RFP responses, automatically answer common questions by drawing from a database of past proposals, and generally reducing the manual workload on the RFP team. It may include intelligent search of past RFP answers, suggestion of relevant content to include, or even auto-generating first drafts for review.

Ease of Implementation: 4/5 Moderately – High

Many firms already maintain extensive databases of past RFP responses and standard due diligence answers, a solid foundation for AI automation. Implementing an AI-driven RFP tool involves training and integrating models on this existing content with document management systems. Thanks to advancements in language models, creating a functional RFP assistant is feasible with moderate effort, especially using vendor solutions or fine-tuning pre-trained models on the firm's data. Care must be taken to review AI-generated content for compliance and accuracy, but the overall implementation is straightforward relative to other complex AI projects. Thus, we rate it moderately high in ease of implementation.

Value: 5/5 – Very high

RFP automation delivers significant value by saving time and improving the consistency and quality of proposal submissions. For institutional managers, the RFP stage is critical in winning new mandates – better answers can directly influence consultant and client decisions. By increasing the RFP success rate (through more comprehensive, tailored responses), this use case will keep your sales funnel wider for longer, feeding more qualified leads into your sales conversion capability. It also frees up experienced staff to focus on strategy and personalization rather than rote tasks, adding to its value.

- Given these factors, implementing AI in these in-person engagement areas is not as daunting as other use cases. The tech is proven, and it largely fits within existing workflows (marketing and RFP teams augmenting their process, rather than completely new processes). We rate this easier than average.
- Altogether, these pre-sale AI enhancements offer strong ROI. They generate more leads and wins (offensive value) while saving cost (defensive value), and they improve the experience for prospects (more tailored interactions, quicker turnaround on RFPs).

Sales Conversion

USE CASE

Emphasizes AI-driven pitch preparation, proposal personalization, and post-meeting follow-ups. For example, AI can help craft tailored pitch books or proposals for each prospect and generate intelligent follow-up emails or talking points after meetings. These applications directly support the sales team in delivering more relevant and timely communications to institutional prospects.



Ease of Implementation: 3.5/5 – Moderate

With today's technology, implementing AI for pitch and proposal support is relatively feasible. Many solutions (e.g., natural language generation for proposal text, CRM-driven reminders) are available or can be developed with moderate effort. Removing the complex real-time sentiment tracking component makes the implementation more manageable and less risky. Sales enablement tools can be integrated into existing workflows (like CRM systems and presentation tools) without excessive disruption, earning a better ease-of-implementation score than before.

Value: 5/5 – Very high (4.5/5)

Enhancing pitch quality and follow-ups with AI strongly impacts win rates. By delivering personalized content and responses, sales teams can better address investor needs and differentiate their offerings, directly improving the likelihood of converting prospects into mandates. This high value rating reflects the significant contribution of AI-assisted pitching and follow-up to revenue growth.

Onboarding

USE CASE

Streamlining client onboarding processes with AI. Examples include **AI-assisted contract negotiation and review**, automated compliance checks (KYC/AML), and the coordination of asset transfers.



Ease of Implementation: 3/5 – Moderate

Many onboarding tasks are document- and workflow-driven, which AI can help with:

- **Contract Analysis:** Natural language processing can review legal documents to flag risks or deviations. Tools exist that highlight clauses or suggest language (some law firms and banks use AI for document review). Implementing this is moderately easy if using a vendor platform, but it must be trained on legal templates and approved by legal/compliance teams.
- **KYC Automation:** AI can verify identities and scan documents, and digital workflow tools exist to collect data and feed into compliance systems. The challenge is integration with legacy compliance databases and ensuring the AI meets strict regulatory requirements for client verification. Quality of data (e.g., scanning paper IDs or parsing various tax forms) also affects difficulty.
- **Process Coordination:** Using AI to orchestrate the many steps across teams (legal, ops, portfolio management) is more about intelligent workflow than AI “magic.” It requires connecting systems and possibly predictive routing (e.g., identifying which accounts might need extra review).

Overall, onboarding transformation is already underway in the industry (many firms are investing in automation to accelerate onboarding). The technology (OCR, NLP, rule-based engines) is available, but aligning it with internal processes and regulatory approval makes it a moderate effort.

