

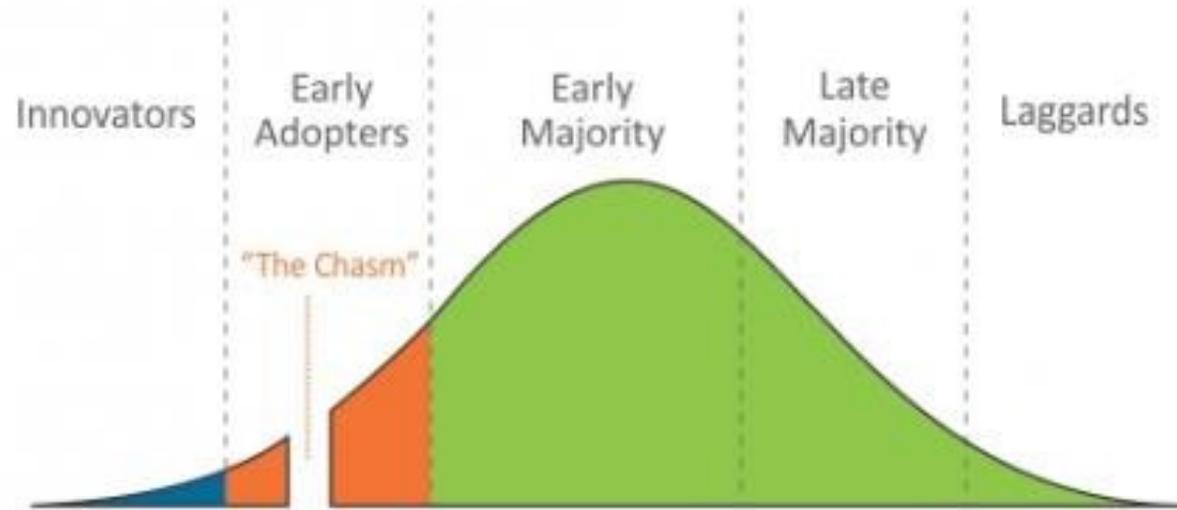
Innovations in HR

16th January 2020



Welcome

Improving lives



TECHNOLOGY ADOPTION LIFECYCLE

(By Geoffrey Moore, Ref. - "Crossing the Chasm")

Improving lives

Agenda

- 9:15-9.35 Charles Cotton, CIPD
Recent annual reward management survey
- 9.40-10.00 Jeremy Beament, nudge
'The great wellbeing myth'
- 10.05-10.25 Ry Morgan, Unmind
Why preventative care of our minds is as important as brushing our teeth
- 10.30-10.50 Andreas Hunter, Buck
How to use behavioural science to drive better engagement
- 10.55-11.15 Richard Lee, Gowling WLG
Market readiness for digital disruption
- 11.20-11.30 Closing remarks, Andrew Drake

Pay fairness and transparency: why it's important and how to do it

Charles Cotton

Senior adviser, reward and performance

CIPD

16 January 2020

Reward management: focus on pay

- Research based on responses from 465 HR professionals and 2,182 employees
- Report covers:
 - internal and external driver of pay policy
 - pay levels, structures and progression
 - variable reward
 - role of line managers
 - transparency and fairness

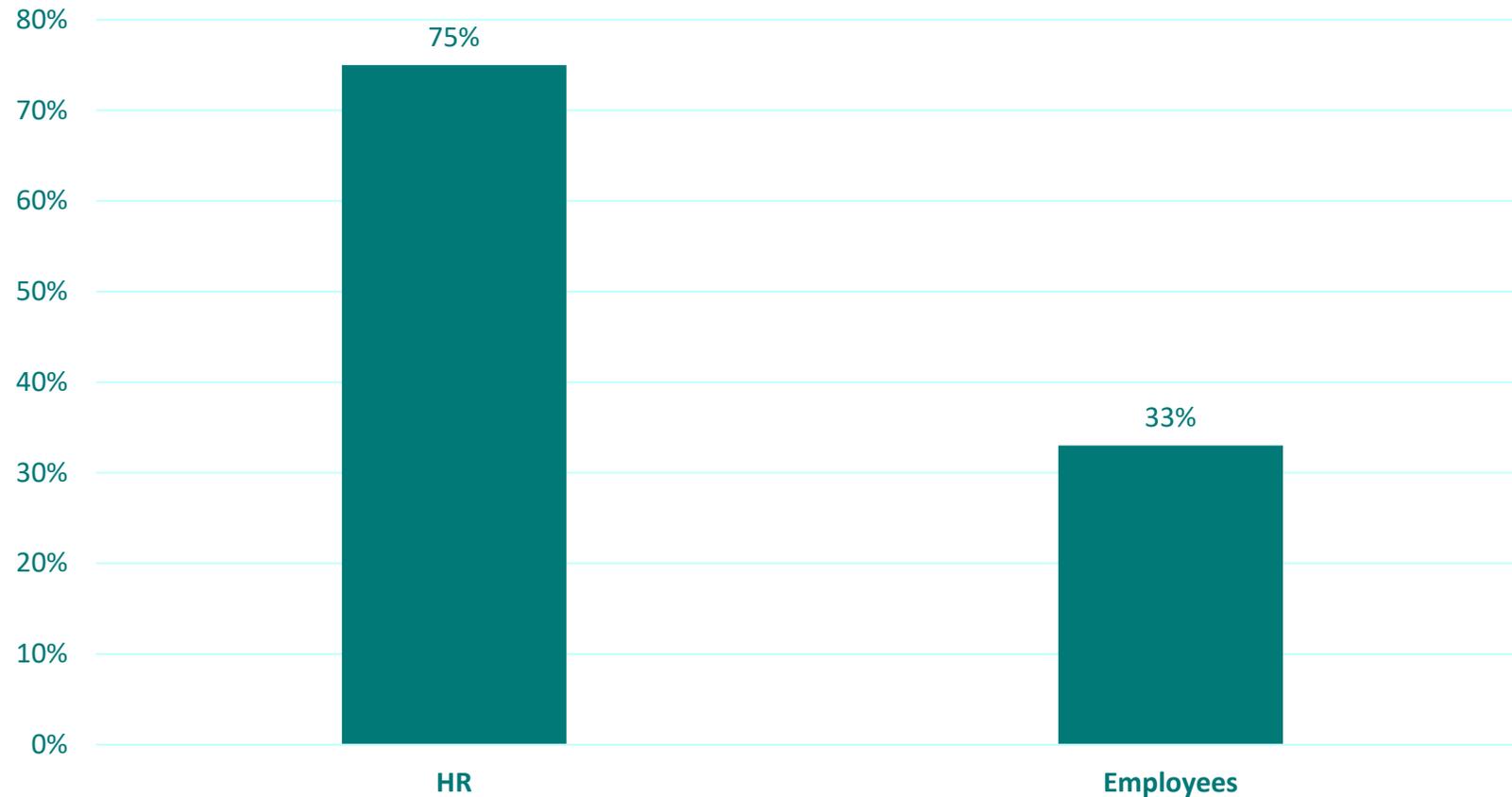


Why is fairness a hot topic?

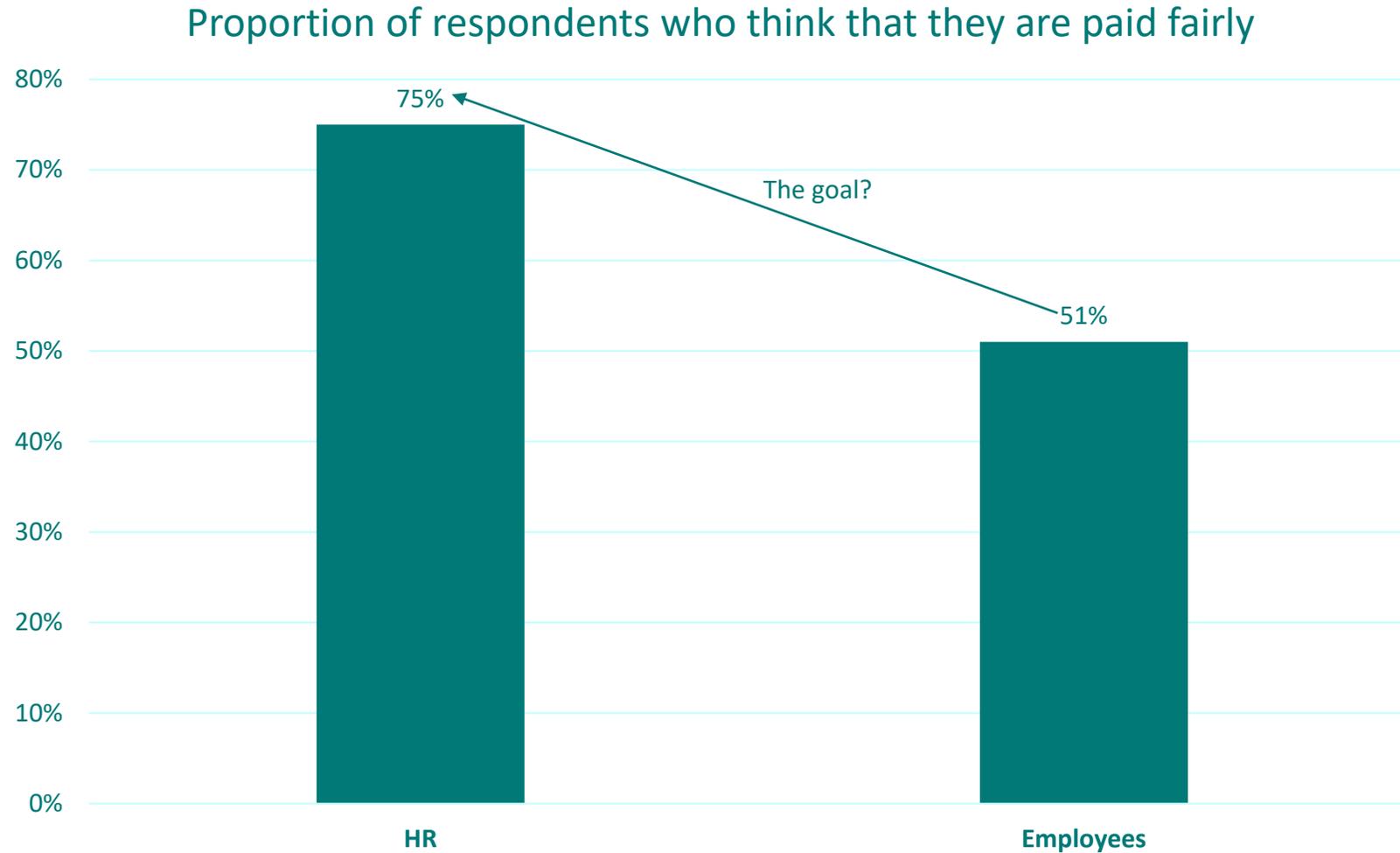


Views of pay fairness

Proportion of respondents who think all or most people in their organisation are paid fairly



Views of fairness



What can be done?

One way of improving perceptions of fairness is to talk about it when communicating pay processes and outcomes

But only

- 60% of employers communicate to staff about both the fairness of their pay processes and outcomes
- 25% survey them about what they think about the fairness of those processes, and
- 23% do the same regarding pay outcomes.

Is it surprising there's a gap between HR and employee perceptions of pay fairness?



What can be done?

A useful starting point to discuss pay fairness with employees is having a definition of what you mean by fairness.

It can be a useful internal aid so there's agreed understanding among managers about what being fair looks like in terms of pay.

- However, 70% of employers do not have a definition



What can be done?

Encouraging line managers to talk to their teams about the fairness of pay processes and outcomes is an important way of employee insight

- but only 66% of gathering employers encourage this

We'd expect that line managers will be more effective in this role if they receive suitable support from HR

- but three in ten employers do not offer this

Our survey of employees finds that only

- 10% say their line manager always or often talks to them about the fairness of pay processes and outcomes



What can be done?

Another reason for the perception gap between what HR and employees could be due to how much pay information employers share with their people

- 46% don't disclose the factors used to decide wage rises
- 50% don't elaborate how their grade structures work
- 55% don't explain to employees how they can increase their pay

Few provide people with context, just

- 17% say how a person's pay compares with the min, median and max salaries in their grade
- 7% show how it contrasts with the rest of the team



What should be done?

Pay openness helps highlight the rewards on offer, their purpose and their fairness.

It's also the direction of travel, eg:

- end of workplace pay secrecy clauses
- gender pay gap and CEO pay ratio reporting
- Employment Rights (Miscellaneous Amendments) Regulations 2019
- social and other media
- investors and consumer groups



How can it be done?

HR can show its value by helping their organisation become more transparent around pay.

However, there are several practical concerns that need to be overcome before it can be introduced: for example,

- getting senior management buy-in;
- reward legacy issues;
- data protection concerns;
- if some performance measures used to inform pay decisions are 'market sensitive';
- can you/should you be open about pay but not about other workplace issues, such as where and when work is done?



How can it be done?

We need to:

- define 'pay' and 'transparency'
- decide who tells what to whom, why and how
- work out the support HR must provide
- create a pay narrative about what behaviours we want to reward, why and how.
- check how this narrative compares to the reality and make appropriate changes.
- put measures in place to assess the delivery of pay transparency and its impact



