

A photograph of two men in an office setting. The man on the right, wearing a white shirt and glasses, is smiling and shaking hands with the man on the left, who is wearing a grey shirt. They are seated at a wooden desk. In the background, there are wooden shelves with books and a potted plant.

Morgan Stanley

ANALYTICS CHALLENGE

TEAM MEMBERS : *Anurag Varanasi, Nishita Lamba,
Rohit Sharma, Soumya Kumar*

COLUMBIA UNIVERSITY

Agenda

Objective and methodology



Executive Summary



Findings and Visualization

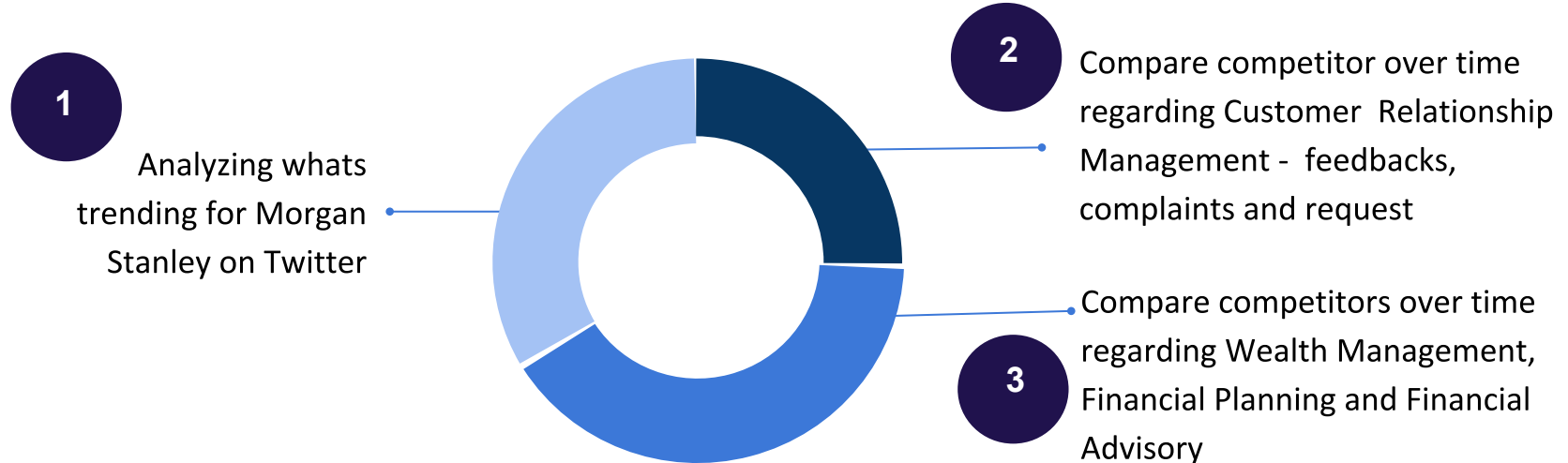


Recommendations

Objective

Assess Morgans Stanley's overall business strategy as a Financial Advisor is performing as expected when collated with its competitors in the Wealth Management space.

Approach



Executive Summary

Comparing the proportion and intensity of sentiments

- Proportion of tweets sentiments is similar to that of JP Morgan
- MS fares better than its competitors
- However, JP Morgan stands out with the higher positive sentiment and lower negative sentiment.

- Morgan Stanley has fewer tweets but are more consistent with time across in customer relationship management space
- MS has lesser number of negative tweets across Wealth Management, Financial Advisory and Financial Management

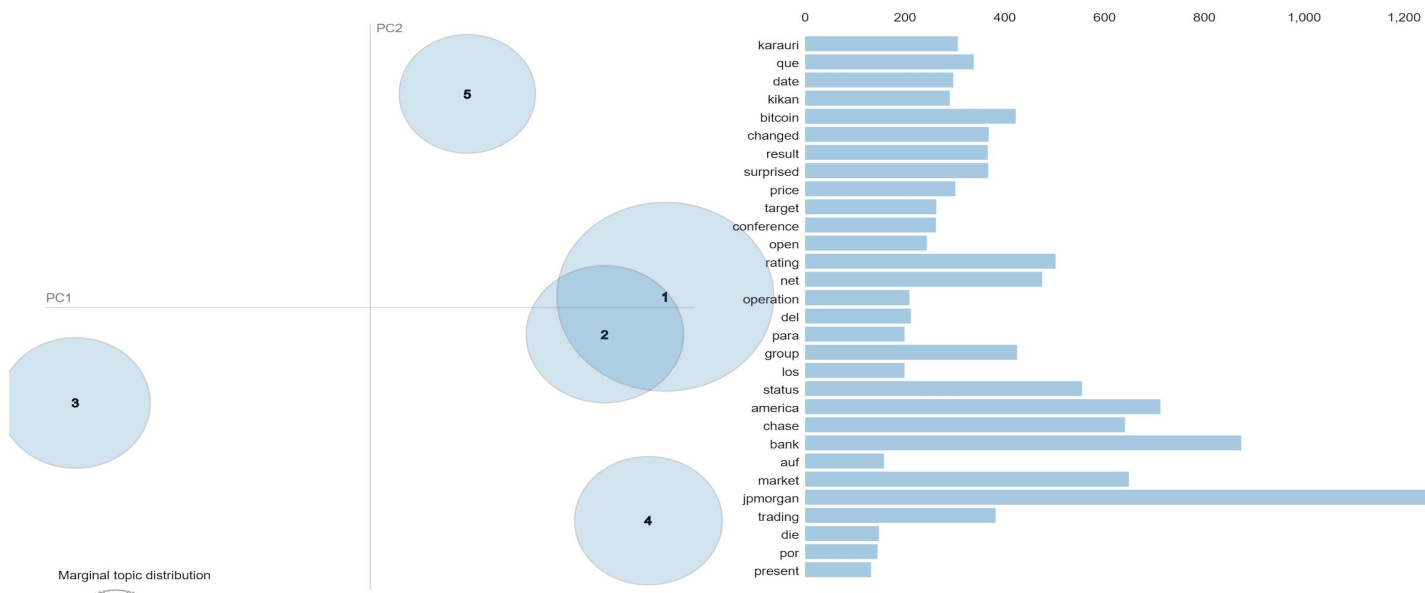
JP Morgan's is more digital friendly-explaining their edge they have

- Encourage and further the use of digital services and social media and utilize it to connect with clients and address client concerns raised there

However for Morgan Stanley, tweets may not be a good parameter to assess the customer opinion since high net worth customer have a personal connect and rely less on tweets to reach the bank

Tweets Summary

- The topics that are mentioned in the tweets can be divided into three categories
 - Sentiments such as Good/Great/bad
 - Companies such as Microsoft, Berkshire, Raytheon, Alphabet
 - Miscellaneous such as Amazon Echo/Alexa, stock market, news