Value: 5/5 – Very High

A smoother, faster onboarding has **immediate financial benefits and long-term client experience value**. Shortening onboarding means clients’ assets are invested sooner – **accelerating revenue generation** for the firm (management fees start earlier), with Accomplish’s Benchmark enabling firms to dollarize the revenue impact of their variance from the industry average. It also delights clients and gives them their desired investment exposure as soon as possible: institutional investors often cite onboarding as painful due to weeks or months of due diligence, paperwork, and legal negotiations. If AI can cut this time substantially (while ensuring accuracy and compliance), the client’s first impression is improved. That drives higher satisfaction and sets the stage for a better relationship. Moreover, faster onboarding is a particular competitive differentiator for insurance clients who have flows of future premia to reinvest, so look for asset managers who could onboard multiple mandates. Given that global firms see “lengthy onboarding times and a lack of automation” as a major pain point, solving it yields high value in both **client satisfaction and earlier revenue realization**.

Client Reporting

USE CASE



Enhancing ongoing reporting with AI. This includes **live reporting dashboards** with portfolio updates, AI-generated insights (automated commentary on performance or risk), **interactive reports** where clients can query data, and **virtual assistants** that proactively reach out with updates or answer routine queries. It also covers automation of standard client service tasks like repeat submissions of due diligence questionnaires (DDQs).

Ease of Implementation: 2.5/5 – Hard

While components exist (chatbots, business intelligence dashboards), integrating them into a cohesive, secure client reporting solution is complex:

- **Data Integration:** Asset managers often aggregate data from multiple systems (performance, risk, compliance). Ensuring a single dashboard with up-to-date data requires significant IT development and possibly new data warehousing – a heavy lift if starting from static quarterly PDFs.
- **AI Insight Generation:** Using AI to write commentary or analyze trends is feasible (some firms use it to draft client letters). This requires a quality data history and careful review to ensure the AI's statements are accurate and compliant. Given explainability concerns, firms must ensure the AI isn't making unfounded claims about performance drivers.
- **Client-Facing Virtual Assistants:** Deploying a chatbot or voice assistant for institutional clients means integrating with secure portals and tailoring it to sophisticated user queries. The assistant must be accurate (a wrong answer on a portfolio could damage trust), which means heavy training and ongoing supervision by the client service team.
- **Regulatory Considerations:** providing advice-like insights could blur into regulated financial advice, so content must be vetted.

Considering these challenges, implementing an AI-driven client reporting platform is a significant project. Many asset managers are only in early stages here, so we score it as difficult overall.

Value: 4/5 – High

For the client, having on-demand, personalized information is a big win. Instead of waiting for quarter-end reports, they **can interact with their portfolio data anytime**. This transparency and responsiveness can increase trust. From the firm's perspective, better reporting tools can **save time for client service teams**, who otherwise manually prepare reports or answer repetitive questions. If an AI assistant handles common inquiries or DDQs, human staff can focus on high-touch conversations. Improved reporting timeliness and interactivity also help retention – a client that feels well-informed and supported is more likely to stay (and perhaps consolidate more assets with the firm). Increased client engagement and fulfilment rates will boost client satisfaction. While it may not directly generate new revenue, it **defends revenue by enhancing loyalty** and could indirectly attract clients who value a superior service experience. It's also increasingly expected – as other areas of finance offer real-time access, institutional clients will demand the same, making this a high-value area to stay competitive.

Client Portal Engagement

USE CASE

AI will enable proprietary and third-party portal solutions with dynamic, highly personalized experiences, portfolio analytics, tailored insights, predictive recommendations, and interactive client support (chatbots or virtual assistants). Increased client engagement and insights into client interests and patterns of behavior, improved client satisfaction (via tailored recommendations and real-time analytics), enhanced operational efficiency, and competitive differentiation.



Ease of Implementation: 3/5 – Moderate

- Mature AI solutions (e.g., dynamic personalization engines, recommendation algorithms, analytics tools, and conversational assistants/chatbots) are increasingly accessible.
- Implementation requires integration with existing client-reporting systems, portfolio management platforms, and potentially third-party data sources.
- Challenges include data availability, ensuring compliance and privacy of personalized client data, and moderate technical integration effort, resulting in an overall moderate complexity rating.

Value: 4.5/5 - High

- Highly impactful on client satisfaction, significantly improving the user experience by providing tailored, timely, and interactive content.
- Directly increases client engagement and retention through proactive recommendations and personalized insights.
- Identifying overall patterns in client behavior transfers significant value to the asset manager and enables them to act fast when a client breaks from that pattern, either indicating a client at risk or a cross-selling opportunity.
- Clearly measurable benefits such as increased usage rates, improved client satisfaction scores, and potentially reduced client inquiries due to proactive servicing.
- Provides strong competitive differentiation in institutional asset management, elevating overall service quality significantly.