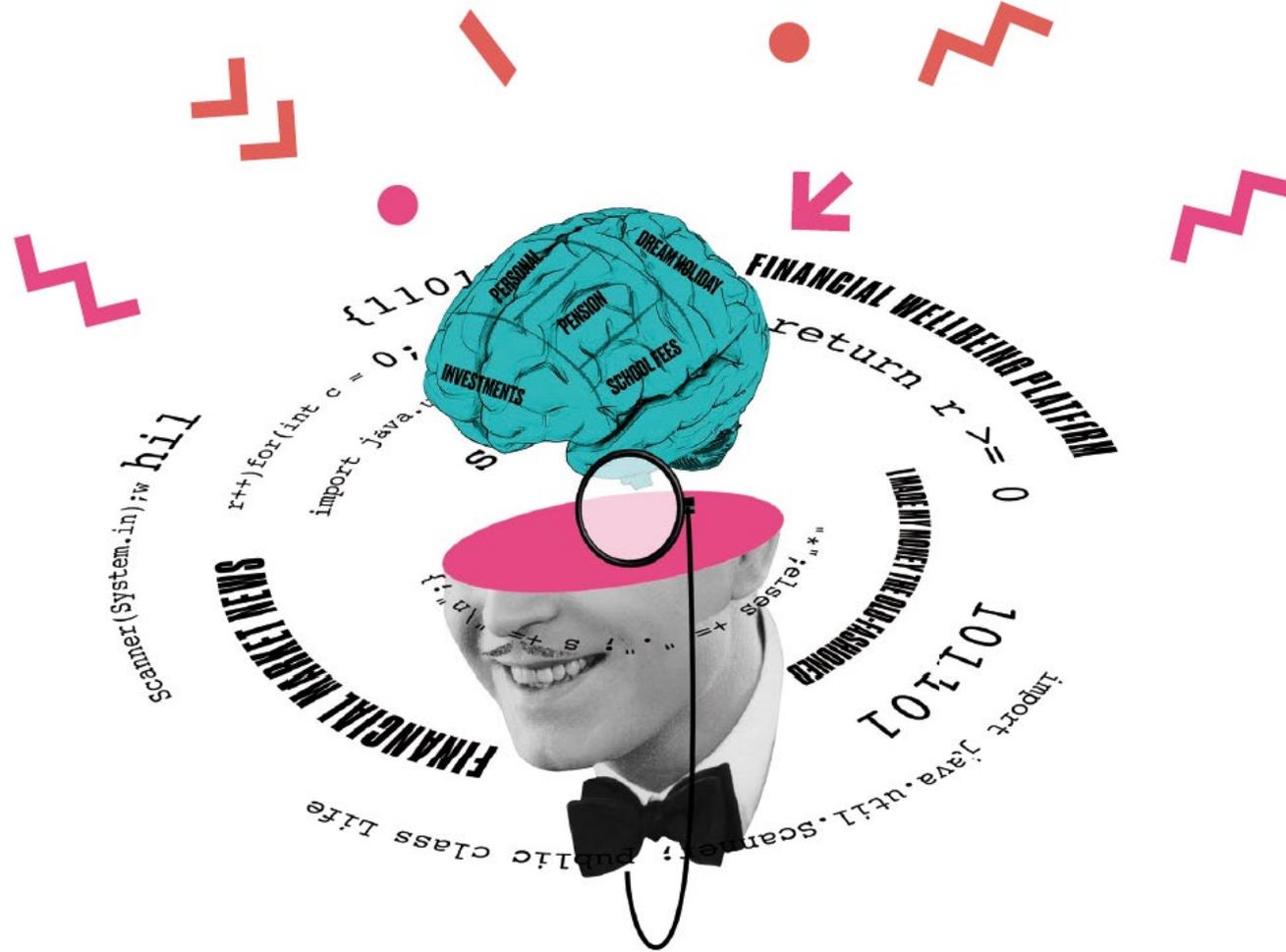
Thank you



A 'living and breathing' financial wellbeing strategy

nudge

Brighter Financial Futures







Change in salary



Moved home



New job



Recession



Financial Scam



Home Improvement



New Baby



New car



Holiday



Unexpected expenses



Bonus



New pet



Change in travel expenses



Tax return



University Fees



Marriage / civil partnership



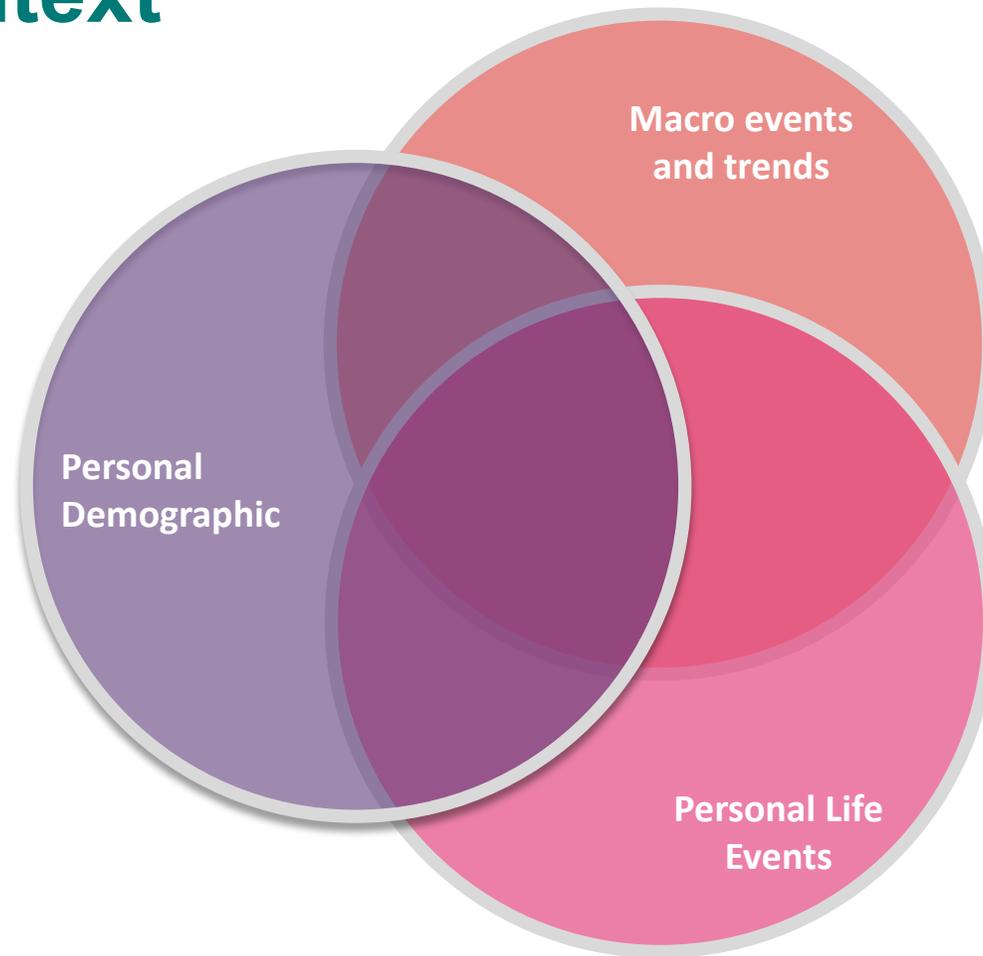
Lottery win



Christmas Prep

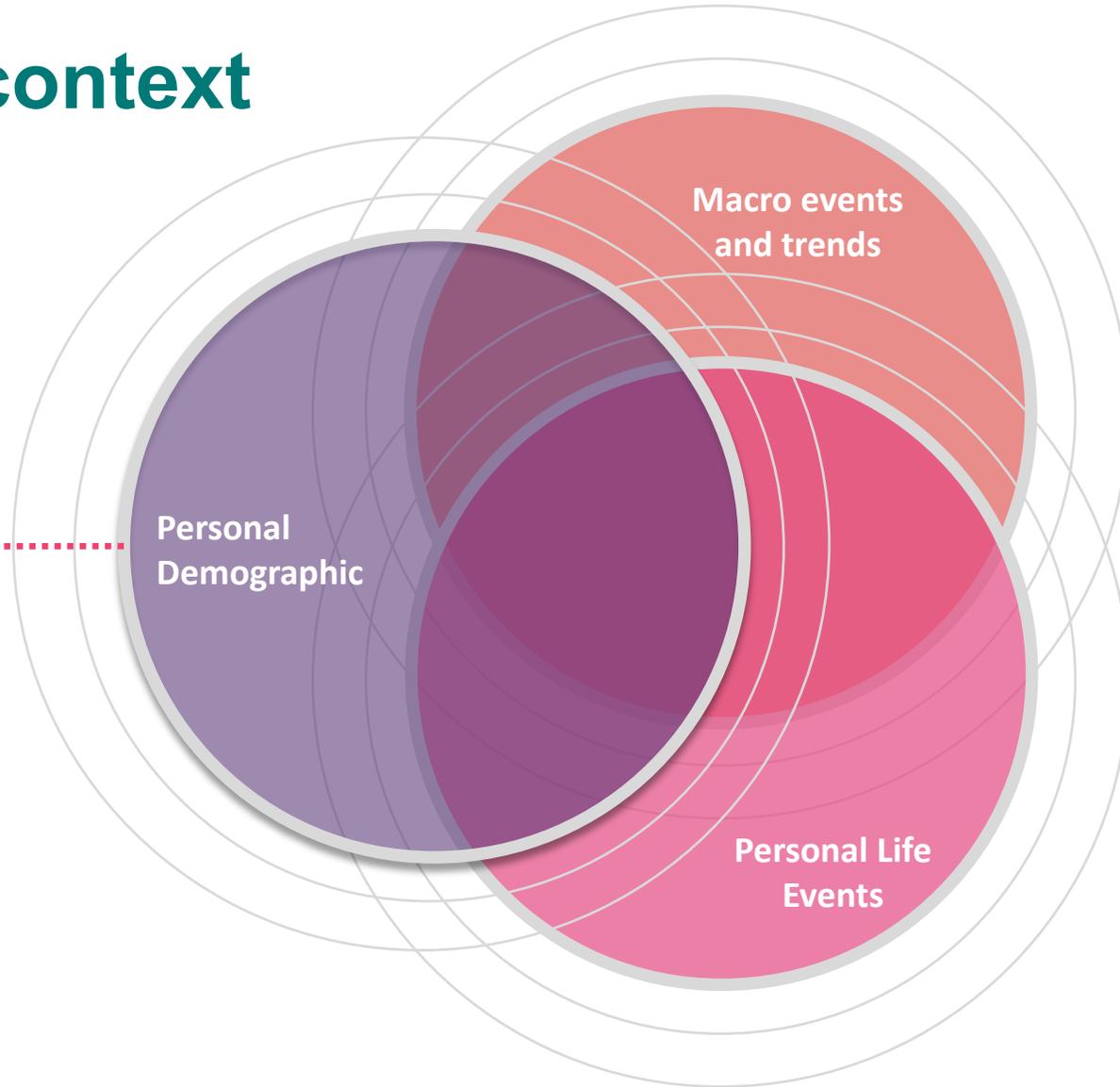
nudge

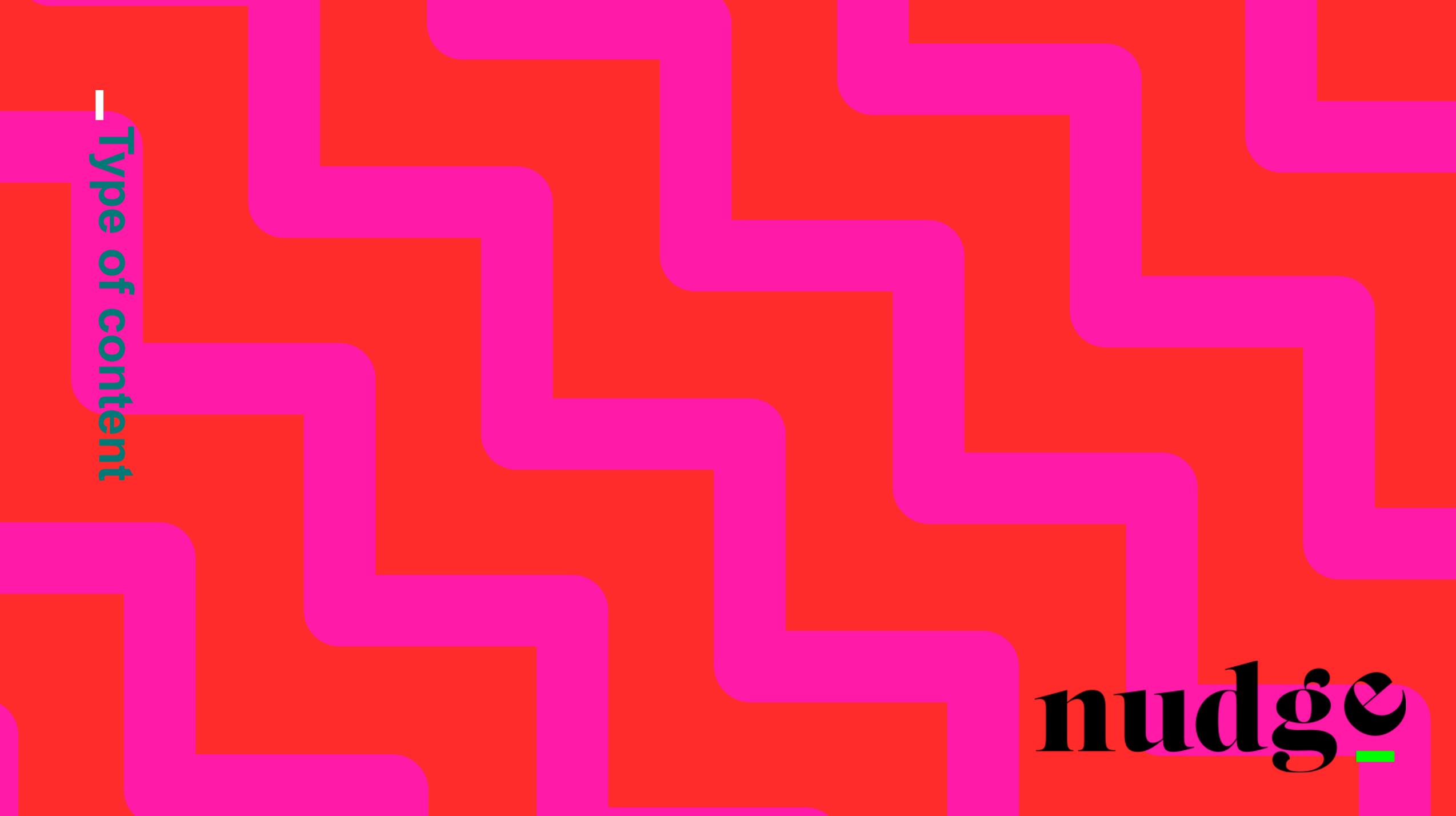
— Financial context



Financial context

- 1 Content Type
- 2 Financial Stress



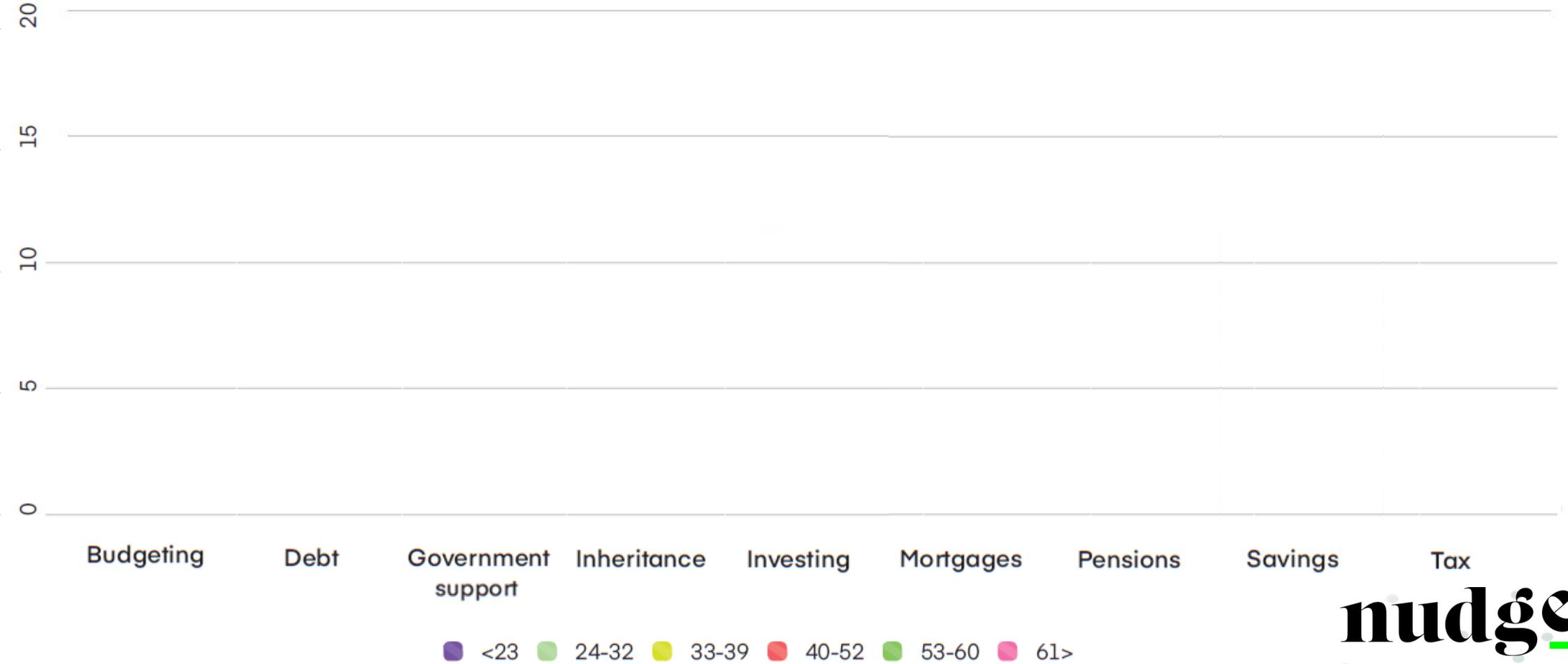


nudge

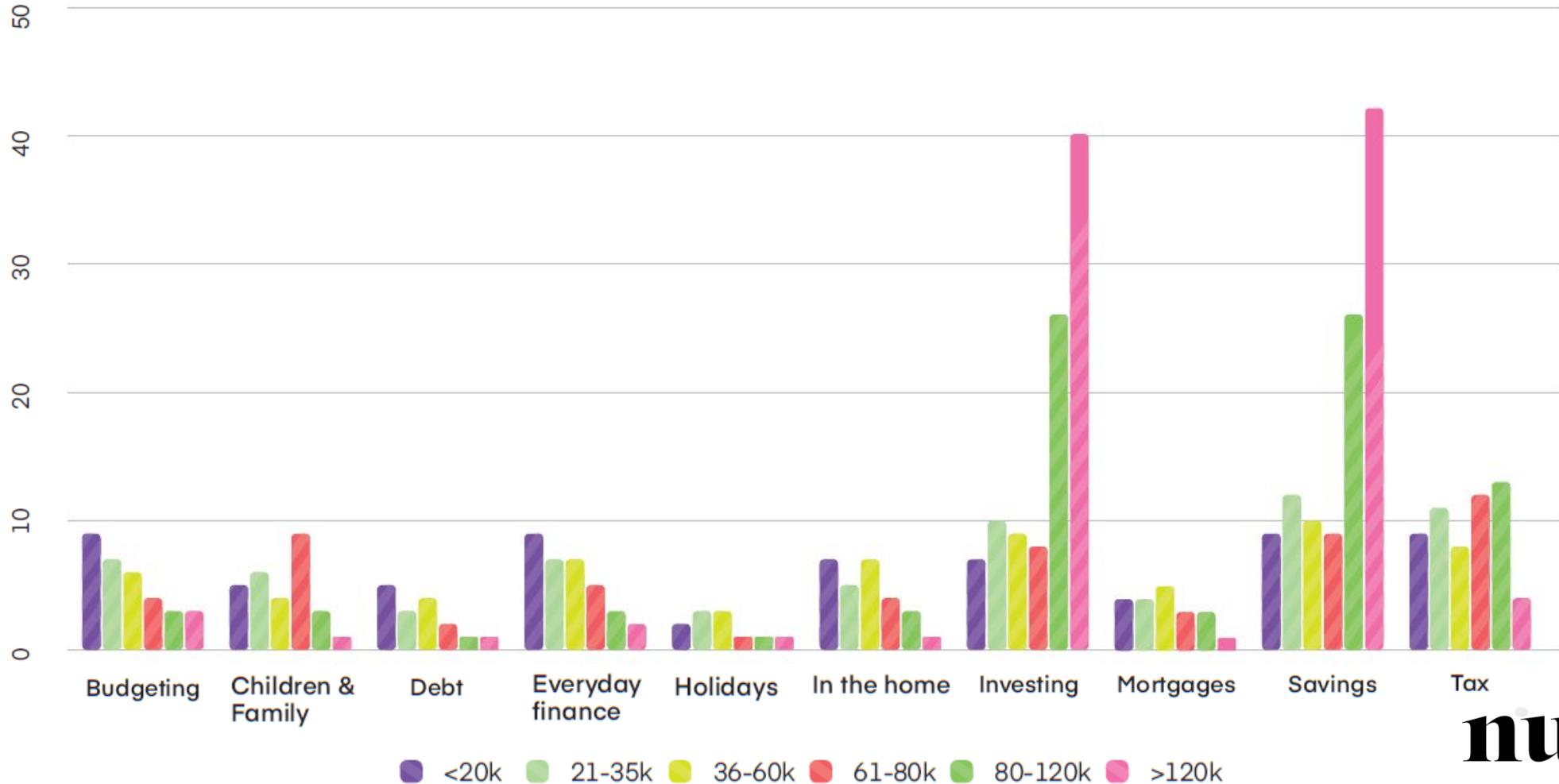
— **Type of content**

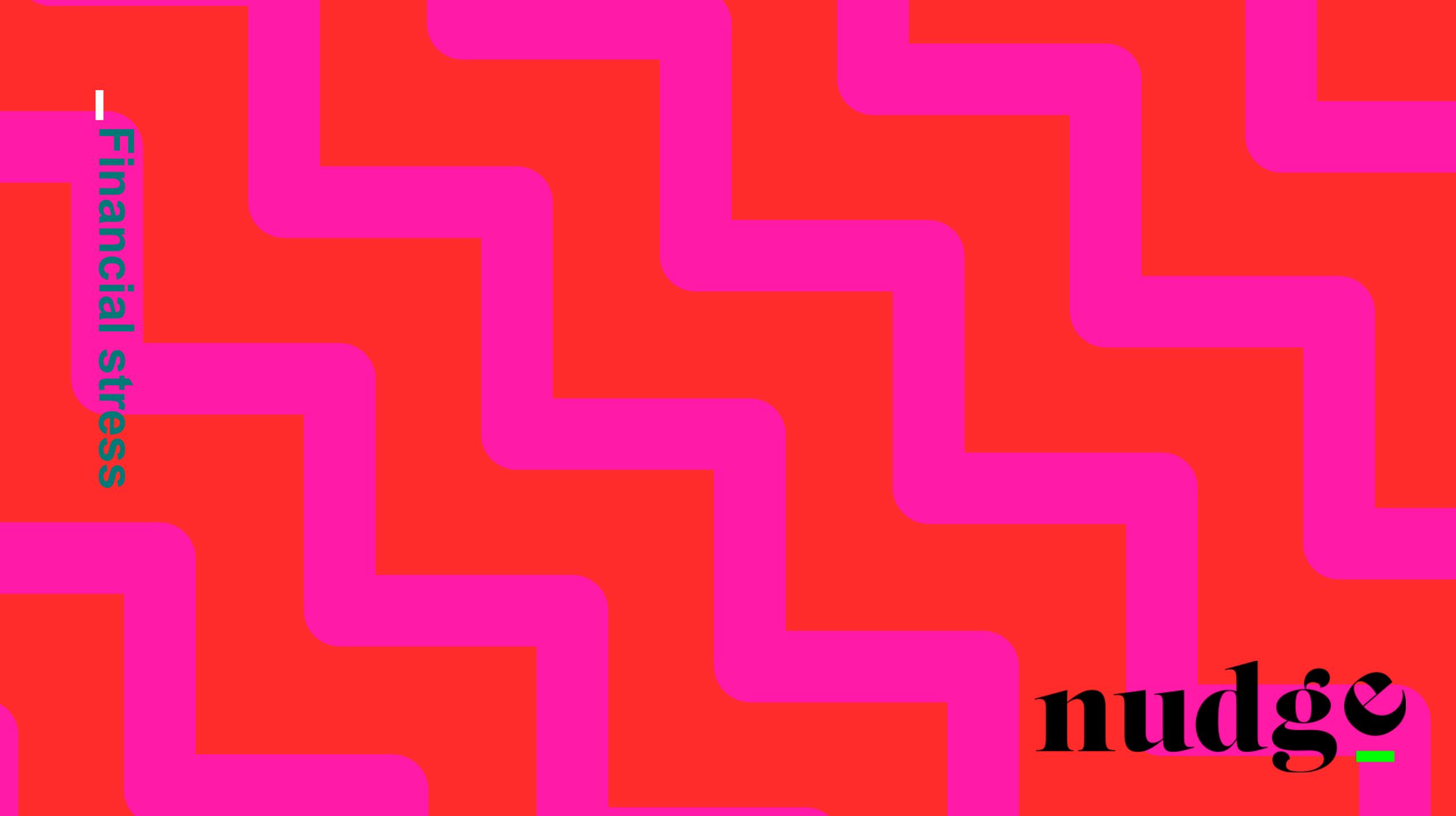
Avoiding scams	Credit Rating	Government support	Investing	Relationships
Borrowing	Debt	Holidays & travel	Life after work	Savings
Budgeting	Divorce & separation	In the home	Mortgages	Students & graduates
Care & support	Employment	Inheritance	New to the UK	Tax
Children & family	Everyday finances	Insurance	Pensions	Vehicles

Financial content – by age



Financial content - by salary - 32 years and under





nudge

