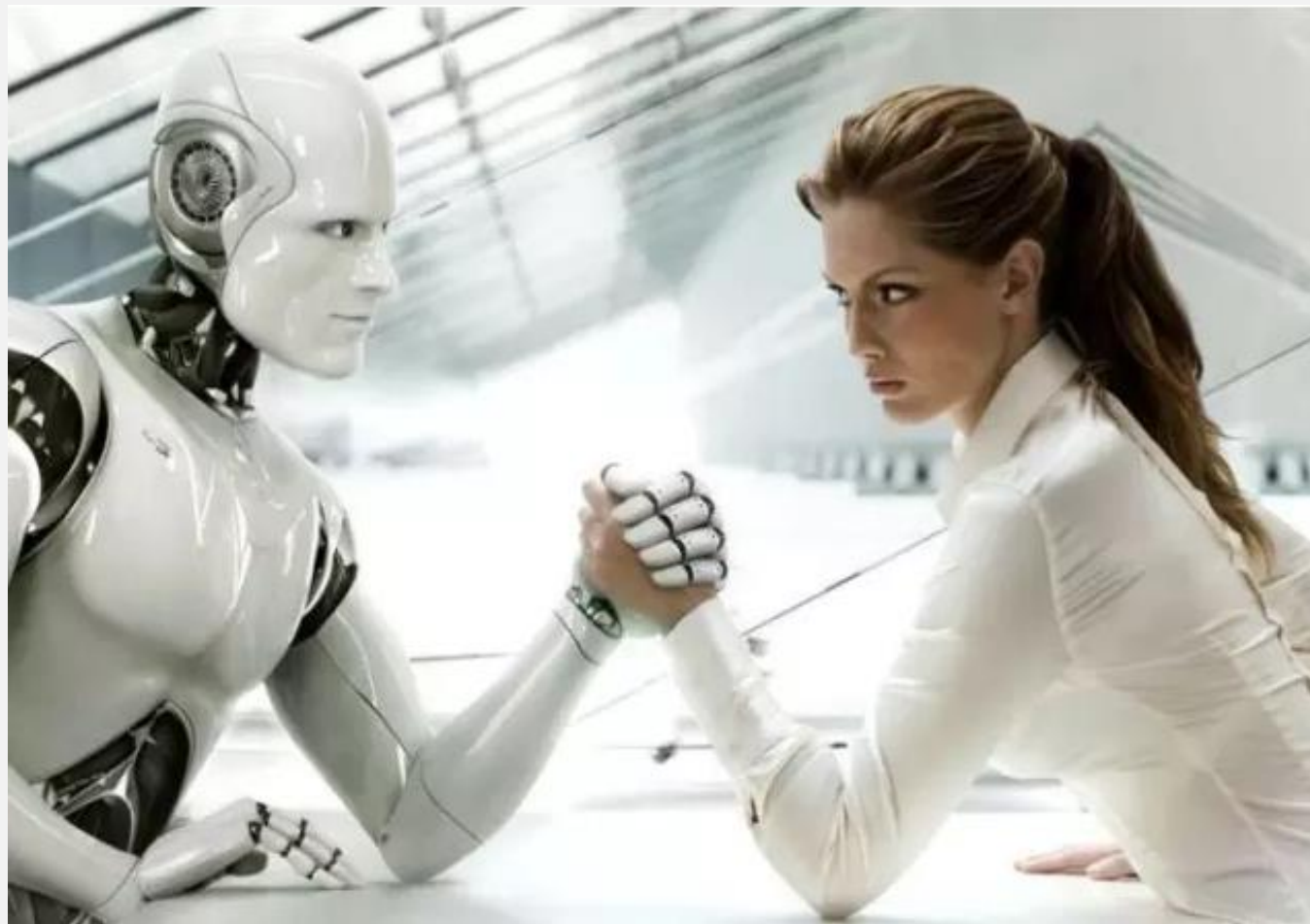


# The Human Advantage



**David MacDonald**

**Head of Learning Solutions  
Hubbis**

**26 February 2019**

WHAT WE KNOW

WHERE WE ARE AT

WHERE WE ARE HEADING

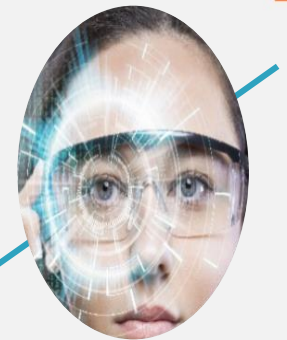
INFLECTION POINT

# TECHNOLOGY

- Cloud Technology
- 3D Printing & Advanced Manufacturing
- The Internet of Things
- Automation, Robotics
- AI & Machine Learning
- Wearables

