

MORGAN STANLEY WEALTH MANAGEMENT



INITIATIVE	AI-Powered Workflow for Service and Operations
AWARD	Celent Model Wealth Manager 2026 for Personalization
EXECUTIVE SUMMARY	Morgan Stanley has implemented an AI-powered workflow platform designed to transform service and operational processes across Financial Advisor support teams. The solution integrates workflow automation with agentic AI to streamline high-volume activities, including client onboarding, account maintenance, service requests, and money movement, which were previously fragmented across systems and reliant on manual intervention. At its core, the platform orchestrates intelligent agents to execute multi-step processes across systems, reducing manual handoffs and improving end-to-end workflow efficiency. By embedding automation within a unified interface, the solution helps to enhance processing speed, accuracy, and consistency in execution across service operations. The initiative enables support teams to reduce administrative burden and focus on higher-value client interactions, while also establishing a scalable foundation for future AI-driven enhancements. Through its modular architecture and integration capabilities, the platform supports continuous expansion across workflows and business units, reinforcing its role as a long-term operational enabler.
KEY BENEFITS	The initiative delivers measurable improvements in service delivery and operational efficiency by automating and digitizing complex workflows. Turnaround times are reduced through AI-driven orchestration, enabling faster response and execution across service processes. The platform enhances personalization by adapting workflows and outputs to individual client needs, improving engagement and overall client experience. At the same time, the use of AI agents ensures consistent and reliable execution, reducing variability and minimizing errors across interactions.

Source: Morgan Stanley Wealth Management

	Its modular, scalable design enables the organization to expand capabilities efficiently without compromising performance, while built-in observability, auditability, and control mechanisms strengthen transparency, compliance, and trust across service operations.
KEY VENDORS	The solution was developed internally within Morgan Stanley's technology environment, leveraging OpenAI's Agent SDK to enable agentic AI capabilities. This approach combines internal platform ownership with advanced AI tooling, allowing for tighter integration, greater control, and flexibility in scaling the solution across use cases.
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