— **Financial stress**

— Financial Stress – by age

<23

24-32

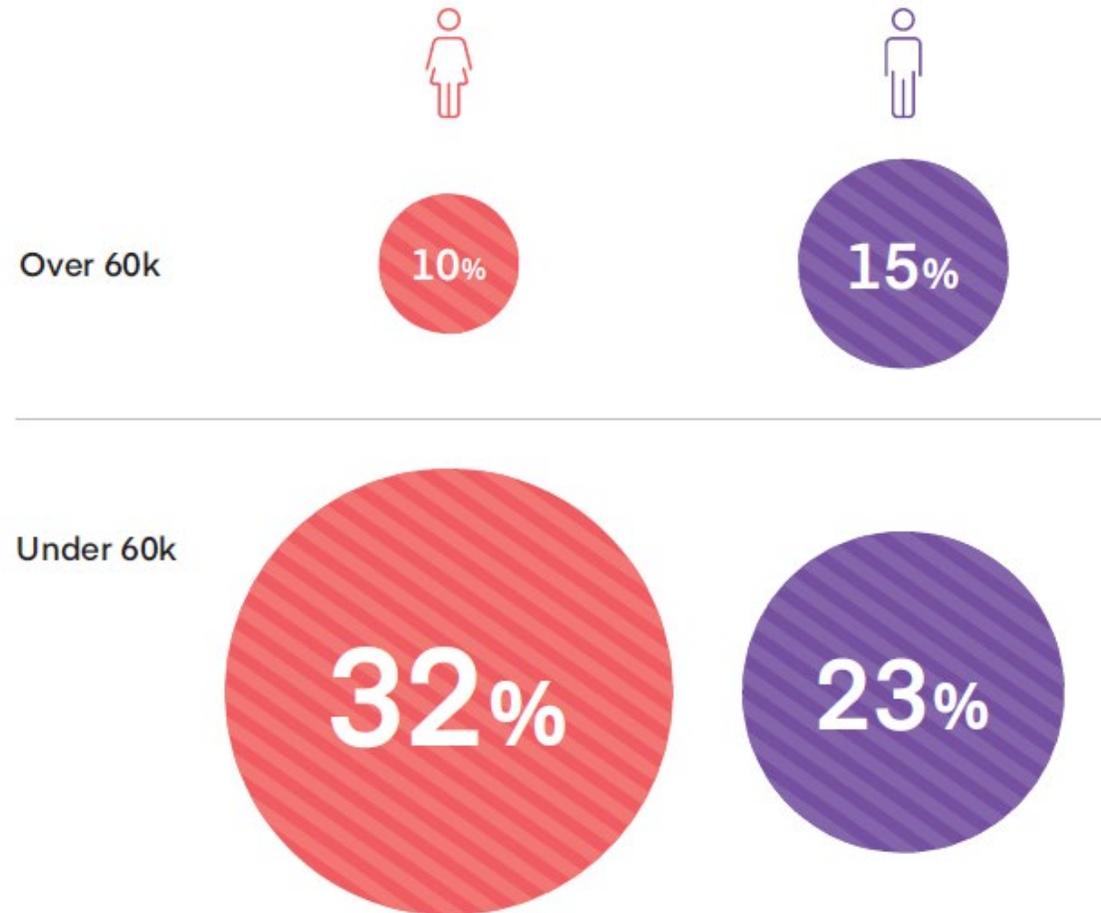
33-39

40-52

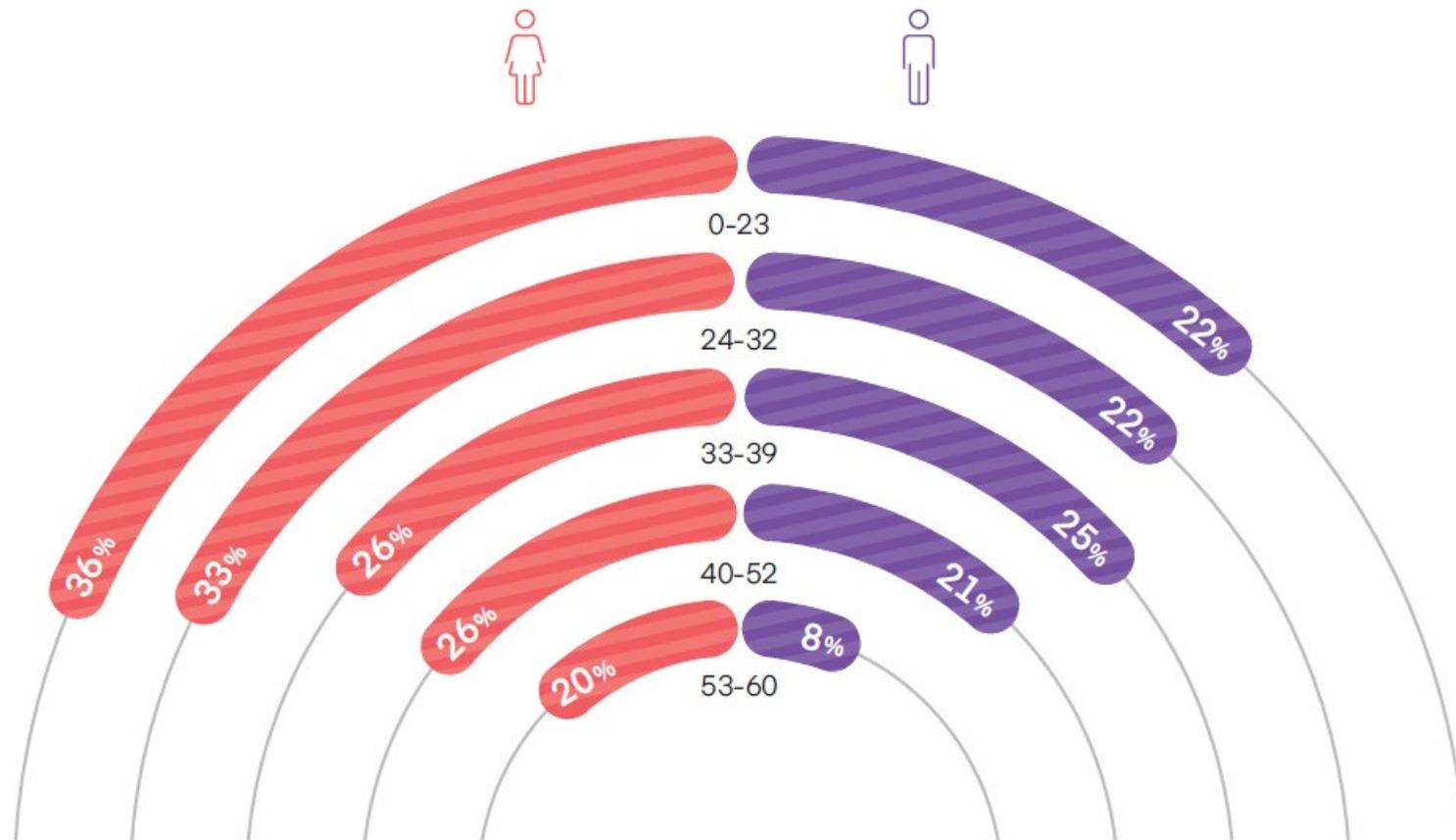
53-60

61>

Financial Stress – by salary and gender



Financial Stress - by age and gender



— ‘Living and breathing’





Map out your financial wellbeing ecosystem

Connect the different elements for a single, cohesive strategy. And define its purpose



Make education the beating heart

Provide context & understanding to empower and enable informed decisions.



Harness the power of data

For personalisation, timeliness and relevance



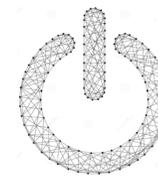
Monitor Macro changes

For context and to prioritise information shared and campaigns



Talk in a style that engages

Regular Simple snackable content that's convenient and easy to digest



Use technology for scale

Technology ensures scalability and sustainability long term and enables monitoring of outcomes and trends



Ensure your strategy learns

Monitor changing needs and trends to identify gaps and opportunities

Thank you!

nudge



Workplace Mental Health Platform

Mental wellbeing. Done well.

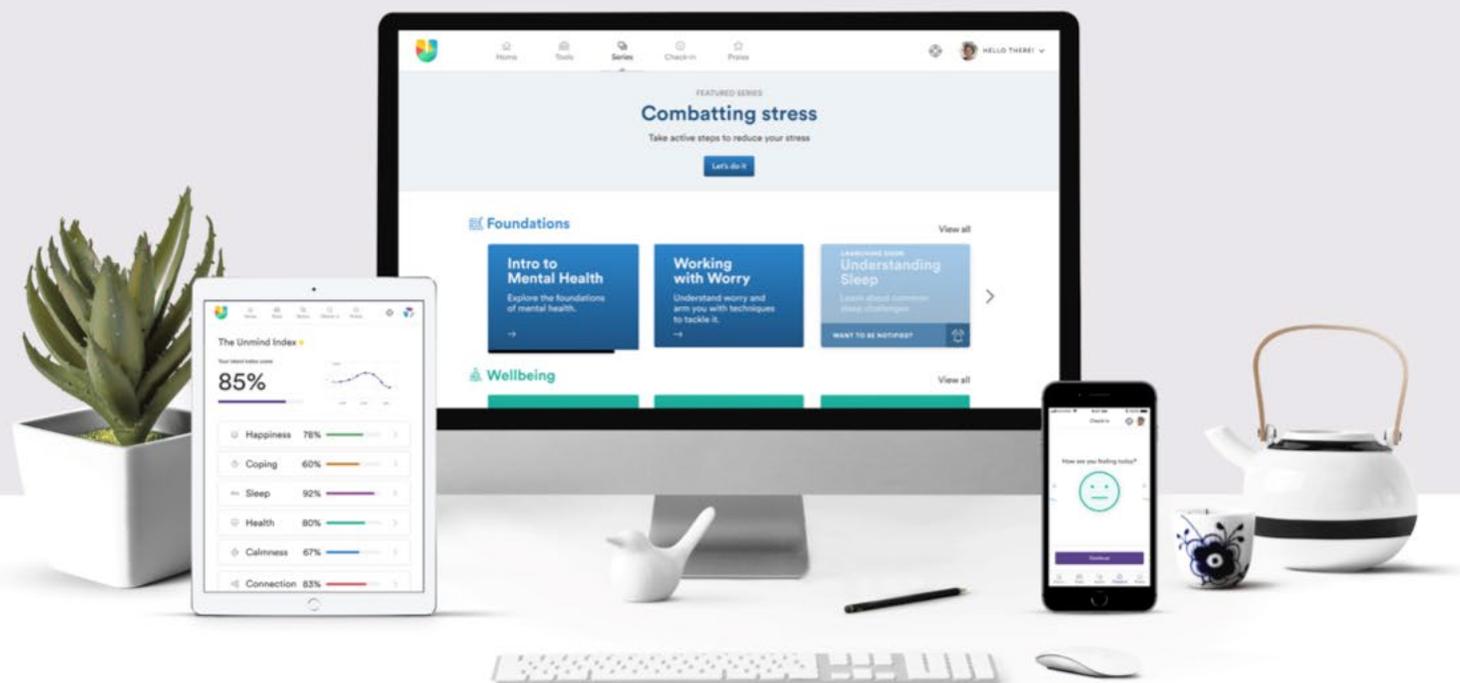
We help employees improve their mental health.