Competitor Analysis

2018

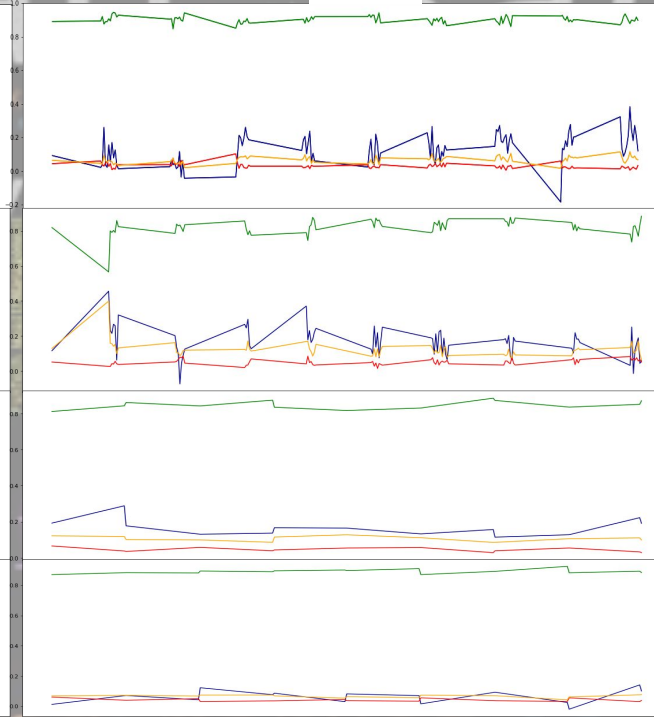
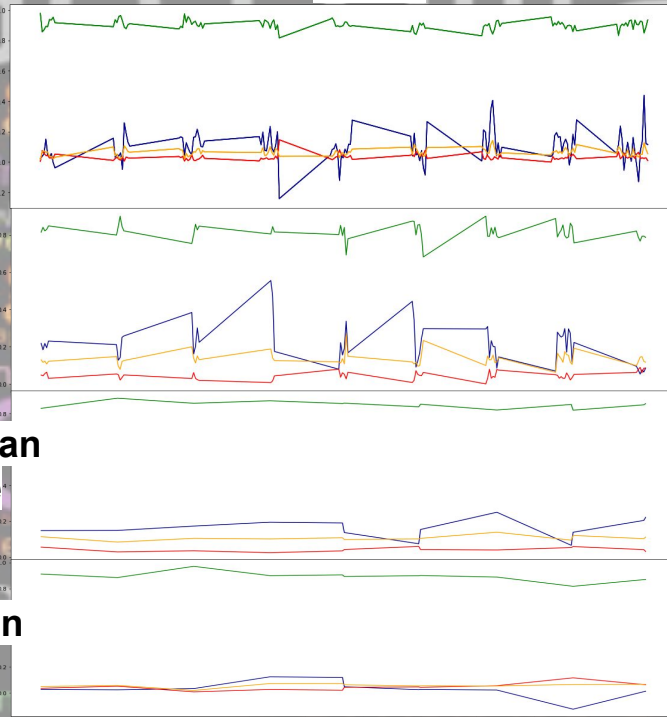
2019

Merrill
Lynch

Morgan
Stanley

JP Morgan
Chase

Goldman
Sachs

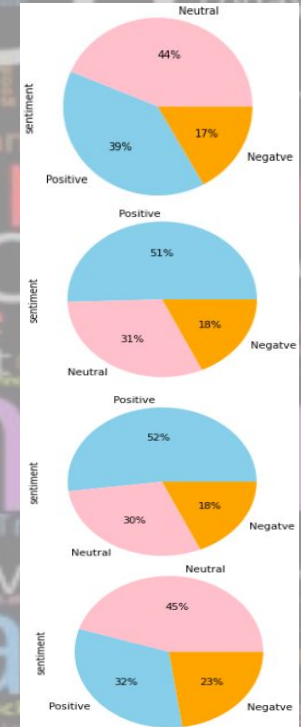


Neutral

Negative

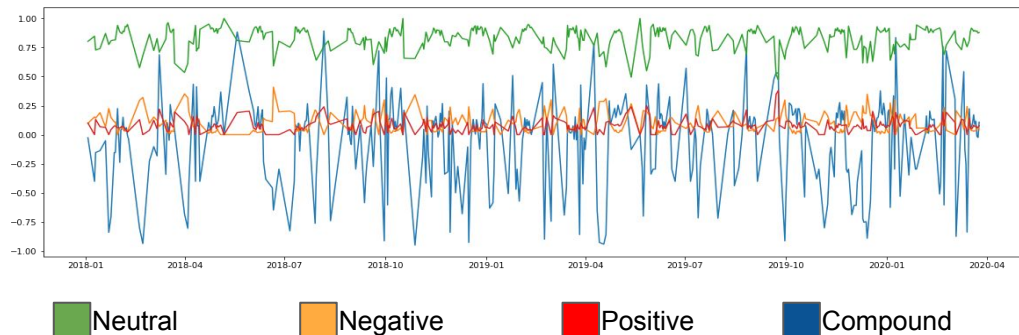
Positive

Compound



Complaints: Customer Relationship Management

Overall Trends

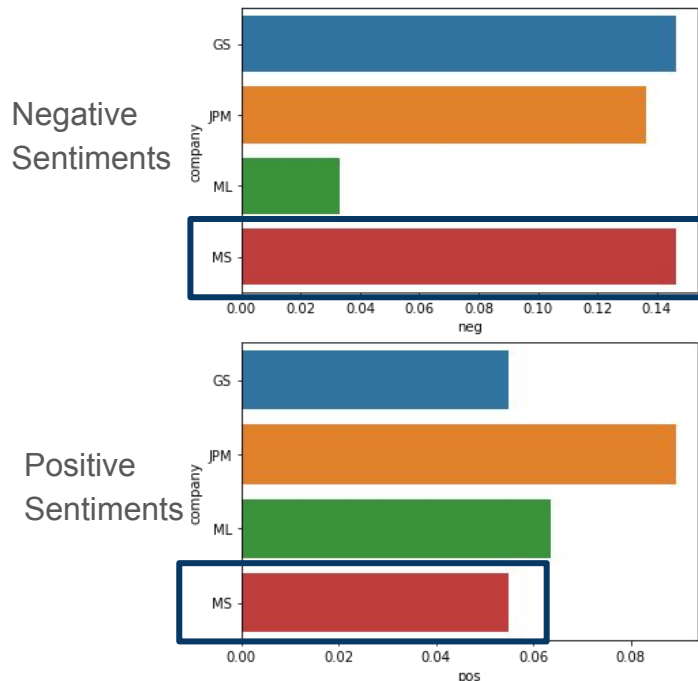


- Complaints are not increasing over time
- Merrill Lynch has a very low negative sentiment attached to the complaints
- JP outweighs others in positives

Recommendation:

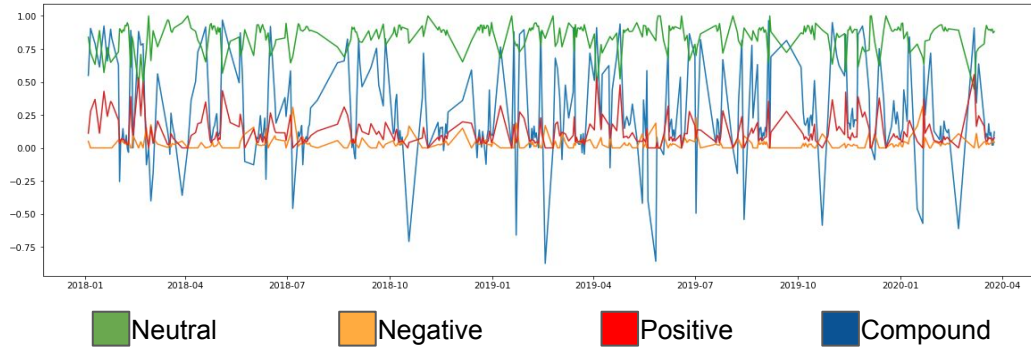
MS can increase responses to tweets and provide public solutions to resolve complaints over time

