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From VoC to Micro-Surveys: Growth in Wealth Management with AI and Client Feedback

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Executive Summary

In wealth management, trust is the ultimate currency. For midsize firms, a high-touch, personal relationship between an advisor and their client is a core competitive advantage. However, scaling this personal touch while managing growing compliance burdens and market complexity is a significant challenge. Infrequent surveys and manual review of communications provide a rearview mirror perspective, failing to capture the subtle cues that signal risk, or opportunity.

This guide outlines a clear strategy to transform your Voice of Client (VoC) program from a reactive compliance check into a proactive engine for growth and risk mitigation. By embedding AI into your daily workflows, you can augment your advisors' capabilities, enabling them to listen more deeply, predict client needs with greater accuracy, and engage with timely, value-added advice. This approach solidifies client trust, protects your firm from regulatory risk, and creates a clear path to growing Assets Under Management (AUM).

Step 1: Listen Intelligently to Empower Advisors

The first step is to systematically understand the nuances of every client interaction, turning your communications archive into a strategic asset.

Advisor-Client Comms Analysis

- **What It Is:** Using AI to analyze 100% of communications (emails, secure messages, call notes) to identify recurring client questions, shifts in sentiment, and unspoken opportunities for deeper financial planning.
- **The Old Way:** Relying on individual advisors' memories and manual note-taking. Firm-wide trends are missed, and best practices remain siloed within top-performing teams.
- **KPIs & Goals:**
 - **Client Sentiment Score:** Establish a firm-wide baseline and set a goal to increase positive sentiment by 15% by proactively addressing concerns.
 - **Time to Insight:** From a baseline of months (via annual reviews) to a goal of near real-time for identifying emerging client themes.
- **Client Benefit:** This has a High return. It empowers advisors by uncovering hidden client needs and improves training by identifying firm-wide knowledge gaps.
- **Data Needed:** Encrypted email archives, secure message logs, and advisor notes in your CRM.
- **Who Owns It:** Advisor Practice Management and Compliance & Supervision Teams.

Step 2: Proactively Manage Risk and Reputation

In a highly regulated industry, proactive compliance is not optional. AI can transform this from a manual burden into an automated safeguard for the firm.

Regulatory & Compliance Flagging

- **What It Is:** An AI system that automatically flags communications that may contain promises of returns, unsuitable recommendations, or other language that could trigger a FINRA/SEC inquiry or a formal client complaint.
- **The Old Way:** Manual, sample-based supervision reviews that are time-consuming and can easily miss problematic language in the vast sea of communications.
- **KPIs & Goals:**
 - **FINRA/SEC Compliance Adherence:** From a baseline of 90% detection in manual samples to a goal of 99%+ detection across all communications.
 - **Litigation Risk Reduction:** A goal to reduce client complaints leading to arbitration by 50%.
- **Client Benefit:** The value is Extremely High. A single major compliance failure can lead to massive fines and devastating reputational damage. This is a critical risk mitigation tool that protects client trust.
- **Data Needed:** Communication text, FINRA/SEC rulebooks, and trading activity logs.
- **Who Owns It:** The Chief Compliance Officer (CCO) and Legal & Supervisory Teams.

Figure 1: AI Solutions Ecosystem for Customer Experience

Step 3: Ask Targeted Questions to Refine Service

Move beyond generic feedback to a more intelligent, data-driven dialogue that respects your clients' time and provides your firm with highly actionable insights.

Targeted Feedback Initiatives

- **What It Is:** Using insights from advisor interactions to deploy short, “surgical” surveys. For example, after a client declines a proposed portfolio change, a simple, automated survey can ask for the primary reason, providing invaluable data for the advisor.
- **The Old Way:** Sending a generic annual satisfaction survey that often fails to capture the context of specific advice or interactions.
- KPIs & Goals:
 - **Survey Completion Rate:** From a baseline of 10% for generic surveys to a goal of 50% for targeted, event-driven surveys.
 - **Actionable Insight Rate:** From a baseline of 20% of feedback being truly useful to a goal of 70%.
- **Client Benefit:** This has a High value because it validates advisor hypotheses with real client data, helping to refine service models and communication strategies.
- **Data Needed:** Advisor insights from your CRM and portfolio data.
- **Who Owns It:** Advisor Teams and the Client Experience (CX) Team.

Step 4: Deliver Hyper-Personalized, Proactive Advice

This is a pinnacle of the augmented advisor model, where AI provides the insights that enable a level of service that is impossible to achieve at scale manually.

Personalized Proactive Engagement

- **What It Is:** Empowering a Financial Advisor with AI-driven alerts directly in their CRM or dashboard. Examples include: *"Client X hasn't reviewed their estate plan in 5 years,"* or *"Client Y's communications show increased anxiety about inflation; consider scheduling a portfolio review."*
- **The Old Way:** Relying on the advisor's calendar reminders and memory to manage dozens or hundreds of client relationships, meaning opportunities are inevitably missed.
- **KPIs & Goals:**
 - **Client Retention Rate:** Increase retention for high-net-worth clients from 95% to a goal of 98%.
 - **Growth in AUM:** A goal to increase AUM from existing clients by 10% through proactive, value-added outreach.
- **Client Benefit:** The value is Extremely High. This augments the advisor's ability to provide exceptional, timely, and personalized service at scale. It is the key to building unshakeable trust.
- **Data Needed:** All preceding data, real-time market data, and life event triggers.
- **Who Owns It:** The Financial Advisor CRM/Dashboard and automated alert systems.

Summary of AI-Powered Solutions for Wealth Management

To thrive, midsize wealth management firms must combine their high-touch service model with high-tech capabilities. These interconnected AI solutions empower your advisors to do their best work.

1. Advisor-Client Comms Analysis
2. Regulatory & Compliance Flagging
3. Proactive Trend & Alert System
4. Voice of Client (VoC) Analysis
5. Targeted Feedback Initiatives
6. Client Segmentation for Tailored Service
7. Feedback Simulation & Forecasting
8. Personalized Proactive Engagement

About the Author



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Zehra Cataltepe is the CEO of TAZI AI, provider of a patented adaptive, explainable, responsible AI and Generative AI SaaS platform. TAZI platform's capabilities have been accoladed in more than 30 Gartner reports, including a Cool Vendor and Magic Quadrant CAIDS report. Zehra aims to increase the number of non-technical AI builders in businesses so that they can configure, control, cooperate with and also take responsibility for AI and GenAI systems.

Zehra earned her M.S. and PhD in Computer Science from California Institute of Technology, has experience in academia and industry which led to more than 100 AI papers and 14 issued patents. She has articles published in *Forbes* Technology Council and also Nasdaq. She was honored as "Woman Entrepreneur of the Year" in 2024, 2020 and 2019 by Women in AI in Europe, Microsoft Turkey, and Istanbul Chamber of Commerce.