Digital

Beautiful

Affordable

Designed by experts



Featured clients:



SLAUGHTER AND MAY



OUR BELIEF

**Everyone has the right to
a healthy mind.**

FAITH & VALUES

Hopelessness and the increasing U.S. suicide rate

Rise in long-term teacher sickness blamed on stress

Nicola Woolcock
Education Correspondent

Growing numbers of teachers are on long-term sick leave, adding to pressure on a profession already struggling with recruitment and retention.

Freedom of information requests show that 3,750 teachers were signed off because of work pressure, anxiety or mental illness in the past academic year, a 5 per cent rise on the year before.

This suggests that one in 53 teachers spent more than a month off work in 2010-11, up from one in 90 the year before and one in 95 three years ago. Altogether, teachers have taken 1.3 million days off for stress and mental health reasons in the past four years, according to figures compiled by the Liberal Democrats.

Layla Moran, the Lib Dem spokes-

woman for education, said: "These figures lay bare the impossible pressures our teachers are being put under. It is simply unacceptable that those working tirelessly to do the best for our children are seeing their mental ill-health affected as a result."

"This must be a wake-up call to the new education secretary, Damian Hinds. Stress and anxiety are fuelling the teacher recruitment and retention crisis, but the government's approach is making matters worse. We need fundamental reform of assessments and inspections in our schools, which are two of the greatest sources of anxiety."

Recent figures showed that the number of graduates applying for teacher training fell by a third in one year. The government has missed its teacher training targets for five years.

Mary Bousted of the National Education Union, formed from the merger of the National Union of Teachers and the Association of Teachers and Lecturers, warned of an "epidemic of stress". She told *The Guardian*: "Teachers work more unpaid overtime than any other profession. Classroom teachers routinely work 55 hours or over a week. School leaders routinely work over 60 hours a week."

She said that schools had been "bombed with constant changes to the curriculum and assessment regimes. It has been a relentless policy onslaught which has left teachers rocking from stress and exhaustion."

A Department for Education spokesman said: "We continue to work with teachers, unions and Ofsted to tackle unnecessary workload and create extra work."

God is alive and in has increased steadily



Never tell your boss you are mentally ill, Ruby Wax advises

all odds, we've: So God in hope for belief has through



Student crisis as suicides hit record levels

EXCLUSIVE: NHS more than DOUBLES spending on private beds for mental health patients after slashing hundreds of its own beds - to save money

- Private beds, used when NHS runs out, are costly and often miles away
- But shock figures show they are being used more as NHS bed cuts bite
- 22 NHS trusts increased their spending from £14.7m to £38.2m in 2 years
- The same 22 trusts cut the number of beds on their own wards by 6.1%
- Figures slammed by charities, nurse leaders and shadow health minister

Stigma, discrimination affecting mental health care

By Lydia Edin & Marlene O'Brien

prolonged system and provided... in the other countries... in the UK... in the UK... in the UK...

mental health care... in the UK... in the UK... in the UK...

mental health care... in the UK... in the UK... in the UK...

5p DAILY EXPRESS

FREE INSIDE EXCLUSIVE GUIDE TO SAVING YOUR MONEY HOW TO CUT YOUR MORTGAGE COSTS

NEW HOPE TO SCRAP THE HATED DEATH TAX

CRAZED PILOT'S SUICIDE PLUNGE

METRO

ROBIN WILLIAMS 1951-2014

Agony of his final hours revealed

He went to bed alone, slashed wrists then hanged himself

ROBIN WILLIAMS... BY BONNIE TESTER... He went to bed alone, slashed wrists then hanged himself... He went to bed alone, slashed wrists then hanged himself...

MENTAL HEALTH CRISIS DEEPENS



Postal Service anxiety high

DEFAULT ON BENEFIT FUND NEAR AS CONGRESS ACTION IS STALLED

By Hope Yee Associated Press

WASHINGTON - The U.S. Postal Service is bracing for a first-ever default on billions in payments due to the Treasury, and another \$6.6 billion due in September - will be left unpaid, the mail agency said Monday. Postal officials said

With cash running perilously low, two legally required payments for future postal retirees' health benefits - \$5.5 billion due Wednesday, and another \$6.6 billion due in September - will be left unpaid, the mail agency said Monday. Postal officials said

coming months, a \$1.5 billion payment is due to the Labor Department for workers compensation, which for now it expects to make, as well as millions in interest payments to the Treasury.

The defaults won't stir any kind of catastrophe in day-to-day mail service. Post offices will stay open, mail trucks will run, employees will get paid, current retirees will get health

ness customers are troubled by continuing losses that point to deeper, longer-term financial damage, as the mail agency finds itself increasingly preoccupied with staying off immediate bankruptcy while Congress delays on a postal overhaul bill.

Postmaster General Patrick Donahoe has described a "crisis of confidence" amid the mounting red ink that could

it was a great asset - if you had a letter or package and you needed to get it up to the North Pole, you knew it would be delivered," said Jim Husa, 87, of Lawrence, Mich., after stopping to mail letters recently at his local post office.

Noting the mail agency's financial woes, he added: "Times have changed, and we old-timers know that. FedEx and UPS and the Internet

1

4

4

4

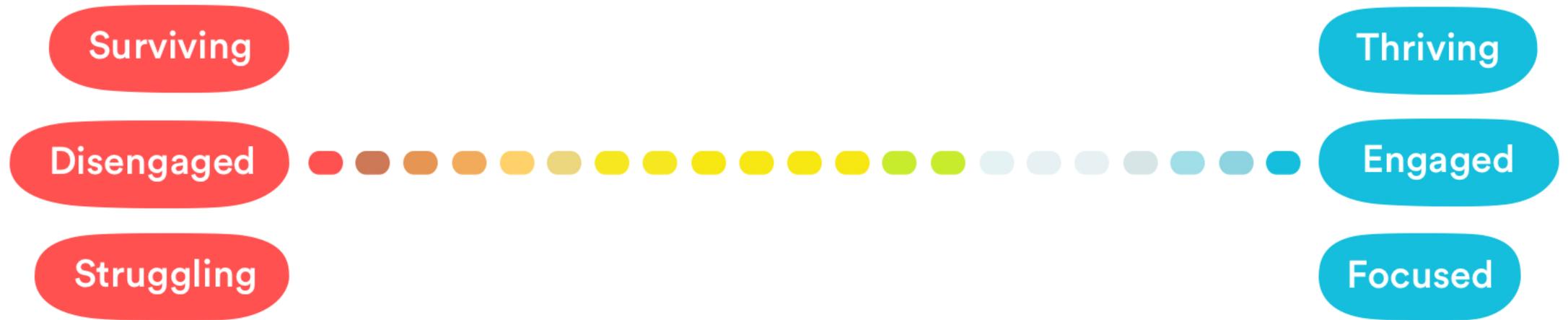
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Mental health is not a dirty word,
we all have mental health, like we
do physical health, good or ill.

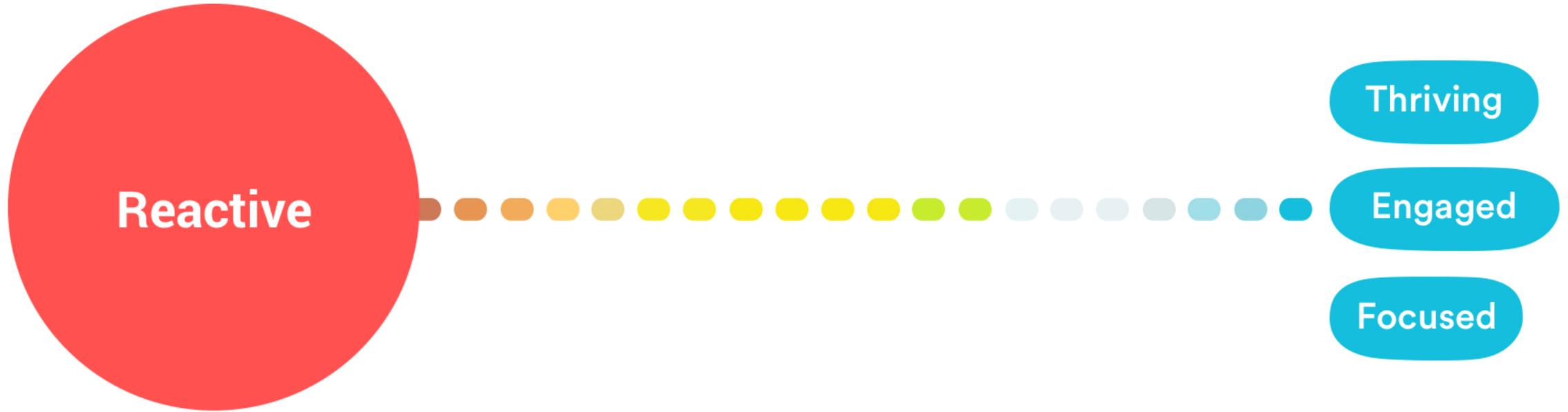
— HRH Prince William, Duke of Cambridge

October 2016

We all have mental health. All of the time.



We all have mental health. All of the time.



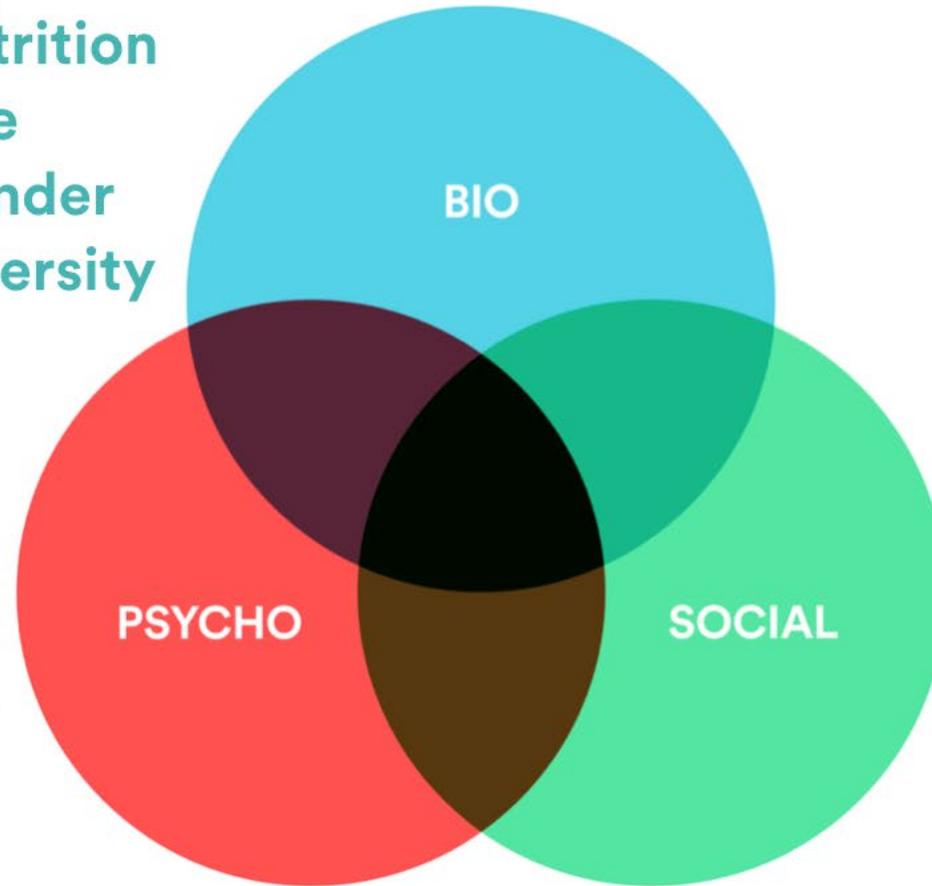
We all have mental health. All of the time.





What affects our mental health and wellbeing?

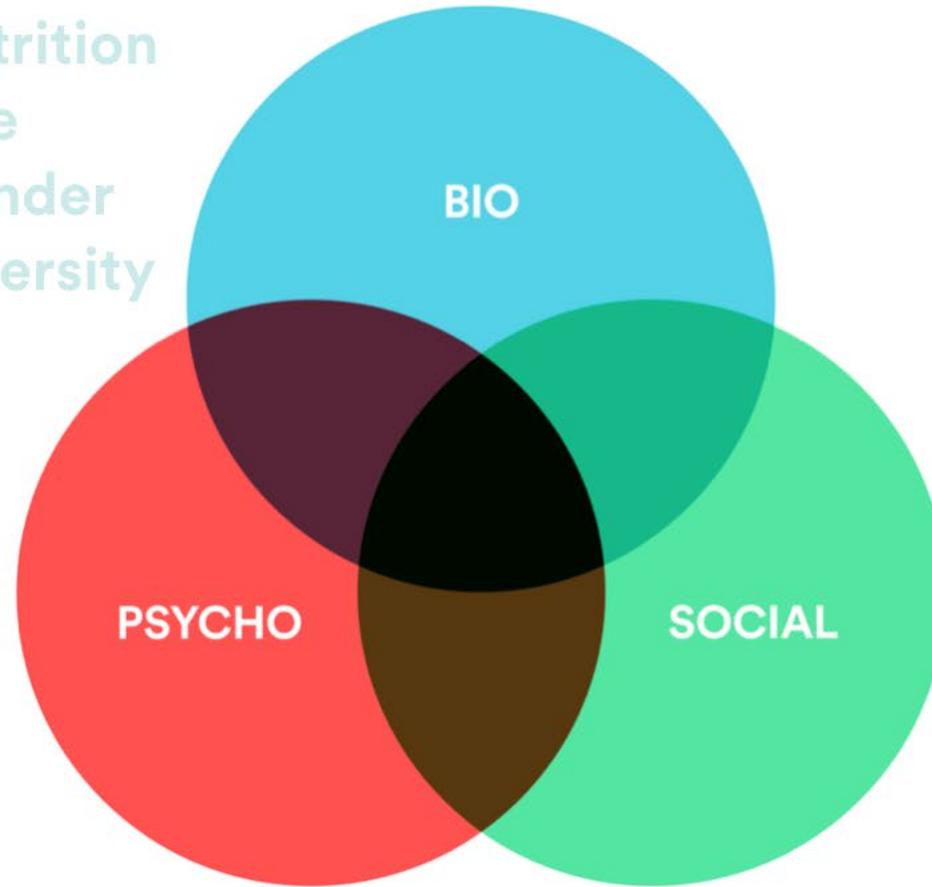
Genetics
Physical health
Nutrition
Age
Gender
Diversity