Competitive Analysis



Feedback: Customer Relationship Management

Overall Trends



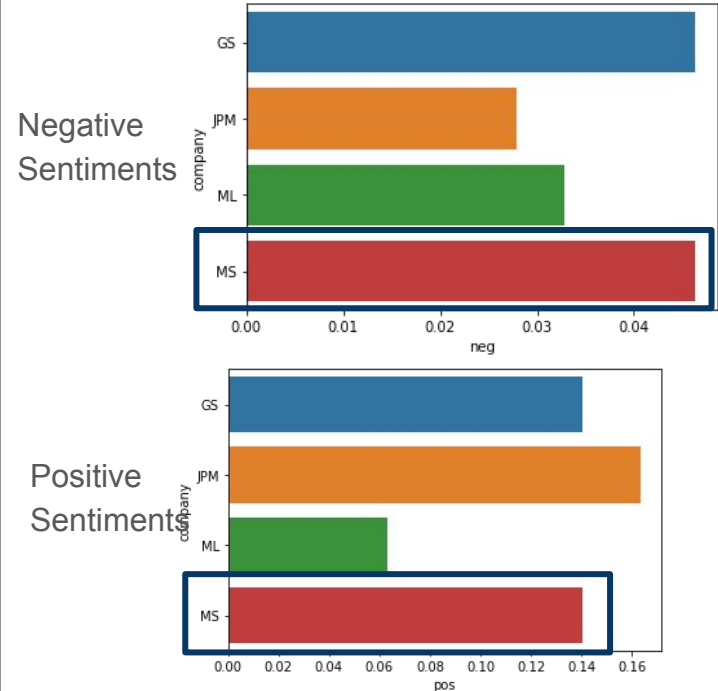
Findings

- Morgan Stanley and Goldman Sachs tweets have the highest negative sentiment across competitors
- JP positives outweighs others

Recommendation:

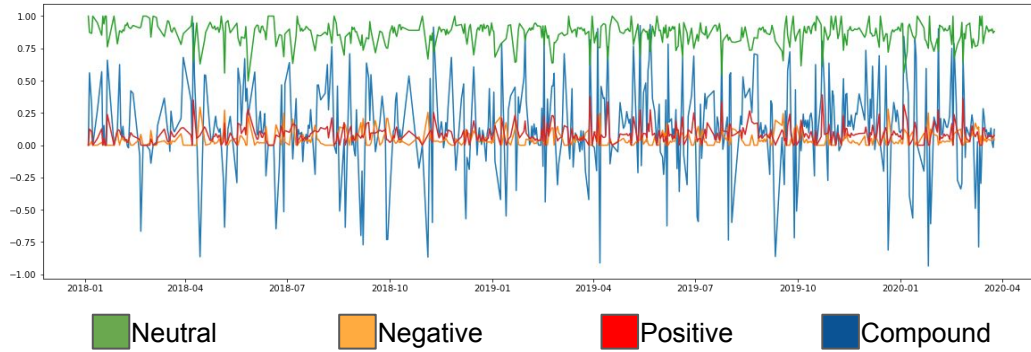
Increase digital and social media presence and encourage customers to use them

Competitive Analysis



Requests: Customer Relationship Management

Overall Trends



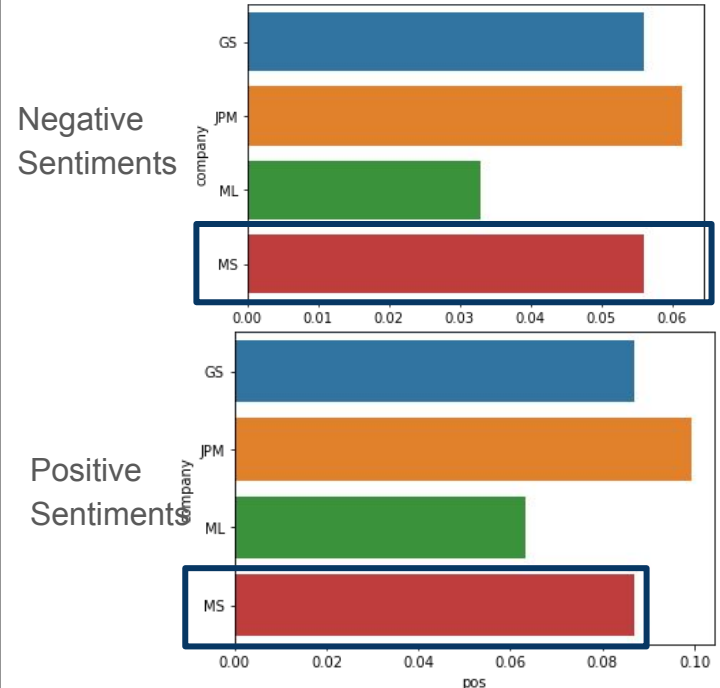
Findings

- Since JP has mre digital presence, it has a higher proportion of request tweets
- Merrill Lynch is lowest across sentiments

Recommendation:

Increase digital and social media presence and encourage customers to use them

Competitive Analysis



Wealth Management : Overview

- Morgan Stanley's business model is highly reliant on Asset & Wealth Management.
- With 500+ branches it is catering well to the HNI segment.
- GS is highly IB focussed and not our biggest competitor



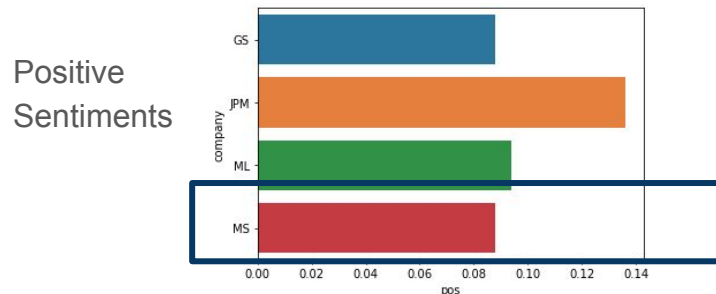
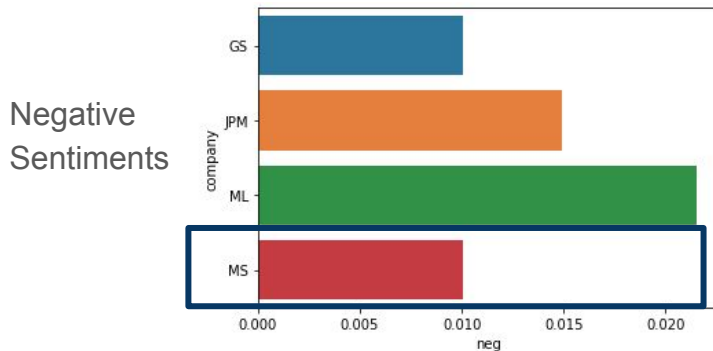
Findings

- Good news is that we have low -ve score
- MS competitors have higher -ve score
- Key insight : Our clients are not very active on social media or tech. savvy

Recommendation:

Morgan Stanley's digital footprint needs to be widened.