- Blockchain
- Virtual Assistants

INTERACTIVE DATA LAYER



AUGMENTED HUMANITY

- AI Board Directors

- AI adaptive systems that anticipate needs

- Rise of the Individual
- Personas

# HUMAN

DISRUPTIVE TECHNOLOGY



BIG DATA MANAGEMENT



Predictive Analytics



- Rise of the Free Agent

- Pay Equity
- Vocality of the Female voice

- Multi-generational Workforce

- Longevity

*Building awareness*

*Getting organized*

*Starting to accelerate*

© MERCER 2018

## Are you ready?

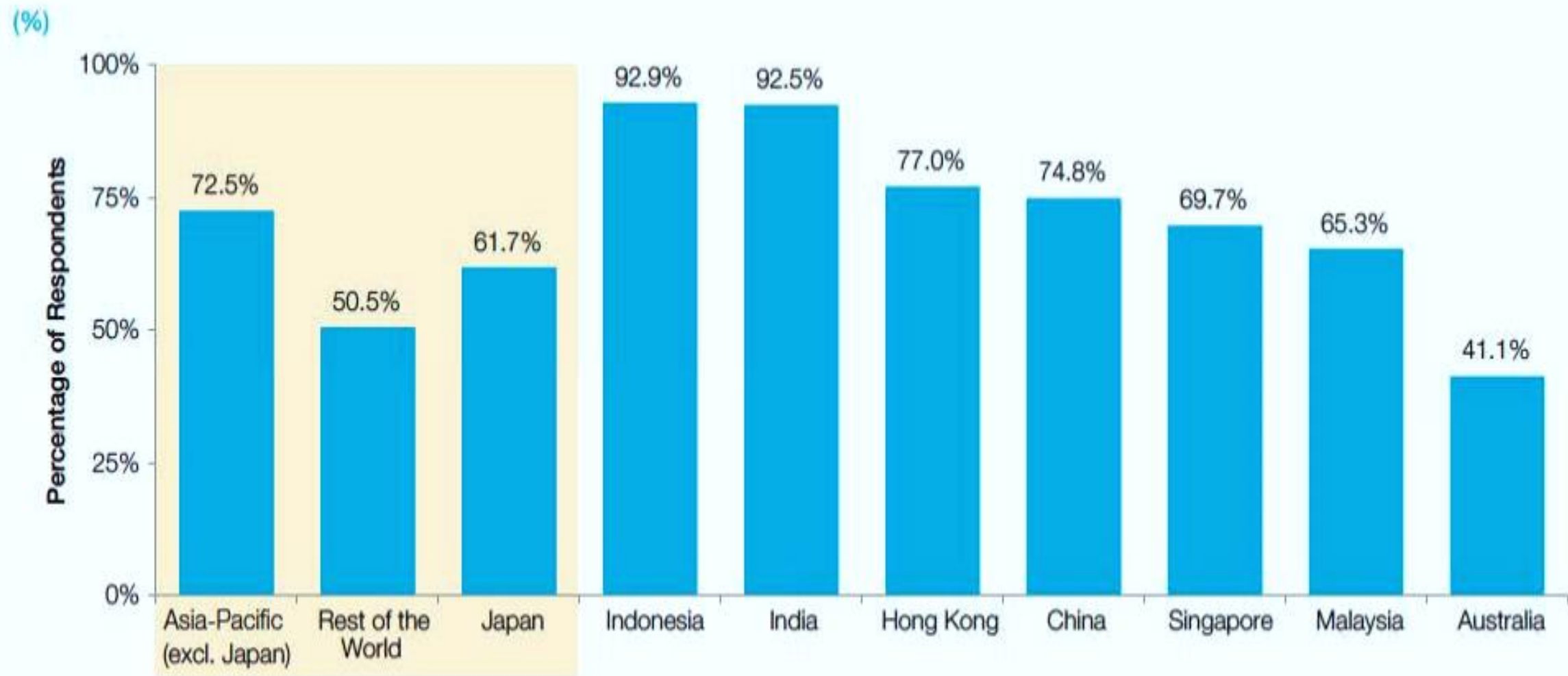
HNWIs across the globe continue to demand hybrid advice. HNWIs maintained their interest in the hybrid advice model, as first highlighted in 2017 *WWR*, with more than 50% globally saying it was highly important in Q1 2018.

Hybrid advice forms a critical top-line growth enabler for firms, with 68.7% of HNWIs globally indicating hybrid advice was a significant factor regarding decisions related to asset consolidation with the primary wealth management firm.

*Source:  
Capgemini World Wealth Report 2018*

# Trust me – I'm not a robot

Figure 29. HNWI Propensity to Use BigTech Firms for Wealth Management, Q2 2017



Note: Question asked: "If technology firms such as Google, Apple, Facebook, or Amazon were to offer wealth management services, would you consider becoming a client? Please indicate response as Yes or No"

Source: Capgemini Financial Services Analysis, 2017; Capgemini Global HNW Insights Survey 2017

**Relationships rule ....**

**... or do they?**

## Where are you in the hearts & minds of your clients?

Better personal connections between wealth managers and their HNWI clients may lead to better HNWI satisfaction scores. In 2018, only **55.5%** of HNWIs said they connected “very well” with their wealth managers.