Personality type
Core beliefs
Education

Financial
Living environment
Work
Social network
Family and friend network

Genetics
Physical health
Nutrition
Age
Gender
Diversity



Personality type
Core beliefs
Education

Financial

Living environment
Work
Social network
Family and friend network



“

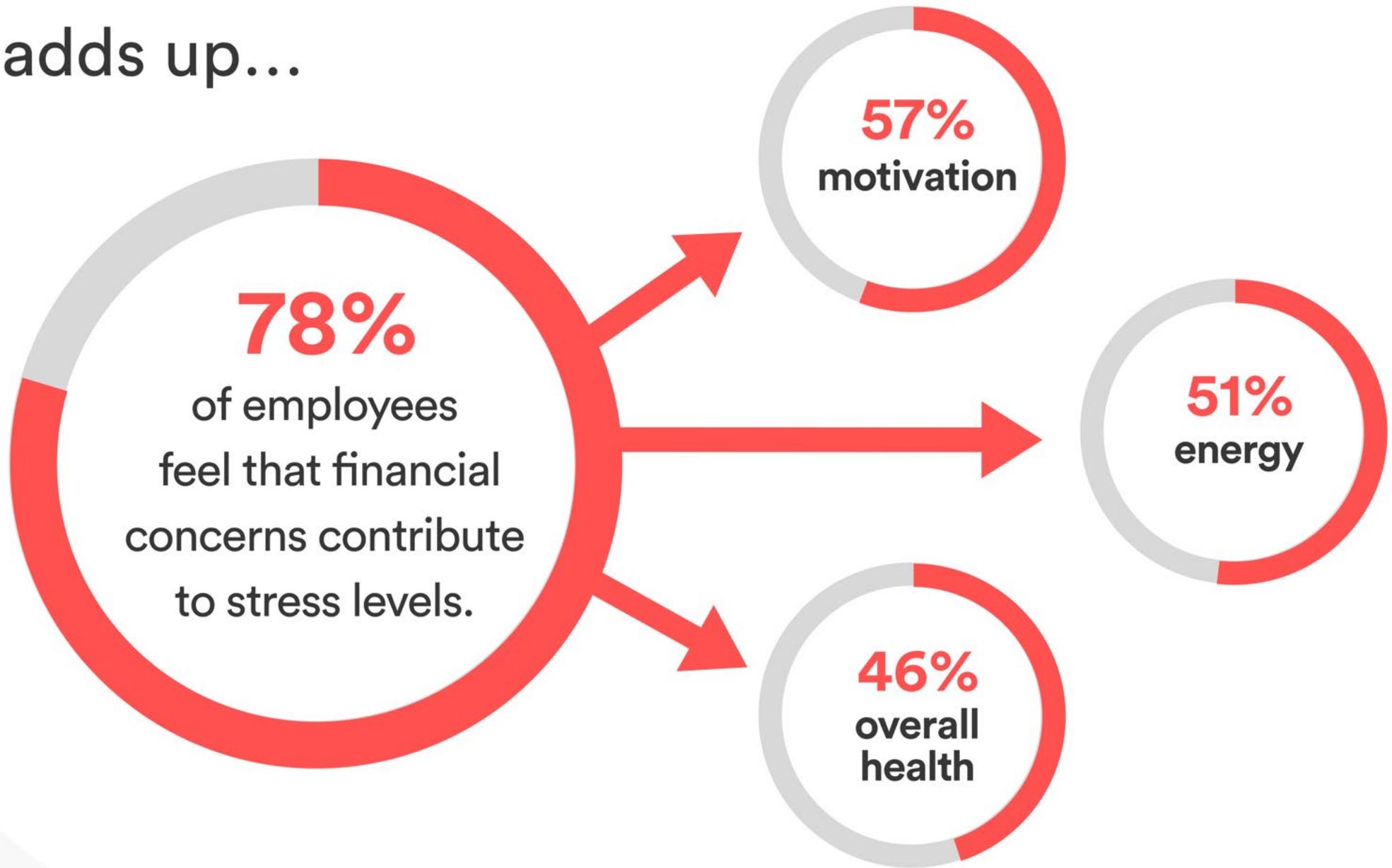
Stress is one of the top three causes of long-term absence, and 39% report it as a top three cause of short-term absence.

— Health and Wellbeing at Work (CIPD 2018)

It all adds up...



It all adds up...



Compounded impact of financial worries...



Compounded impact of financial worries...



*CIPD

†People Management

A snapshot of Britain's sleep

35%

sleeping problem for
more than 5 years

30%

have poor sleep
every night

74%

sleep less than seven
hours on average

Sleep is important for our physical health

- Nervous System
- Immune system
- Cardiovascular health
- Musculoskeletal system
- Blood sugar
- Hormones

Sleep is important for our mental health

- Brain
- Emotions
- Stress
- Focus
- Learning
- Memory

Employees that took part in a sleep deficiency study reported:



HEADACHES



HIGHER LEVELS
OF STRESS



ANXIETY



INFLUENZA
SYMPTOMS



POOR VISION



BACK PAIN

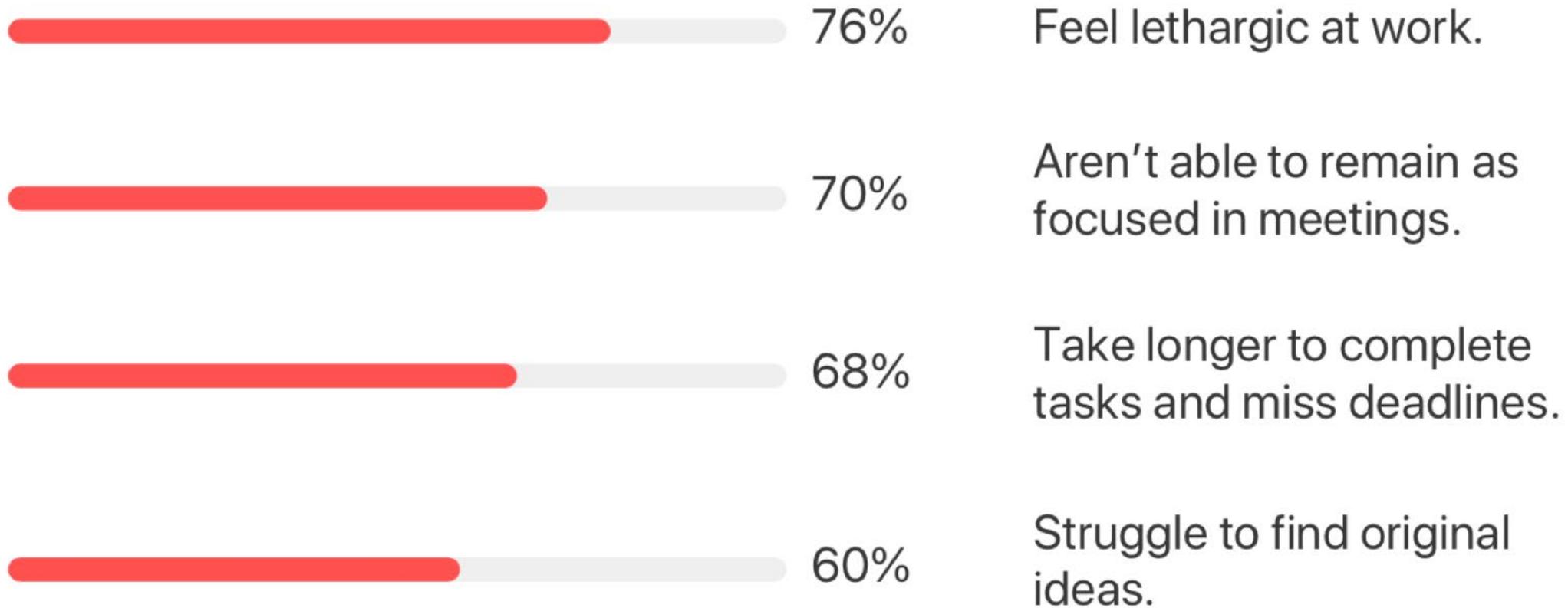


JOINT PAIN

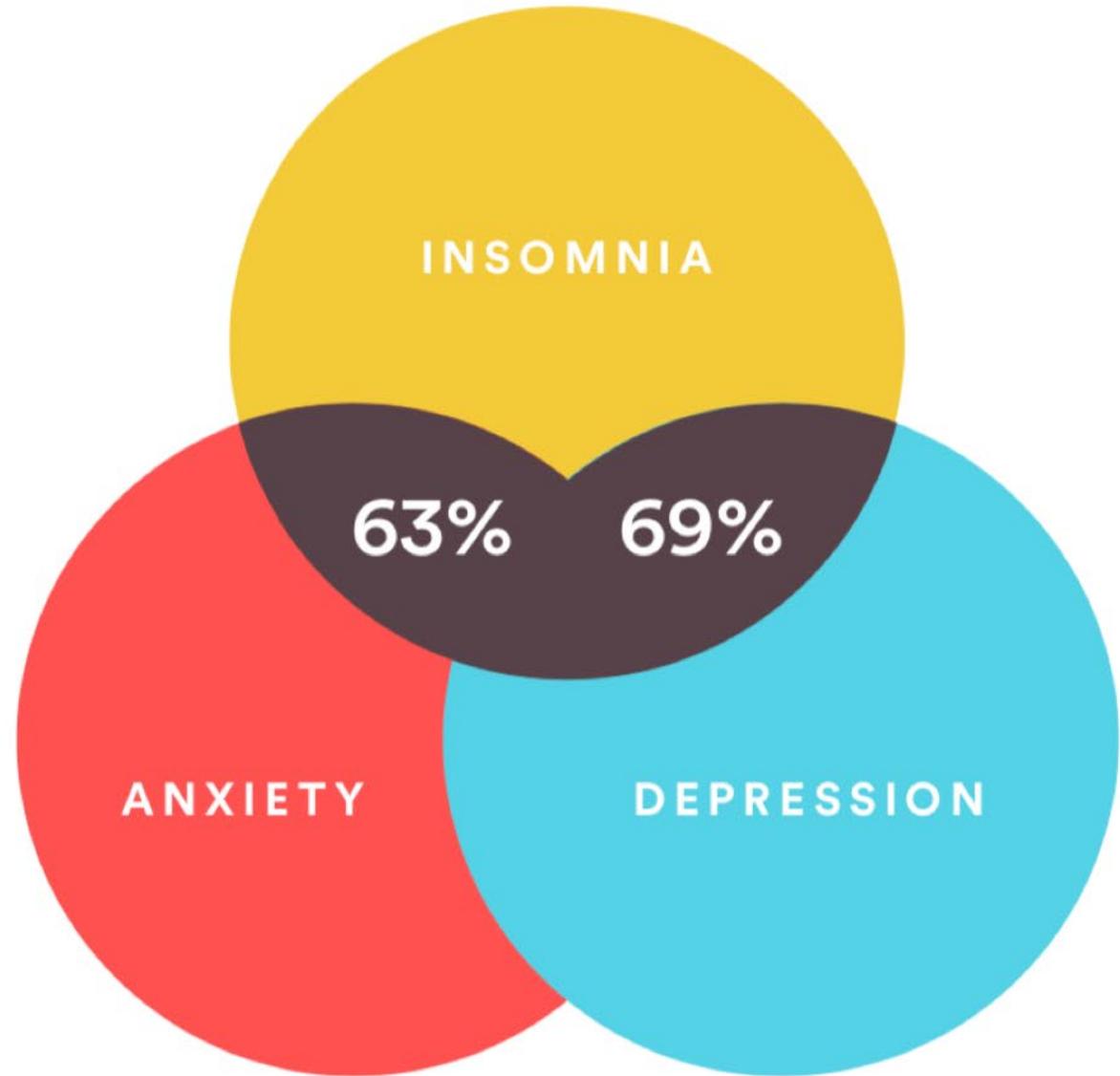


PANIC ATTACKS

After a poor night's sleep, an employee will not be at their best.



Mental health: three key overlapping conditions



Reference: Okuji, Y. et al. (2002).
Psychiatry and Clinical Neurosciences.

“

Sleep is the single most effective thing we can do to reset our brain and body health each day.

— Matthew Walker
Why We Sleep

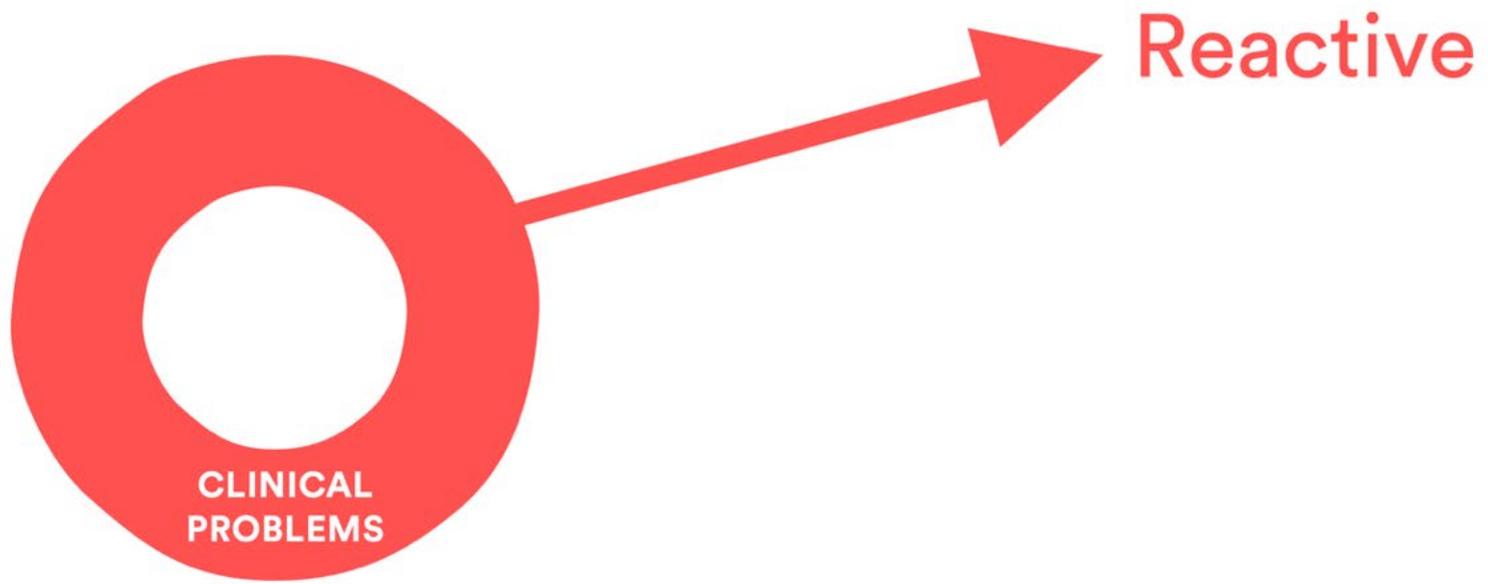


Sleep?

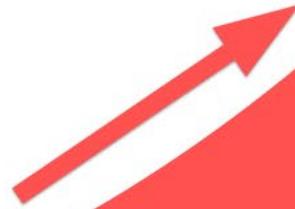
**There's a nap
for that.**

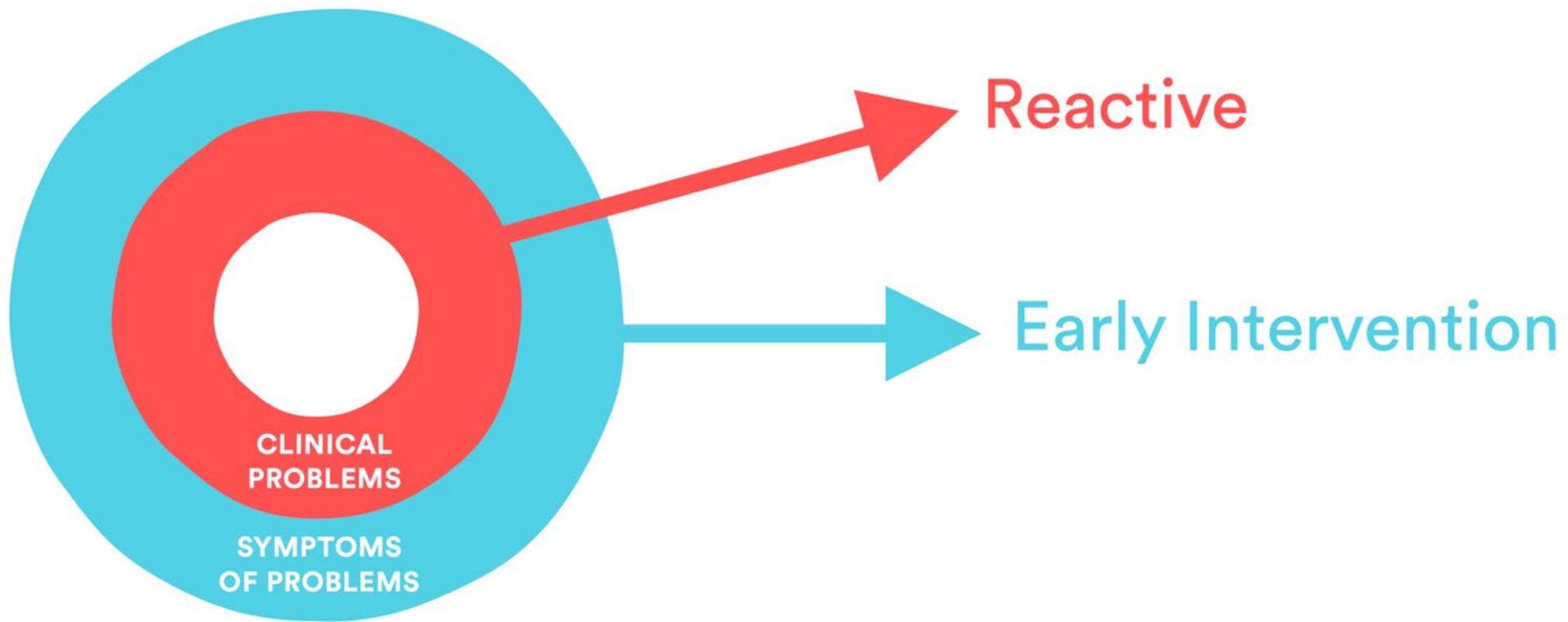
unmind

How do we improve things?