Competitive Analysis



Financial Planning as a Service

- Morgan Stanley has a big competitor in Wells Fargo and Merrill in this space.
- With wider reach across the US, Morgan Stanley can encourage a more diverse demographic with its services including a specific client segment which is the Millennials who are more tech.savvy.



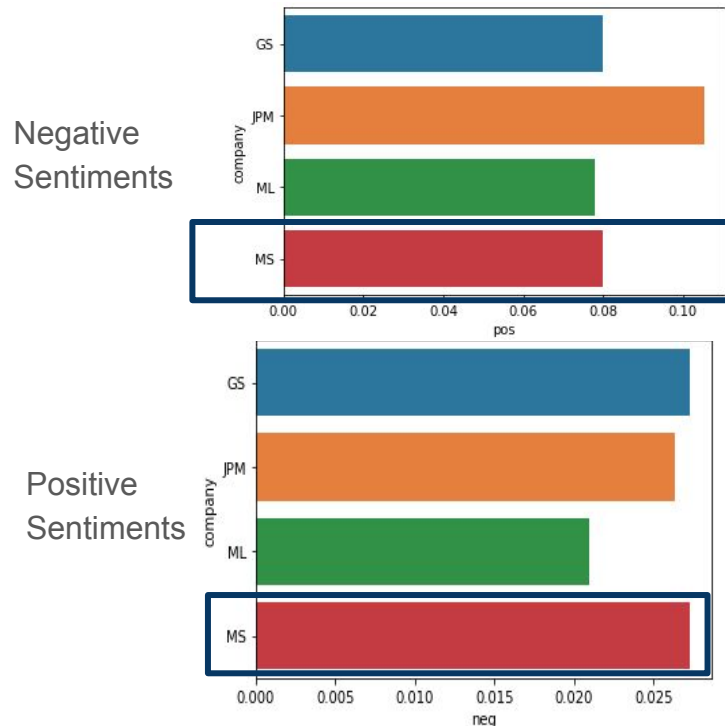
Findings

- Morgan Stanley has been a leader in Financial Planning and the negative sentiments are lower or at par with its competitors.

Recommendation:

Gauge the customer lifetime value and happiness index through Big Data Analytics to recommend more asset classes with higher Sharpe Ratios.

Competitive Analysis



Financial Advisory as a Service

- In terms of financial advisory which is a full brokerage service provided only at firms like Morgan Stanley and Merrill, we are ahead of the curve and a more loyal customer base.
- Most tweets found to be negative in this space were those from digital media who were sighting the competition that Full Brokerage firms face.



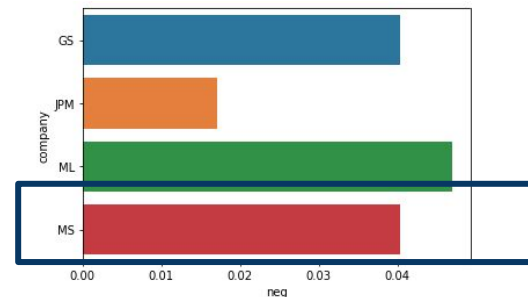
Findings

- Investment management and Financial Advisory are much sought after services at MS. Competitors are don't have much tweets overall in this space.

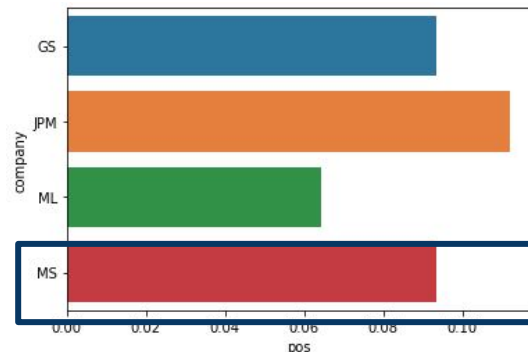
Recommendation: Create a Financial advisor guidance system for providing clients with a more customised experience that can be validated based on portfolio returns.

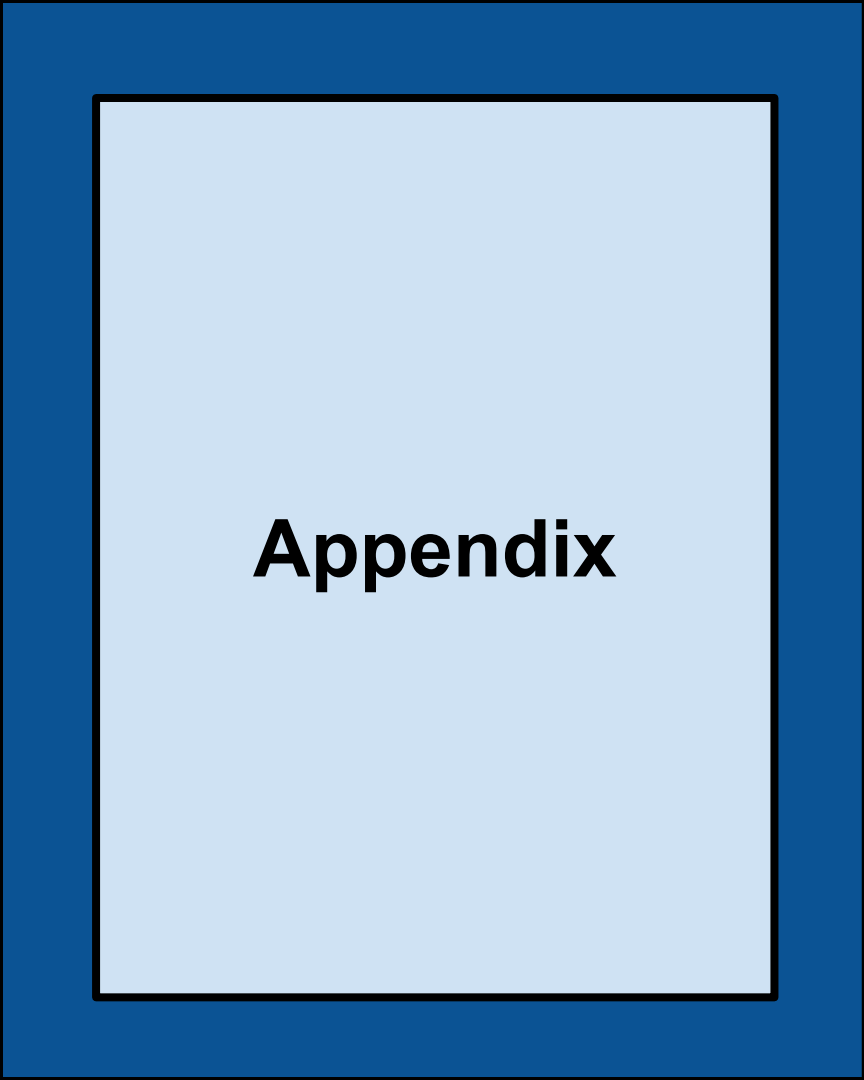
Competitive Analysis

Negative Sentiments



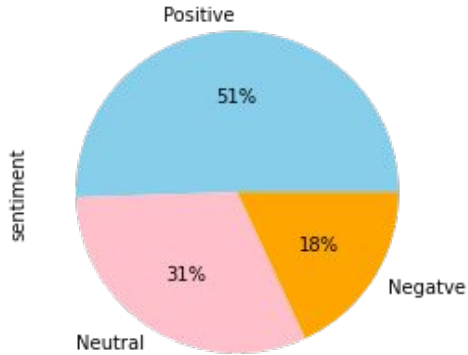
Positive Sentiments



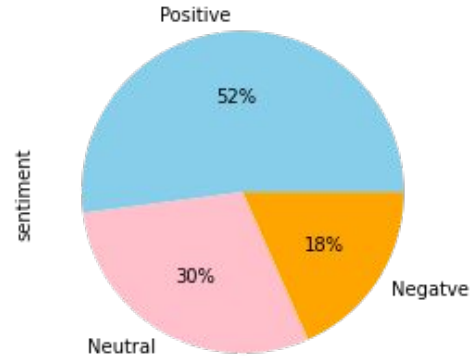
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Appendix