*Source:*

*Capgemini World Wealth Report 2018*

‘The ability to be human will become increasingly valuable in the age of AI, **only if** you can master the human skills that differentiate you from a machine.’

*Geoffrey Colvin*  
*Humans Are Underrated*

## Uniquely human skills

Communication & questioning

Empathy

Critical thinking

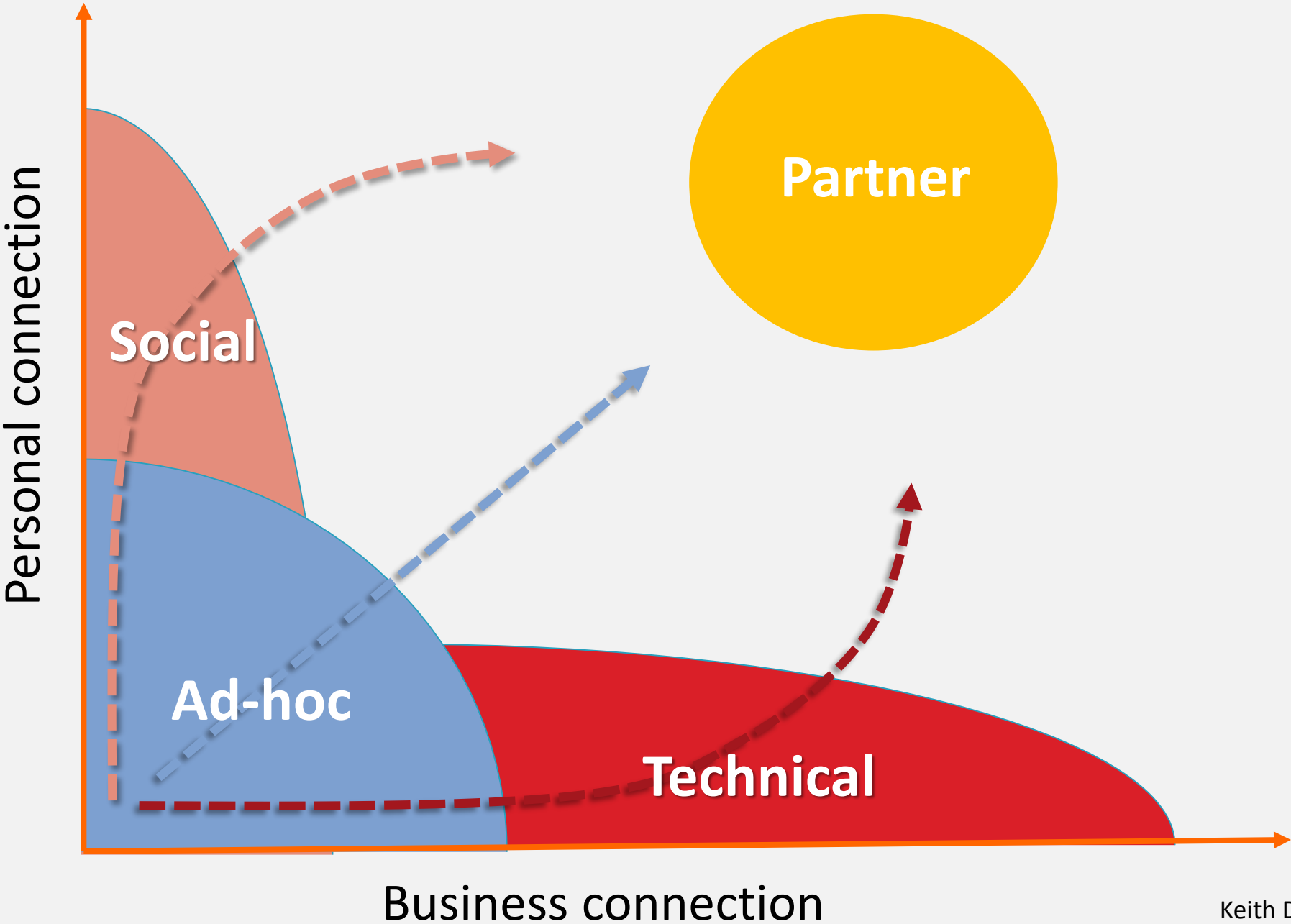
Imagination & vision



Selling isn't about 'solving problems' or 'providing solutions'.

Selling is *influencing change* - influencing people to change.

# Why you?



Source: *Smarter Selling*,  
Keith Dugdale & David Lambert

## In summary ....

Change your reality, and the buying experiences of clients.

Be more perceptive of the relationship needs of others.

Establish what human value each of your clients needs – and deliver it consistently.