“If you always do what you’ve always done...
...then you’ll always get what you always got.”

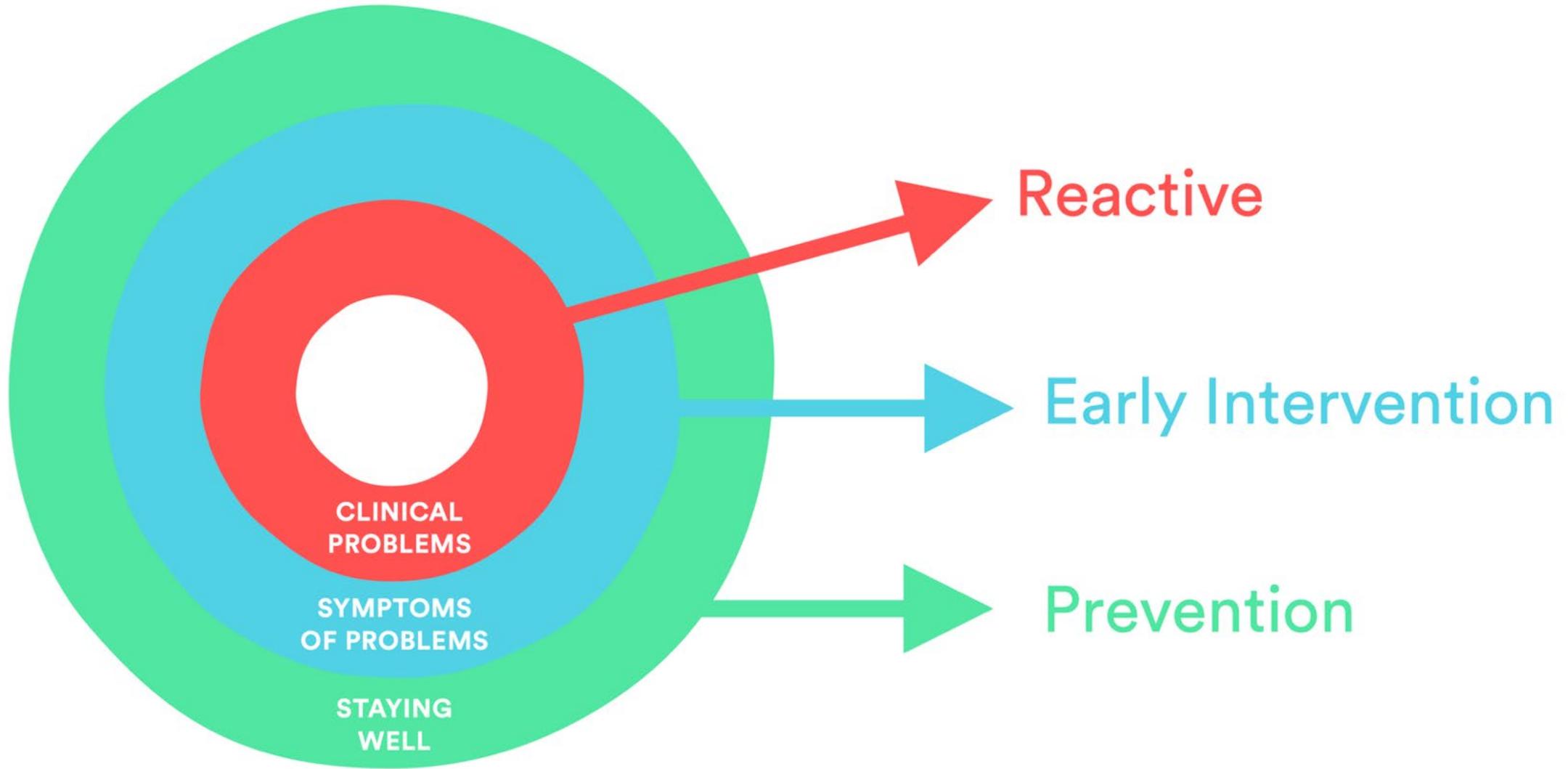




“The most effective
form of intervention...



...is an early
intervention.



Prevention is about helping people stay healthy, happy and independent for as long as possible. This means reducing the chances of problems arising in the first place and, when they do, supporting people to manage them as effectively as possible.

— Prevention is better than cure (2018)

The Unmind Platform

We empower employees and organisations to proactively measure, manage, and improve their mental health and wellbeing – anytime, anywhere.



Learning &
Development



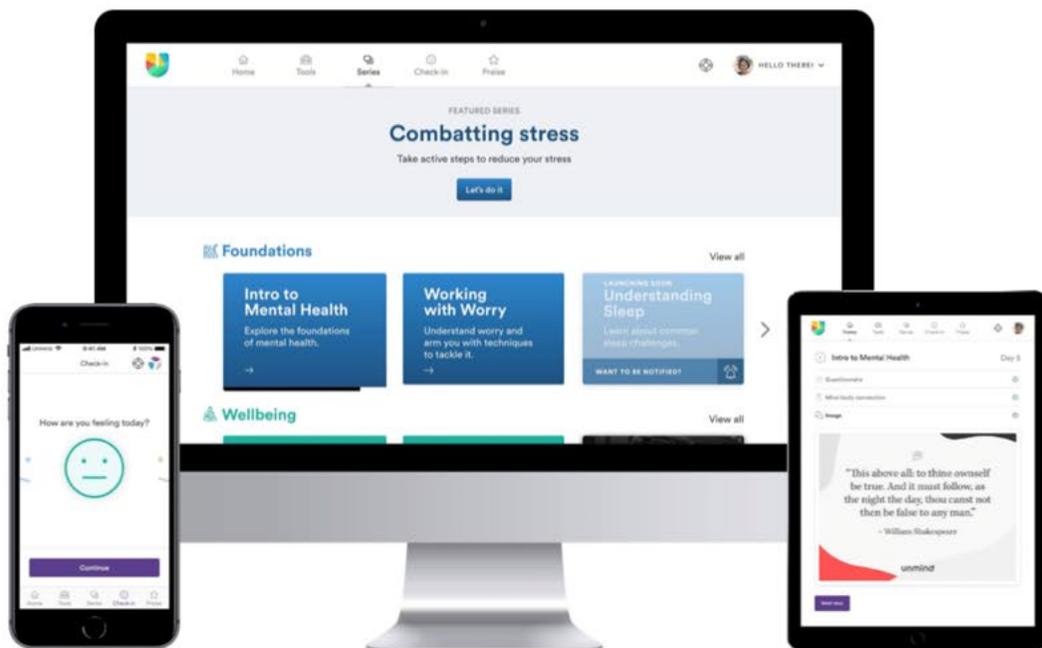
Tools &
Training



Assessment &
Insights



Support &
Signposting



SCIENTIFIC PILLARS

Cognitive Behavioural Therapy

Neuroscience

Positive Psychology

Mindfulness

“

We link into an employer's benefits or payroll system to gain insight into its employees. This gives us information such as when they have a change in pay, status or address so we can deliver relevant financial education to them.

— Tim Perkins, Nudge

**Do you remember when
jogging was weird?**

Beatlemania strikes again!

Shaun Cassidy: David's brother is the hot one now

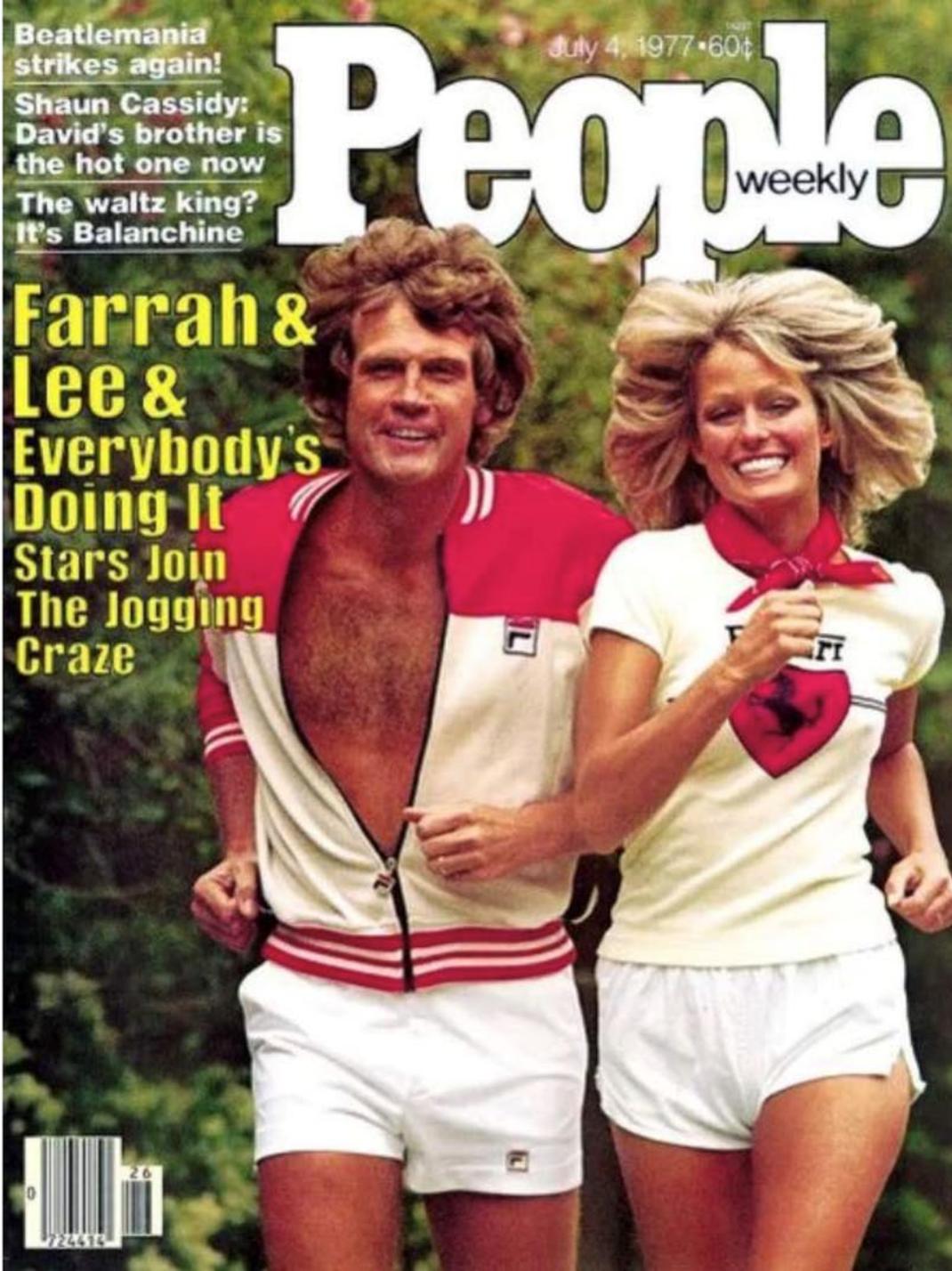
The waltz king? It's Balanchine

July 4, 1977 • 60¢

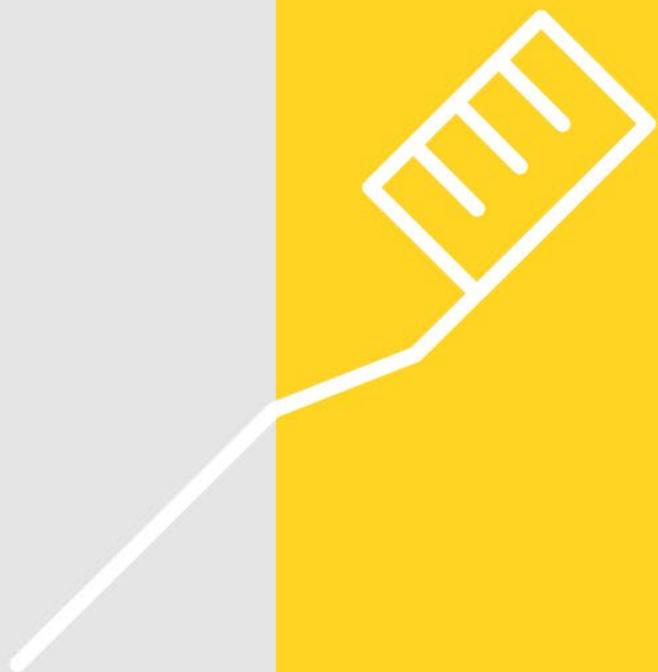
People

weekly

Farrah & Lee & Everybody's Doing It
Stars Join The Jogging Craze











NEW

FLUORIDE

All round protection



We need to **highlight** the opportunity.

Aspiration leads
to motivation.

Motivation leads
to **engagement.**







The Unmind Approach

Happy gut, healthy mind.



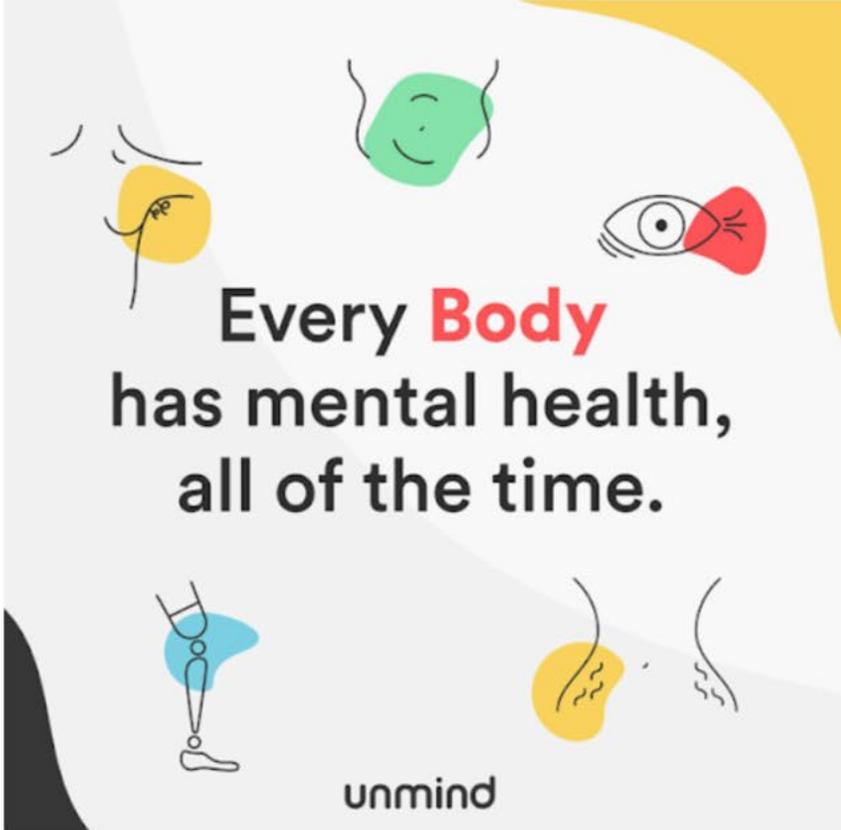
Unmind's new Series helps you keep your gut healthy and your mind nourished.