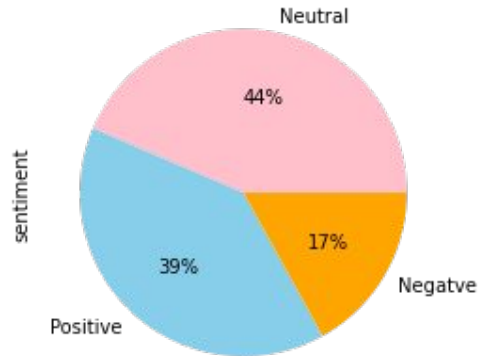
Competitor Analysis



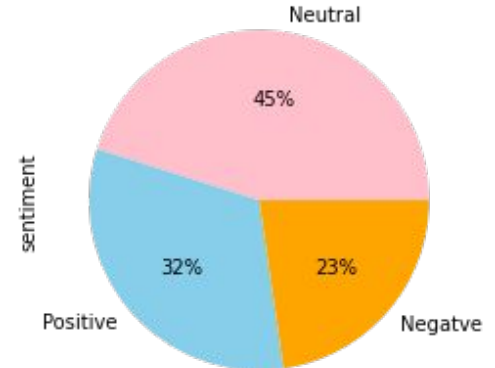
Morgan Stanley



JP Morgan Chase



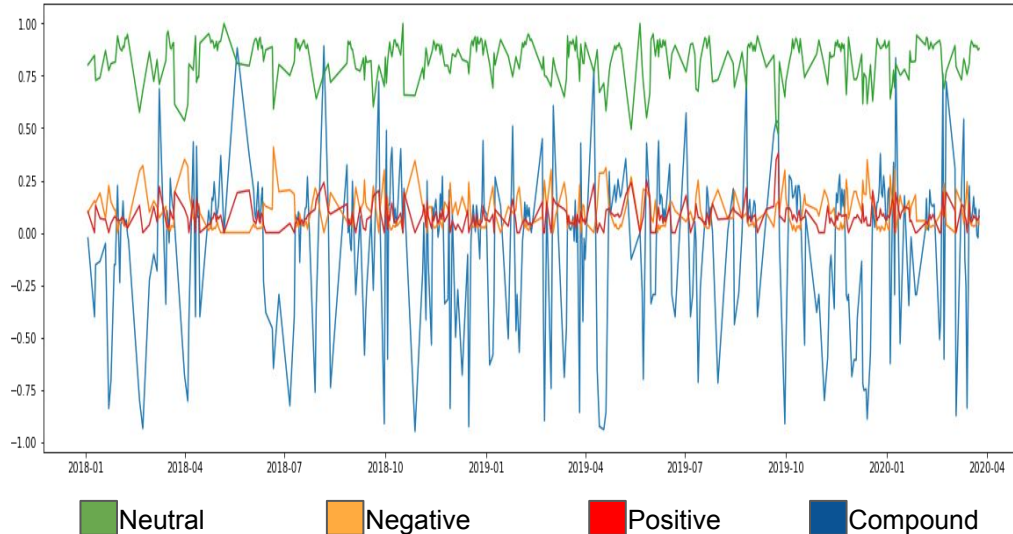
Merrill Lynch



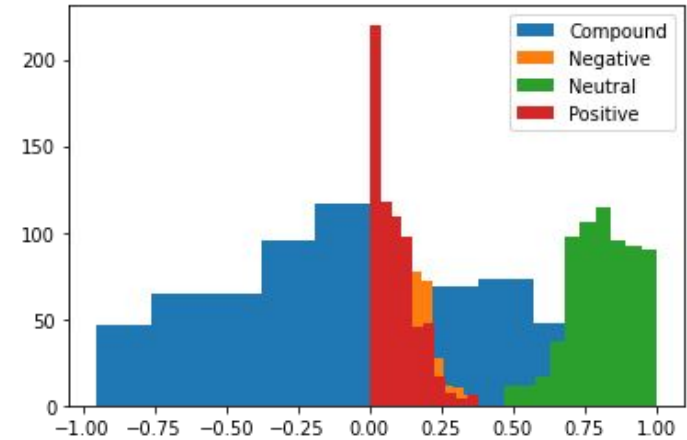
Goldman Sachs

Complaints: Customer Relationship Management

Overall Trends



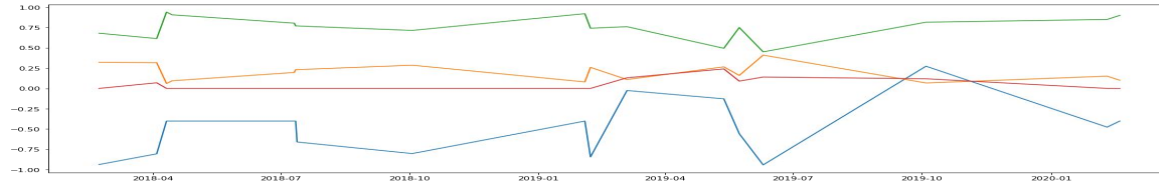
Frequency of sentiments



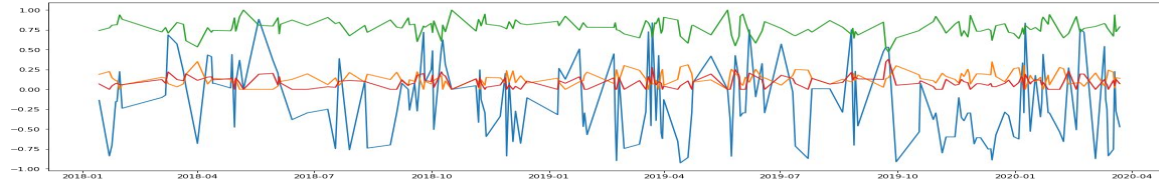
- Even within complaints, tweets has positive sentiments, indicating that that complaints were in specific issue