Relationship Management - 1/2

USE CASE



Using AI to deepen client relationships and prevent churn. Key capabilities: monitoring all client interactions and **sentiment** (emails, calls, meeting notes) to gauge health, providing **alerts for proactive outreach** (e.g. if a client's engagement drops or their sentiment turns negative), recommending the “**next best action**” (such as suggesting a new product or a timely conversation topic), and predicting which clients are at risk of leaving so that RMs can intervene early. It also involves **cross-selling** insights – identifying which additional solutions might interest a client based on their profile and behavior – and benchmarking client engagement versus peers to identify gaps.

Ease of Implementation: 2/5 – Hard

This use case requires sophisticated data aggregation and modelling:

- **Data Challenges:** Relationship data is scattered (CRM notes, call logs, email exchanges, support tickets). Bringing this together in a format that AI can analyze is a major task. Natural language processing would be needed to interpret qualitative notes or emails for sentiment.
- **AI Modelling:** Predictive analytics can be applied (similar techniques as in wealth management churn prediction). However, the sample size (number of institutional clients) can be smaller compared to retail, which can make modelling harder and less accurate. Still, some firms have begun to implement churn models with success (using patterns like reduced engagement or shifts in inquiries) – AI can “identify clients at risk of leaving” by analyzing numerous data points.
- **Actionable Integration:** It's not enough to predict risk; the insights must feed into RM workflows (e.g., an alert in the CRM that prompts an RM call). Ensuring RMs trust and use these AI suggestions is part of change management, not just tech. Moreover, any product recommendations the AI makes must pass compliance (suitability checks, etc.), adding to implementation oversight.
- **Privacy and Ethics:** Monitoring communications and running sentiment analysis on client interactions must be done carefully to respect privacy and confidentiality. Compliance would likely require that AI-driven decisions (like treating a client as “dissatisfied”) are explainable and fair.

Given these factors, deploying AI for relationship management is complex. It touches many systems and requires organizational buy-in to use AI insights in managing high-value relationships.

Relationship Management - 2/2

Value: 5/5 – Very High

The value of retaining clients and expanding their business is extremely high in asset management. Accomplish's Benchmark lets firms calculate the revenue impact of out- or underperforming client tenure and they regularly emphasize that this is every firm's largest source of revenue. A slight improvement in retention can mean **hundreds of millions of dollars preserved in AUM** that might have been withdrawn. AI-driven early warning systems can significantly reduce churn – in wealth management, firms using AI have “reduced churn rates by up to 20–30% through early interventions”. That directly translates to revenue retention. Additionally, proactively addressing issues (before the client voices them) greatly improves client satisfaction. Clients feel well cared for when their needs are anticipated. On the cross-selling side, AI can uncover opportunities that an RM

might miss (for example, suggesting a complementary fund or a new strategy the client is likely to consider). This increases the **product-per-client ratio** (another ‘dollarizable’ client behavior in Accomplish's Benchmark), driving revenue growth from existing relationships (often the easiest revenue to capture). It also enhances the client's experience by providing relevant solutions at the right time, rather than broad pushes. In short, AI-enhanced relationship management helps protect and grow the firm's most important asset – its current clients – making it a top priority for value creation. As one AI provider notes, such tools “shift retention strategies from reactive to proactive, driving long-term business growth and improving client retention”.

Scoring Methodology - 1/2

Ease of Implementation (1–5)

Rates how readily each AI use case can be deployed, considering:

- **Technology Readiness:** Are mature AI tools available to perform this task? For example, natural language processing for RFP automation or predictive analytics for client churn exist today, whereas real-time AI coaching for sales pitches may be more experimental. High readiness (off-the-shelf solutions) increases the score.
- **Data Availability & Quality:** Does the firm have the necessary data (client interactions, portfolios, etc.) in usable form? Clean, abundant data (e.g. historical RFP libraries or client behavior metrics) make implementation easier. Sparse or siloed data lowers the score.
- **Regulatory & Compliance Constraints:** Asset management is highly regulated. Use cases must comply with privacy (e.g. client data use), fiduciary duty, and fairness requirements. Solutions that avoid material compliance hurdles (like internal process automation) score higher. If an AI use case risks breaching regulations or needs extensive compliance sign-off (e.g. AI making client recommendations), it's harder to implement.
- **Integration Complexity:** Assesses how easily AI can be embedded into existing workflows and systems. Use cases aligning with current platforms (CRM, portfolio systems) or with API-ready solutions are easier (score higher). If heavy IT development or process re-engineering is needed, the score is lower.

Scoring **1** means **very difficult** (or technology not mature), while **5** means **relatively easy** to implement (existing tech and minimal hurdles).