 unmind

Check out 'Food to Boost Mood' at wellbeing.unmind.com



Every **Body has mental health, all of the time.**

unmind

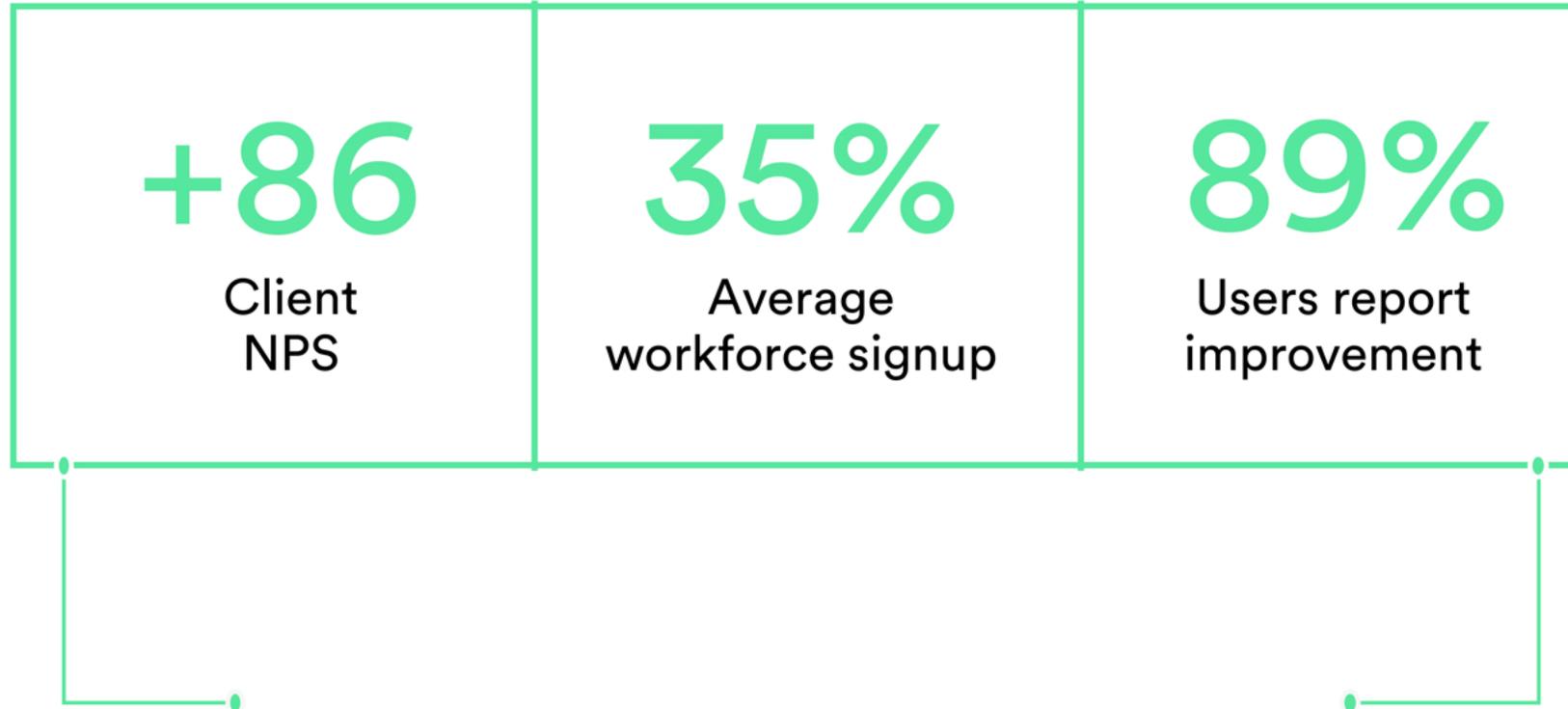


Sleep?

There's a nap for that.

unmind

Client Success Metrics



Client Success Metrics

+86

Client
NPS

35%

Average
workforce signup

89%

Users report
improvement

“I believe that Unmind has made a real, tangible, positive difference to me as a person. It has improved my mood, made me feel less isolated, and more independent. I use it every day and it’s changed my life.”





Mental wellbeing. Done well.

hello@unmind.com

www.unmind.com

Mental wellbeing.
Done well.

Building a proactive and preventative mental wellbeing strategy.

Handbook

unmind



Getting your employees to engage

January 2020

BUCK



Senior DC Pension Consultant
17 years industry experience
SME – Communications and Engagement

Over the next 20 minutes we will look at

- The three stages of your engagement
- Think about how you think
- Examples

But we will need your help.



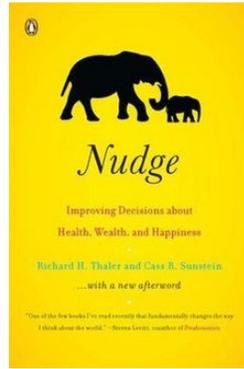
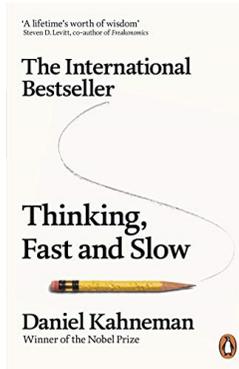
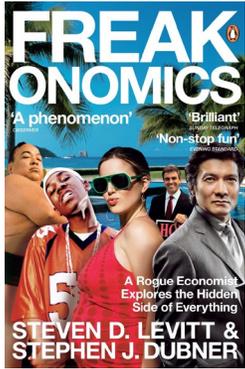
Stage 1 – What do you have in place already? Can you leverage it better?
Annual events – open enrolment, benefit statements, mental health week
Improve what you are already doing



Stage 2 – Increase digital delivery and look to communicate outcomes not products. Help protect your family, not here are the terms of your life cover. Consider an internal brand



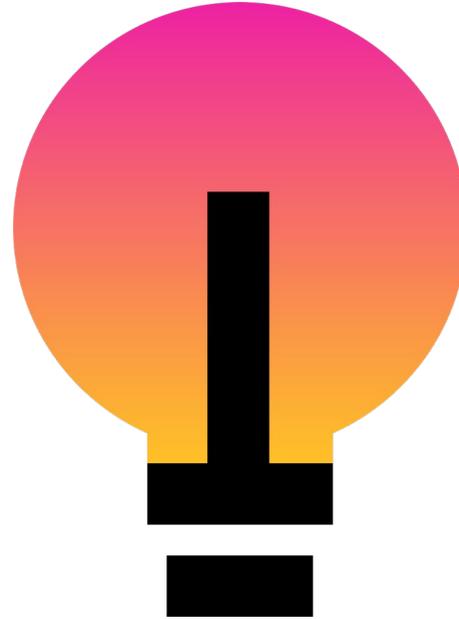
Stage 3 – Data and analytics led, personalised and hyper-personalised communications. Timely, relevant and not creepy – and ideally events based.



Alain Samson

Behavioraleconomics.com

Fast brain



Slow brain

Think about how we think

- **Quick**
- **Instinctive**
- **Impulsive**
- **Unconscious**

3 x 10

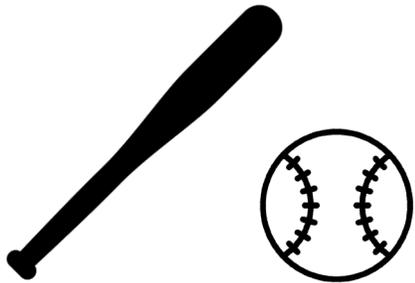
- **Takes effort**
- **Focused**
- **Complicated issues**
- **Changes your physiology**

14 x 63

- **Both hard baked into us**
- **Crucial to us as humans**
- **Both have strengths and weaknesses**

If you think about these, you will get the right answers. But your brain will give you a fast answer. People take in information like this all the time.

A bat and a ball cost £1.10 in total. The bat cost £1.00 more than the ball. How much does the ball cost?



Did you think 10 cents?
Most people do
Answer is 5 cents

Checking copy for mistakes?
Read backwards. Engage slow
brain so fast brain doesn't
auto-correct for you

How many times does the letter F appear in the following sentence.

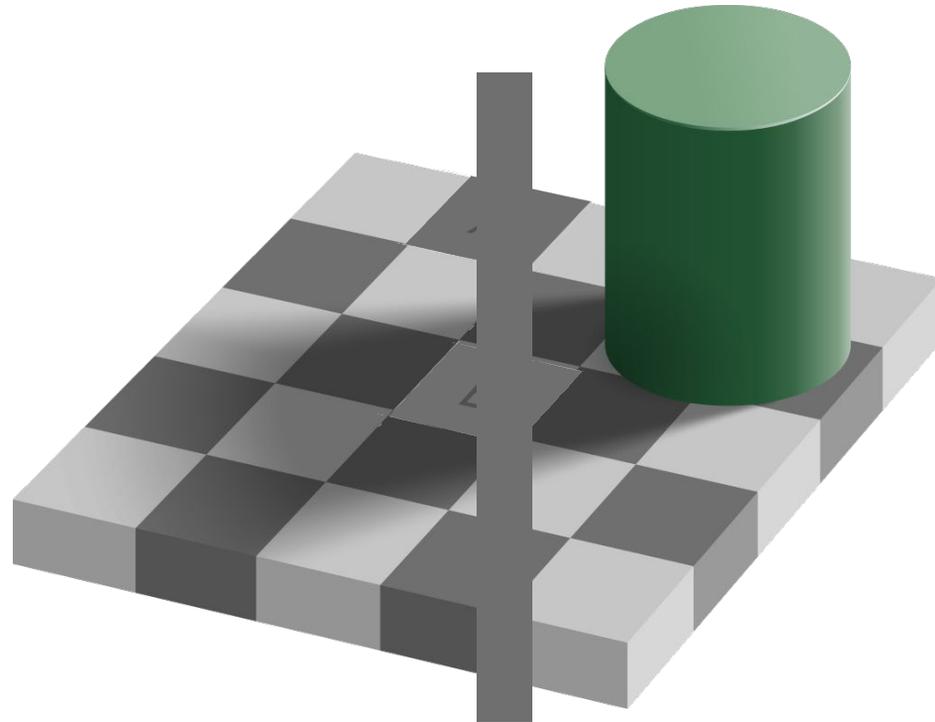
The daily factory from a big fan for so is in it usually it is backwards
they can see the craft of mistakes, if they see them at all.

Did you get 8?
Did you get 7?
Did you get 6?
Did you get 5?
The answer is 7

You would have got this by reading carefully, but your fast brain doesn't need to read everything. As you can see by reading the sentence now.

And how you show information is crucial

Which square is lighter?



They are the same. Only what is around B makes it look different. It really is the same. Even when you know they are the same, your brain still tells you they are not. That is how powerful cognitive biases can be.

Lets get the slow brain working

The adding 1 test. Add 1 to each following number –

For example



7582

8693

The adding 1 test – Add 1 to each following number –

3750

We place the old numbers here as we no longer need them.

7582

The adding 1 test – Add 1 to each following number –



6146



3750

The adding 1 test – Add 1 to each following number –

8302

6146

The adding 1 test – Add 1 to each following lumber –



The adding 1 test – Add 1 to each following lumber –

1687

2785

The adding 1 test – Add 3 to each following lumber –

39467



It gets harder with more numbers. BUT
Fast brain and slow brain have advantages and
disadvantages and you use both. And so do your
colleagues. Understand them and how they work to
improve any and all communications.
Did you notice that we have been adding lumber? Or that the
text changed colour? Or that the numbers on the right stopped
making sense a few slides ago?

Cognitive biases are real and powerful. Some biases for you to consider when communicating with employees

- Confirmation bias
- Default/status quo bias
- Anchoring
- Commitment bias
- Present bias
- FOMO
- Regret aversion
- Loss aversion
- Framing
- Mental Accounting

There are a couple that are particularly helpful for communications

Ambiguity bias



People do not like doing things that they are not sure about. That is why you see more and more of these 'breadcrumbs' on websites. They show you how far along a process you are.

You know you are at step two of four. You are more likely to continue.

This is aiming at removing ambiguity bias.

Saliency bias – People will more choose things more often if they stand out



Very simple example of how this can change your communications

Dear Colleague,

We are contacting you because it is at this time of year you are able to partake in the open-enrolment window and adjust your extensive benefits package from Wassitcalled Ltd through MyBens.

This represents a fantastic opportunity to ensure that the benefits you have are right for you. You can choose to increase or decrease benefits such as your death-in-service, your private health insurance or defined contribution pension. You can buy additional voluntary benefits such as dental care and there are generous retail discounts.

You have the flexibility to design what is right for you, with myriad choices allowing a fully bespoke solution. The system remains open until the 16th of January 2020. Should you require additional assistance, there are detailed instructions online or you can contact the HR team directly.

This is an important time for you to make these choices, so please do complete the relevant tasks within the allocated time.

Kind regards,

Your HR Team

...can become

Morning Andreas,

It's time to get the benefits you want.

It takes just 10 minutes on [MyBens](#) to increase how much your family receives if you die, how much you save for your future and the number of benefits you make the most of. All you have to do is log in, select and confirm your choices. Easy as that.

Most of your colleagues log in every year and choose the benefits they want. However, Wassitcalled have created a default package for you if you haven't selected your benefits before. You can log in to view and update your package [here](#).

You have until 16th January 2020 so don't miss this chance!

There's help within [MyBens](#) and the [HR team](#) are always here to help.

Get what you want, and what you need, with Wassitcalled.

PS – the answer to the secret question is Glasgow Rangers

Dear Colleague,

We are contacting you because it is at this time of year you are able to partake in the open-enrolment window and adjust your extensive benefits package from Wassitcalled Ltd through MyBens.

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Flesch-Kincaid
Readability Score
48.2

This is an important time for you to make these choices, so please do complete the relevant tasks within the allocated time.

Kind regards,

Your HR Team

Score	School level	Notes
100.00–90.00	5th grade	Very easy to read. Easily understood by an average 11-year-old student.
90.0–80.0	6th grade	Easy to read. Conversational English for consumers.
80.0–70.0	7th grade	Fairly easy to read.
70.0–60.0	8th & 9th grade	Plain English. Easily understood by 13- to 15-year-old students.
60.0–50.0	10th to 12th grade	Fairly difficult to read.
50.0–30.0	College	Difficult to read.
30.0–0.0	College graduate	Very difficult to read. Best understood by university graduates.

...can become

Morning Andreas,

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PS – the answer to the secret question is Glasgow Rangers

Flesch-Kincaid
Readability Score
85

Score	School level	Notes
100.00–90.00	5th grade	Very easy to read. Easily understood by an average 11-year-old student.
90.0–80.0	6th grade	Easy to read. Conversational English for consumers.
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And this is a purposefully simple example

- Making changes need not be complicated or difficult
- You do not need to go from Zero to Hero
- Understanding how people think can positively impact all of your communications at all levels
- Developing this alongside strategy can boost impact
- Cognitive biases are powerful and exist. Understand their impact and possible uses.

- Do not let perfect be the enemy of great
- There are important things happening and you can improve your colleagues lives
- You can make a difference whichever comms stage you are in
- Start the journey – remove your ambiguity bias by getting help
- Find out what your employees want to hear about
- Think about how they think. And work out WHY they want to

Finally **know** – do you know the answer to the secret question? Glasgow Rangers.

The answer is on slide 22. If you know that answer, it is because you read the PS. Lots of people read a PS. A very small, even silly example of tiny changes in comms that can improve engagement.





Let's GO!

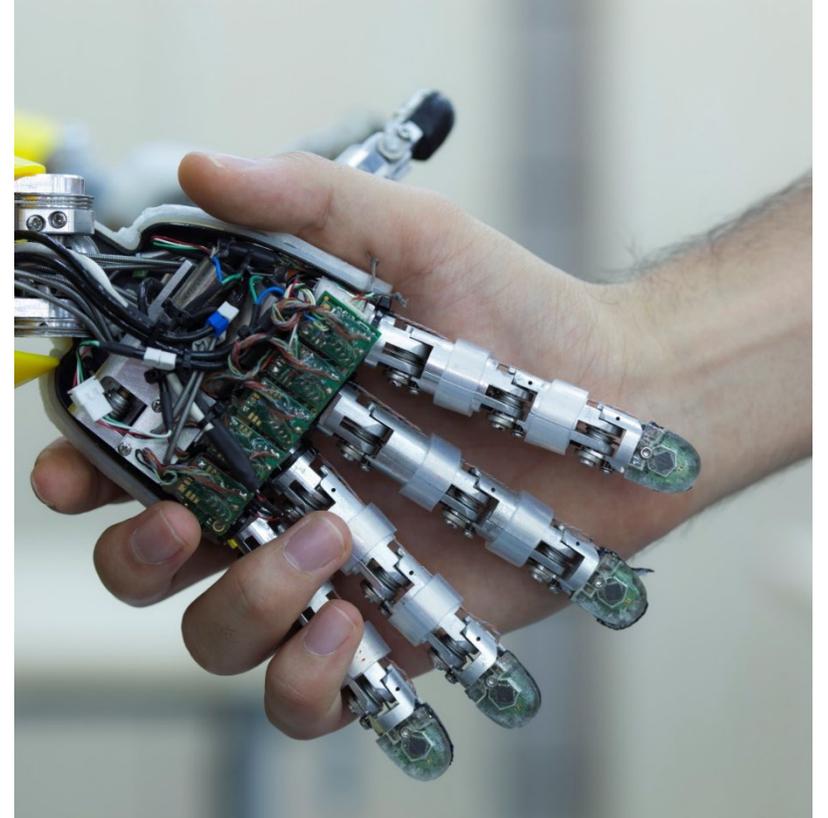
Gowling WLG,
Official Legal Advisers -
Birmingham 2022
Commonwealth Games.