Complaints: Customer Relationship Management

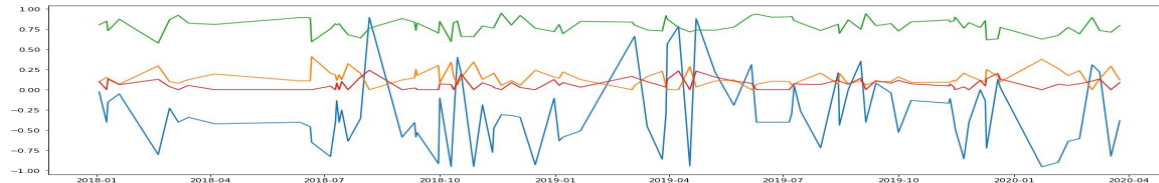
Morgan Stanley



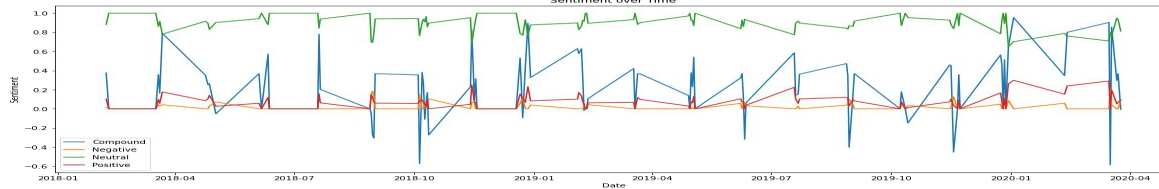
JP



Goldman Sachs



Merrill Lynch

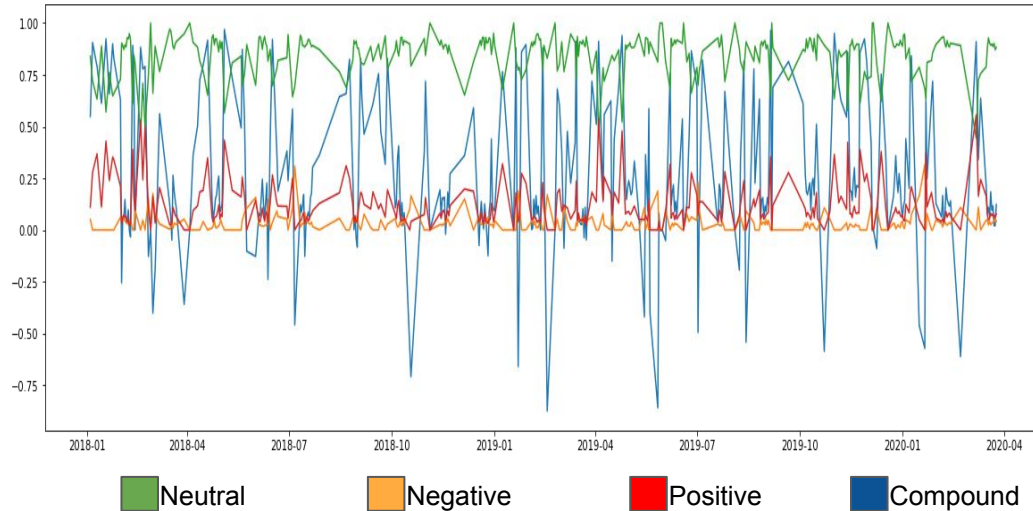


■ Neutral ■ Negative ■ Positive ■ Compound

- Volume of complaints is lowest and most consistent for Morgan Stanley
- There is no trend over time

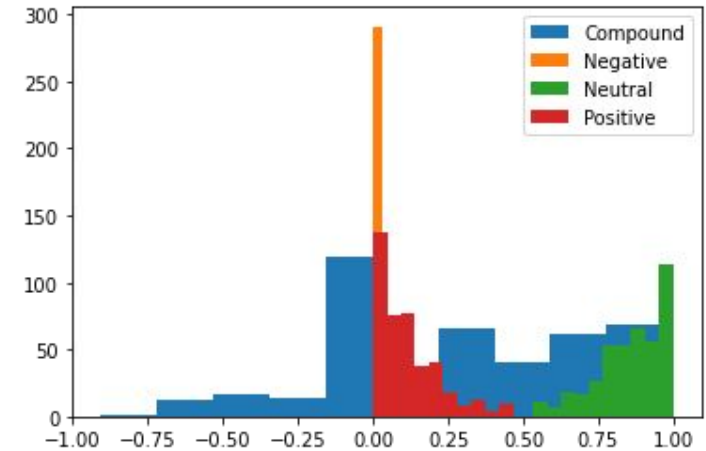
Feedback: Customer Relationship Management

Overall Trends



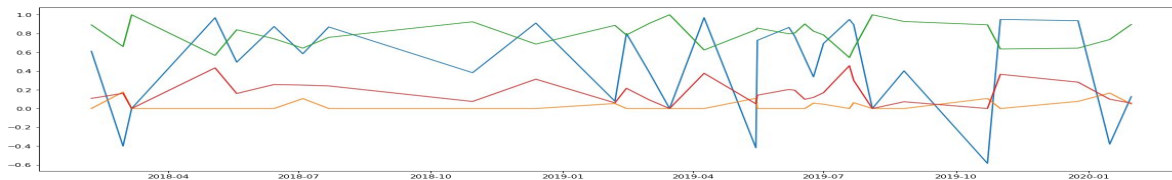
- Positive feedbacks outweigh the negative feedbacks