Value (1–5)

Measures expected business impact if the use case is implemented successfully, focusing on:

- **Time Saved / Efficiency (Cost Impact):** How much manual effort or time does this automation save, and what is that worth? For instance, automating repetitive tasks like RFP drafting can free hundreds of hours (time savings directly convert to cost savings or reallocated productivity) responsive.io.
- **Revenue Generation Potential:** Will this use case help win new assets or retain/grow existing ones? Improving sales conversion or client retention has a direct revenue upside. Higher revenue impact yields a higher value score.
- **Client Experience Improvements:** Consider enhancements in client satisfaction, engagement, and speed of service. A better experience (e.g. faster onboarding, personalized content) can increase loyalty and differentiate the firm.
- **Competitive Differentiation:** If a use case is novel in the industry or significantly better than typical service, it provides strategic value. For example, AI-driven personalization in an institutional context could set a firm apart, as “significant value creation will come from personalizing user engagement and improving the client self-service experience”.

Scoring **1** indicates **low value** (minimal impact on efficiency or satisfaction), while **5** indicates **high value** (clear, sizable benefits in cost, revenue, or client loyalty).

Using this framework, each use case from the “Insti use case” dataset is evaluated on both dimensions. Below we detail the reasoning and scores, followed by a summary table and priority matrix.

Scoring Methodology - 2/2

Prioritization Matrix and Summary

Below is a summary of each use case with its **Ease of Implementation** and **Value scores** (1–5). We also calculate a **combined score** (simply the sum of the two dimensions) as a rough indicator of overall priority – higher combined scores suggest “low effort, high reward” opportunities, which often merit focus first. Following the table, a visual matrix illustrates the positioning of each use case.

USE CASES	EASE OF IMPLEMENTATION (1–5) Tech & Integration	VALUE (1–5) Impact & ROI	COMBINED SCORE (out of 10 of behavioral conversion)
Digital Engagement – AI-personalized content & outreach	3.0 – Moderate	4.0 – High	7.0
In-Person Engagement – Buy Ratings	2.5 – Hard	4.0 – High	6.5
In-Person Engagement – Event Intelligence & Lead Prioritization	3.5 – Moderate	4.0 – High	7.5
In-Person Engagement – RFP Automation	4.0 – Moderately high	5.0 – Very High	9.0
Sales Conversion – AI-assisted pitch preparation	3.5 – Moderate	4.5 – Very High	8.0
Onboarding – AI-automated onboarding processes	3.0 – Moderate	5.0 – Very High	8.0
Client Reporting – Interactive reporting, AI insights, chatbot	2.5 – Somewhat Difficult	4.0 – High	6.5
Client Portal Engagement	3.0 – Moderate	4.5 – High	7.5
Relationship Management – Churn prediction, next-best action	2.0 – Difficult	5.0 – Very High	7.0

Asset management Client Experience Services



Data is valuable | Insight is vital

CX Benchmark



Convert client behavior data into actionable insights that more than pay for themselves.

CX Strategy Development



Leverage CX as a competitive differentiator to boost sales, retention, and relationship depth.

Client Engagement Optimization



Optimize your client engagement and conversion rates.

CX Governance & Accountability



Institute senior management oversight of your ongoing client experience.

CX Training & Speeches



Equip your team with the mindset and skills to embed CX excellence in daily operations.

Because actions speak louder than words



Transformation & Data/AI Strategy

- Λ Data & AI Strategy
- Λ Data & AI organization
- Λ Data Maturity Assessment
- Λ Corporate Training
- Λ Hackathons
- Λ Data & AI Days
- Λ GenAI Academy
- Λ Artefact AI Summits



IT & Data Platforms

- Λ Data-centric IT
- Λ Data Platform
- Λ Customer Data Platforms
- Λ Cloud Services and Certifications



Marketing Data & Digital

- Λ Consumer Data Environment
- Λ Measurements (MROI) & Insights
- Λ Data Valorization & Category Management
- Λ Data-driven Sales
- Λ Marketing Analytics
- Λ CX & Digital Marketing
- Λ GMP Certified Reseller
- Λ Media Services & Certifications



AI Acceleration

- Λ AI & Gen AI Factory
- Λ Data & AI for Operations
- Λ AI for Customer Care
- Λ Data & AI for Private Equity



Data Foundations & BI

- Λ Data Governance & Management
- Λ Data, New BI and Self Business Intelligence
- Λ Data for Sustainability

FMCG • RETAIL & ECOMMERCE • LUXURY & COSMETICS • HEALTHCARE
BANKING & INSURANCE • TELECOMMUNICATIONS • REAL ESTATE
SPORTS & ENTERTAINMENT • TRAVEL & TOURISM • PUBLIC &
GOVERNMENT • MANUFACTURING & UTILITIES

ARTEFACT | **Xccomplish**[®]