Frequency of sentiments

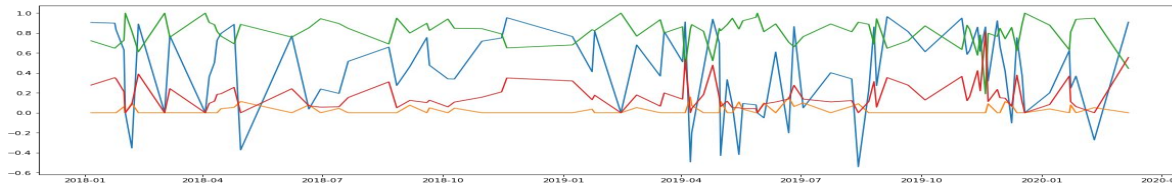


Feedbacks: Customer Relationship Management

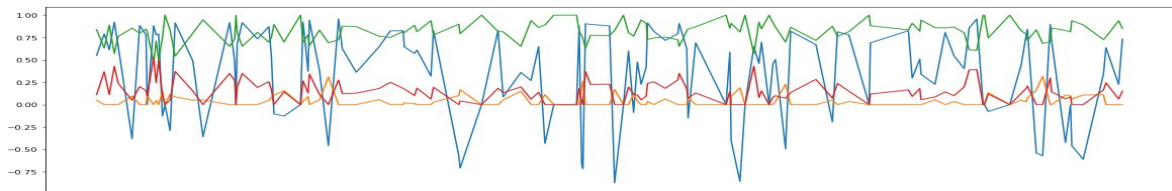
Morgan Stanley



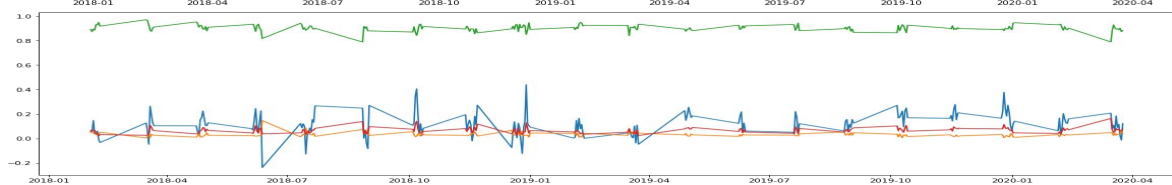
JP



Goldman Sach



Merrill Lynch



Neutral

Negative

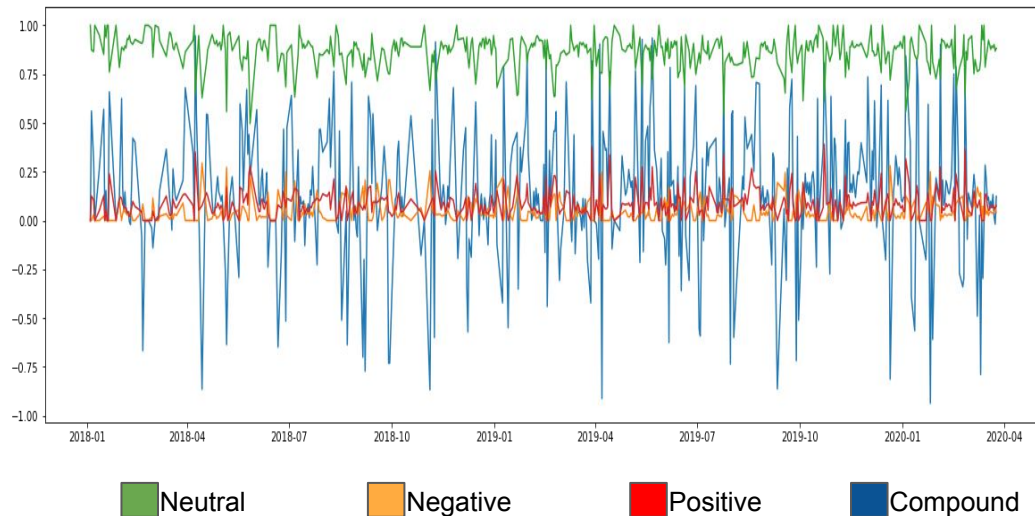
Positive

Compound

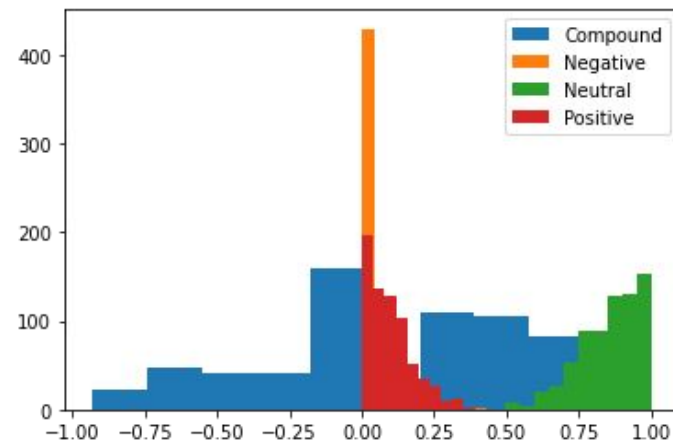
- Volumes are lowest and most consistent for Morgan Stanley
- There is no trend over time
- Positive feedbacks outway the negative

Requests: Customer Relationship Management

Overall Trends

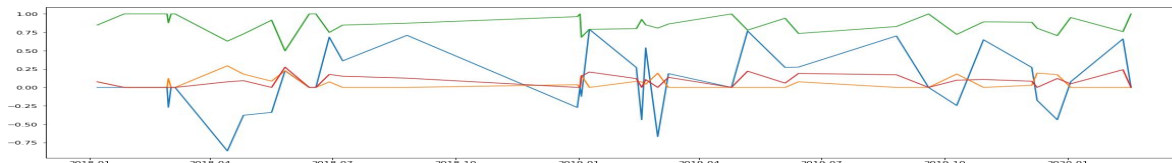


Frequency of sentiments

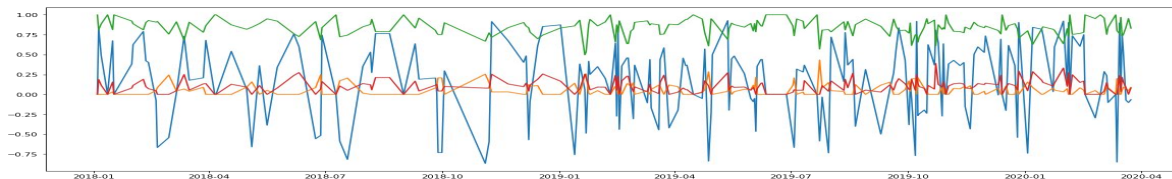


Requests: Customer Relationship Management

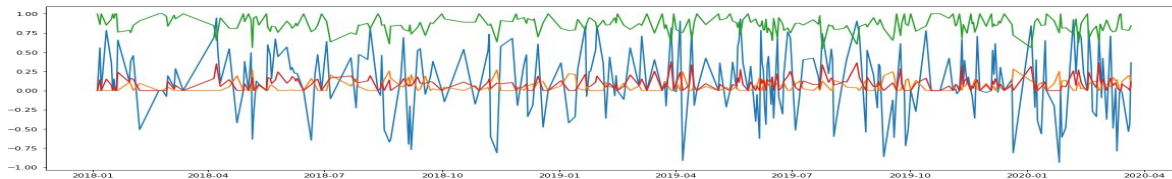
Morgan Stanley



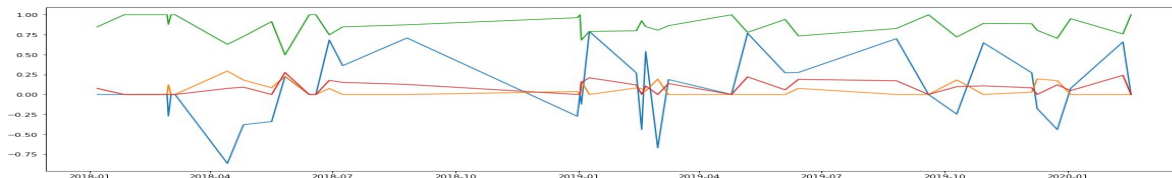
JP



Goldman Sachs



Merrill Lynch



■ Neutral

■ Negative

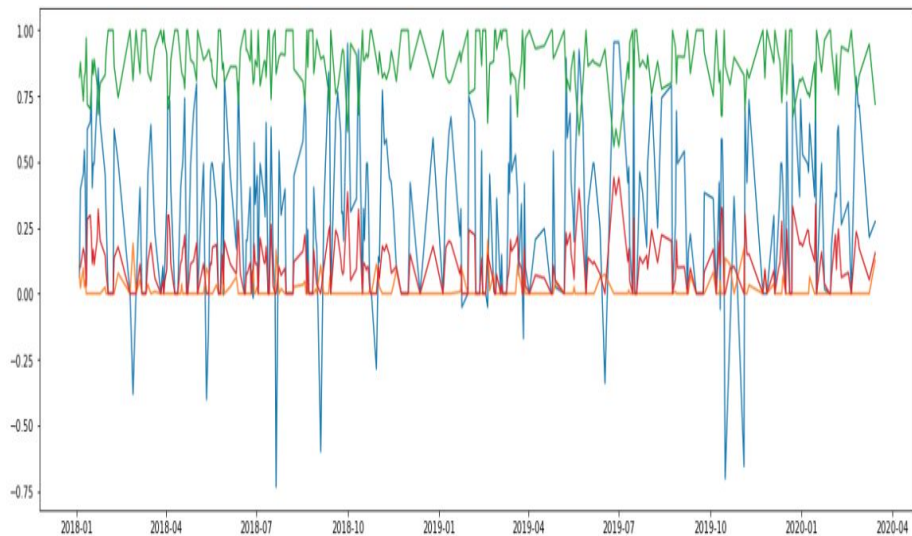
■ Positive

■ Compound

- Volumes are lowest and most consistent for Morgan Stanley
- There is no trend over time
- Positive feedbacks outway the negative
- Merrill Lynch and Morgan Stanley have similar trends

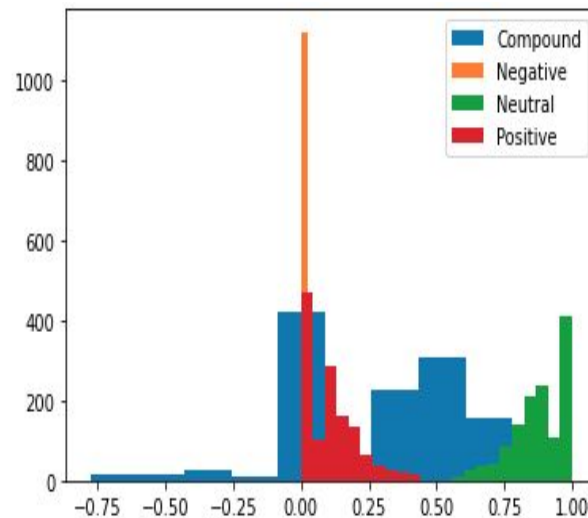
Wealth Management: Appendix

Overall trends



Neutral Negative Positive Compound

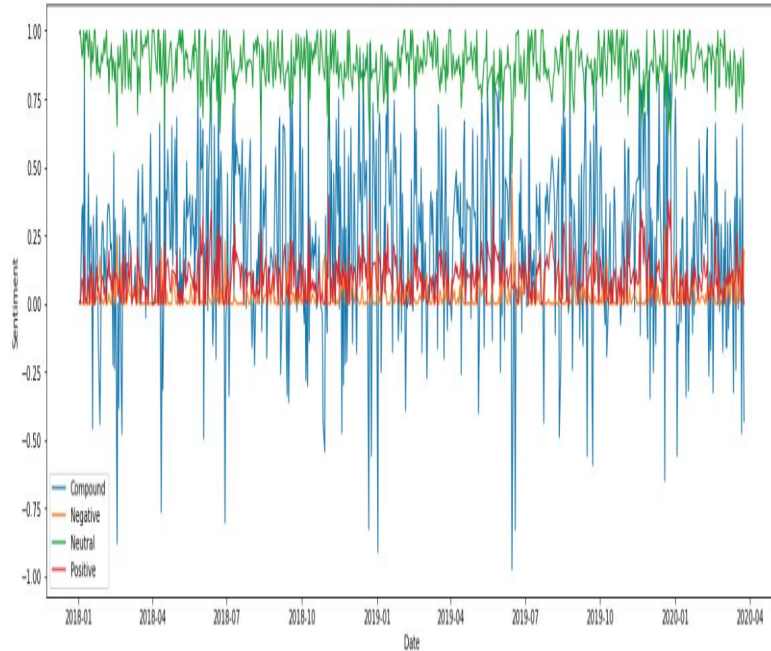
Frequency of sentiments



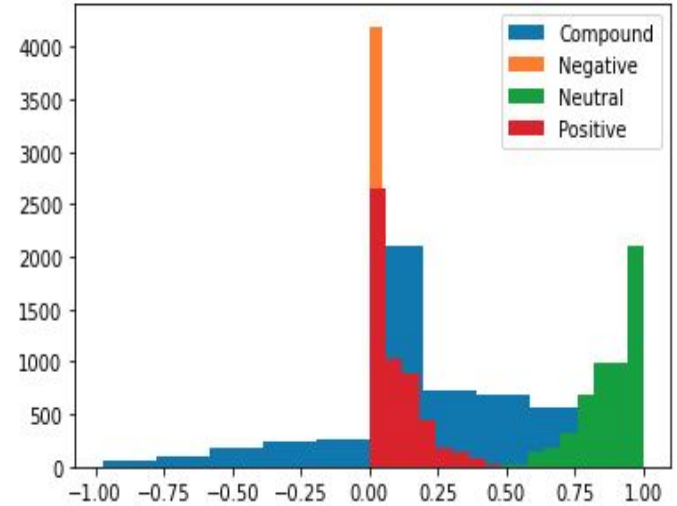
Neutral Negative Positive Compound

Financial Planning : Appendix

Sentiment over Time



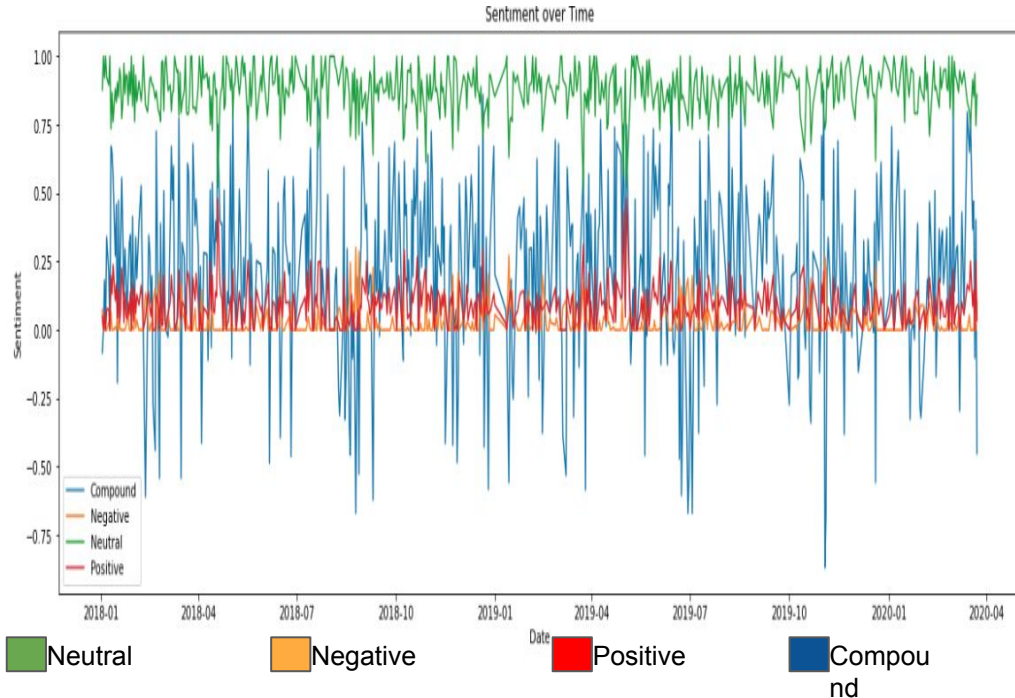
Neutral Negative Positive Compound



Neutral Negative Positive Compound

Financial Advisory : Appendix

Overall Trends



Frequency of sentiments