FIND OUT MORE AT: GOWLINGWLG.COM

No more Humans, no more HR?!

- Google Health – breast cancer screening
- Google Translate – machine translation
- Ocado – automated picking
- Amazon – drone delivery

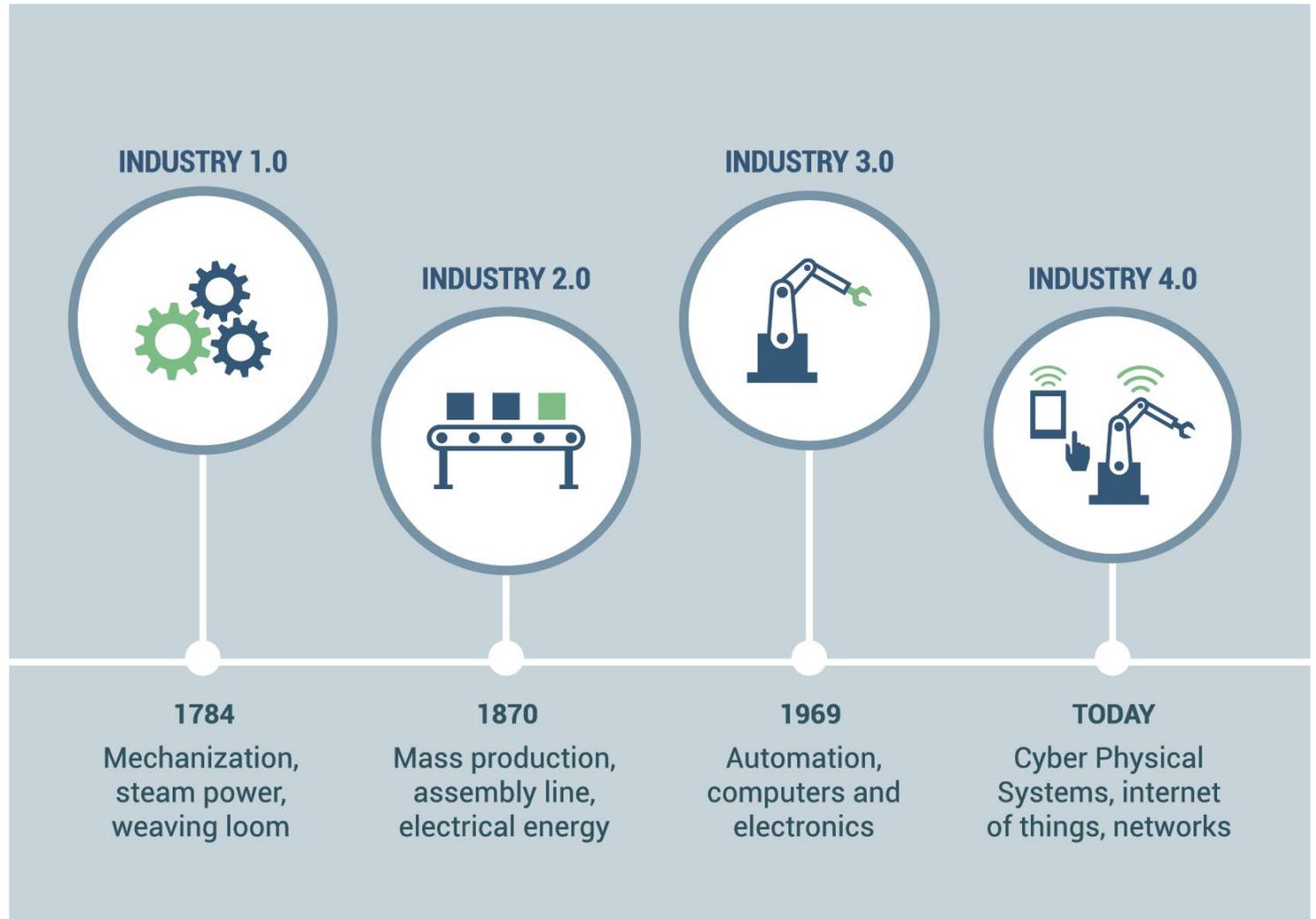
But Human history gives another outcome.....



History repeating?

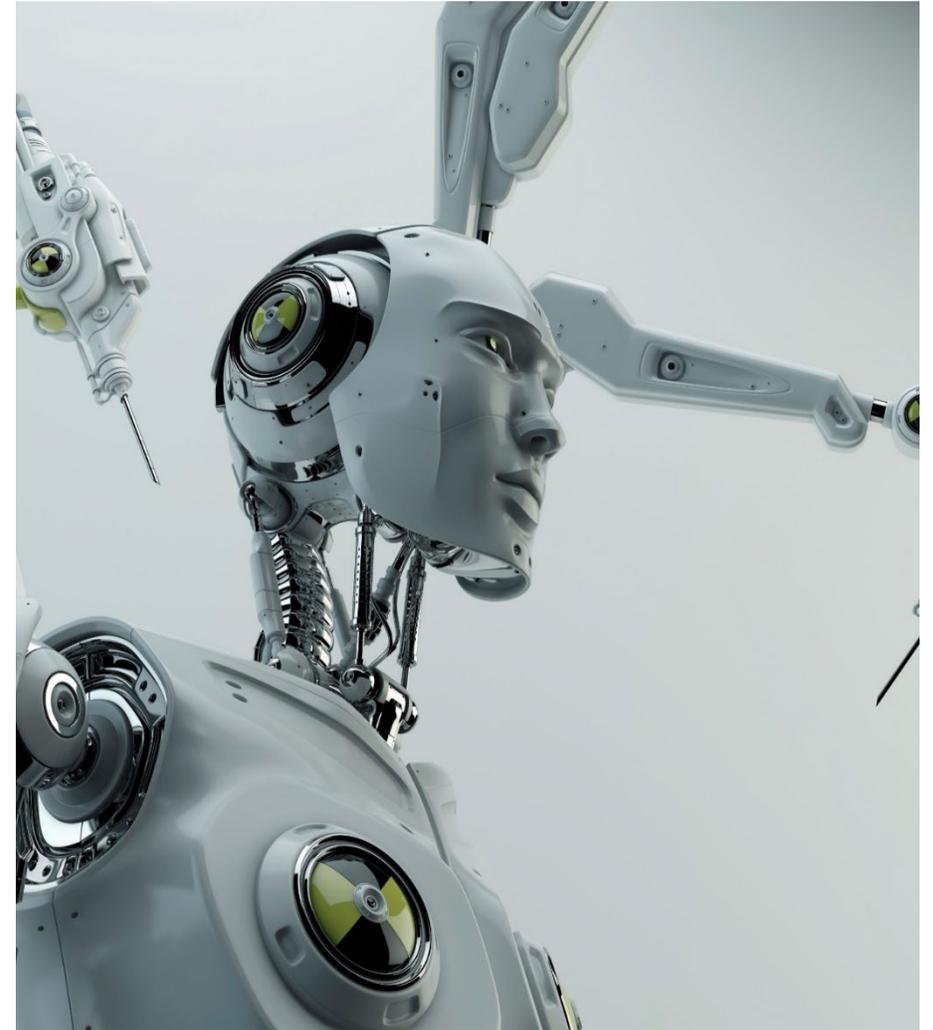
- Fire
- The wheel
- The Agricultural Revolution
- Electricity
- The Industrial Revolution
- The Internet

There will still be humans but they will be occupying themselves in ways we don't even know about yet!



What I'll be covering

- What is digital disruption?
- What are the five forces of disruption?
- Opportunities and risks for HR in practice:
 - automation of HR processes
 - employee data
 - employee wellbeing
 - flexible / agile working and the gig economy
 - workplace financial education



What is digital disruption?

- Increasing use of technology to provide solutions
- Fast pace of technological development
- Disruption of:
 - existing businesses
 - current ways of working
 - expectations



What are the five forces of digital disruption?

Our report on digital disruption identifies five forces that:

- will be relevant in a decade-long timeframe; and
- will most disrupt how businesses operate and disrupt existing models or industries.



Five forces of digital disruption



5G and the Internet of Things (IoT)



Artificial Intelligence (AI)



Autonomy



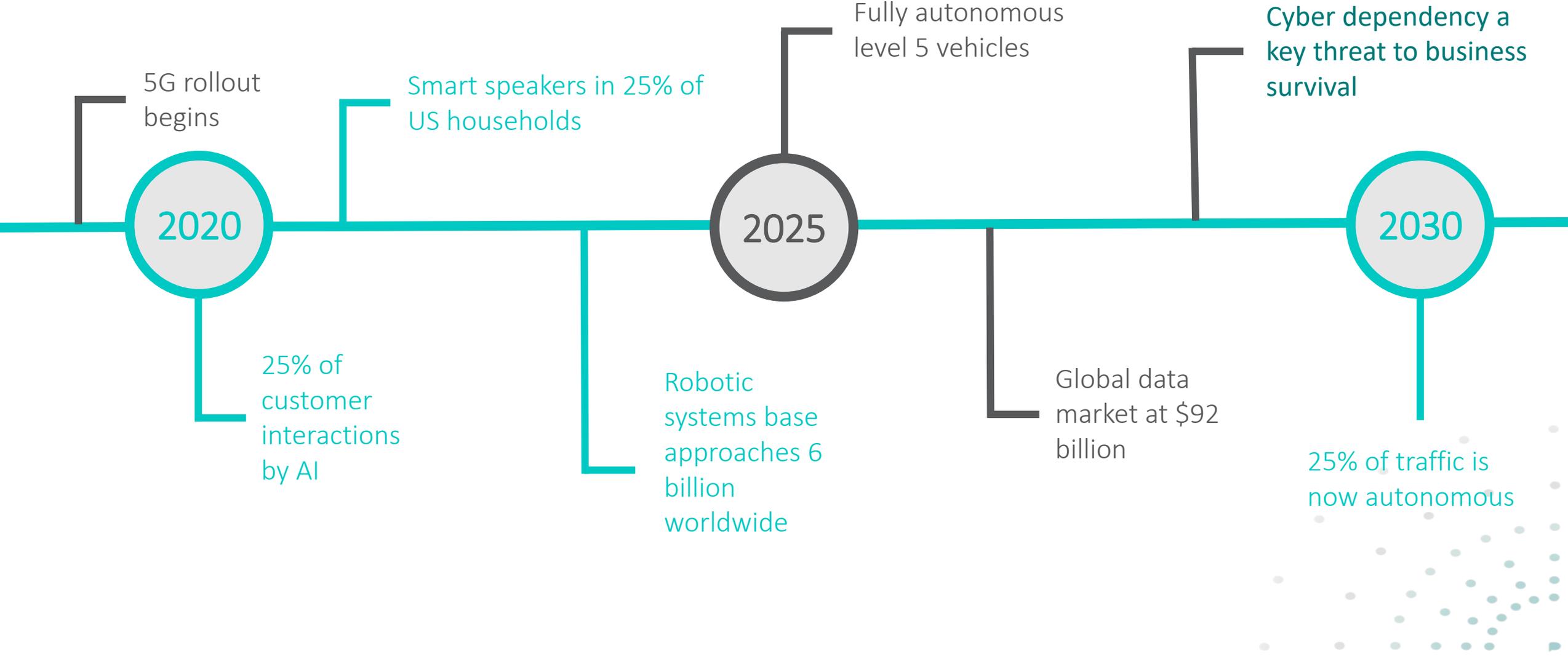
Hybridity



Blockchain



DISRUPTION TIMELINE – selected highlights



DISRUPTION TIMELINE – HR highlights

2019

Warehouse-based Autonomous Mobile Robot sales hit \$300 million

2020

25% of customer interactions are by artificial intelligence.

2021

620,000 Autonomous Mobile Robots and 50,000 autonomous vehicles

20% of businesses budget for quantum computing –demand for relevant skills

2023

Value-add of blockchain hits over \$176 billion. Potential to add security to online HR processes.

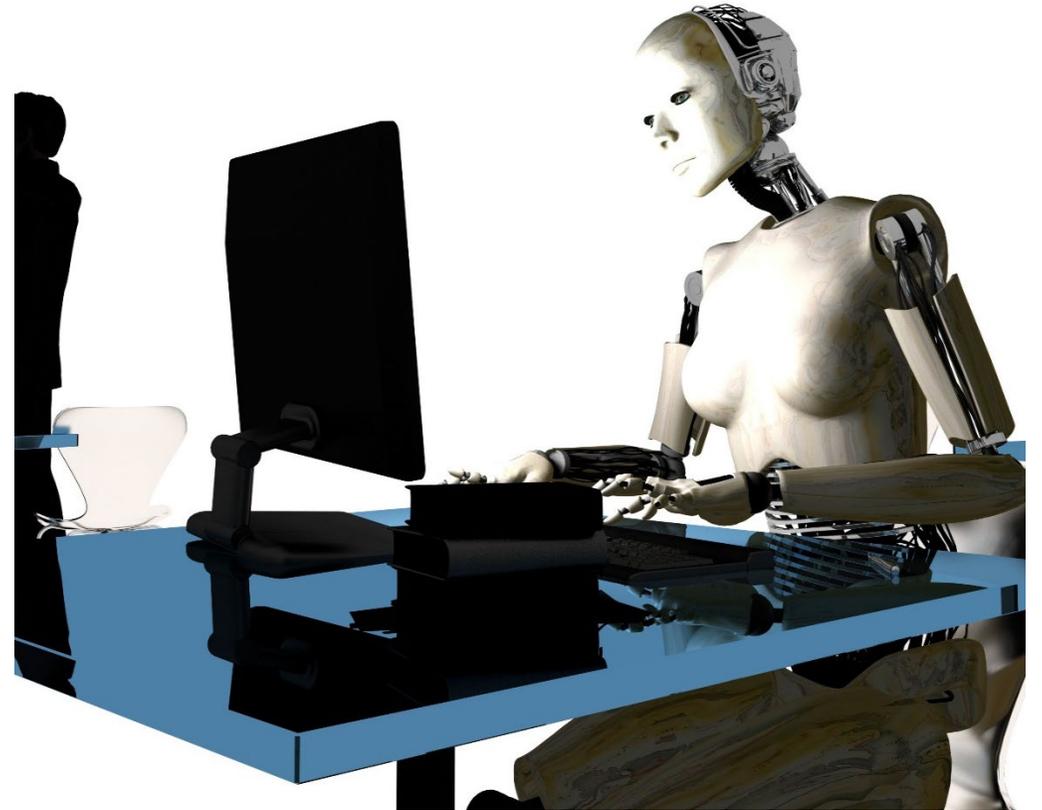
2025

More than one third of advanced-economy workforce engaged in gig-economy work.

2027

Automation of HR processes

- Paperwork and forms in many organisations have shifted to become online processes
- Online employee portals become standard and increasingly mobile
- Self service is increasingly standard and expected
- Algorithms to help sift job applications, increase productivity and factor into career progression



Employee data

- Automation of employee data helps to ensure that details are up to date
- Data analysis of employee data can help with HR decisions (e.g. absence management, promotions)
- Advanced data analysis can provide insights into productivity, satisfaction and development needs.



Employee data - issues

- Data protection, data and cyber security and employee data
- Clarity and transparency over what data is collected and what it is used for e.g. company-issued devices and social media postings
- Training and awareness for staff, especially those who deal with sensitive personal data



Employee WELLBEING

- eHealth services – remote doctors and therapists
- added value to Employee Assistance Programmes with Chatbot-led Computerised Cognitive Behavioural Therapy
- Ability to nudge behaviours and support achievement of healthy goals



Employee WELLBEING - issues

- Agile working blurring the distinction between home and work
- Death of Distance – how do we adjust to a world without limits?
- Always Connected mindset leading to increased levels of stress and stress-related absence
- Digital overload – helping employees cope with the pace of change



Flexible / agile working and the gig economy

- By 2027, more than one third of advanced-economy workforce is predicted to be engaged in gig-economy work
- What does this mean for traditional HR functions?
- How will government regulate this area?
- How do you manage gig economy workers?



FINANCIAL EDUCATION

- Financial wellbeing is a major cause of workplace stress
- Can / should employers have a role in improving financial literacy?
- Less than half of UK employees are offered financial education
- Increasing financial literacy = greater appreciation for the value of benefit packages
- Digital / online platforms can help with financial education, communications and planning
- Pensions Dashboard – new legislation now moving forward – all pension savings shown in one place
- Auto-escalation & bot advice/guidance



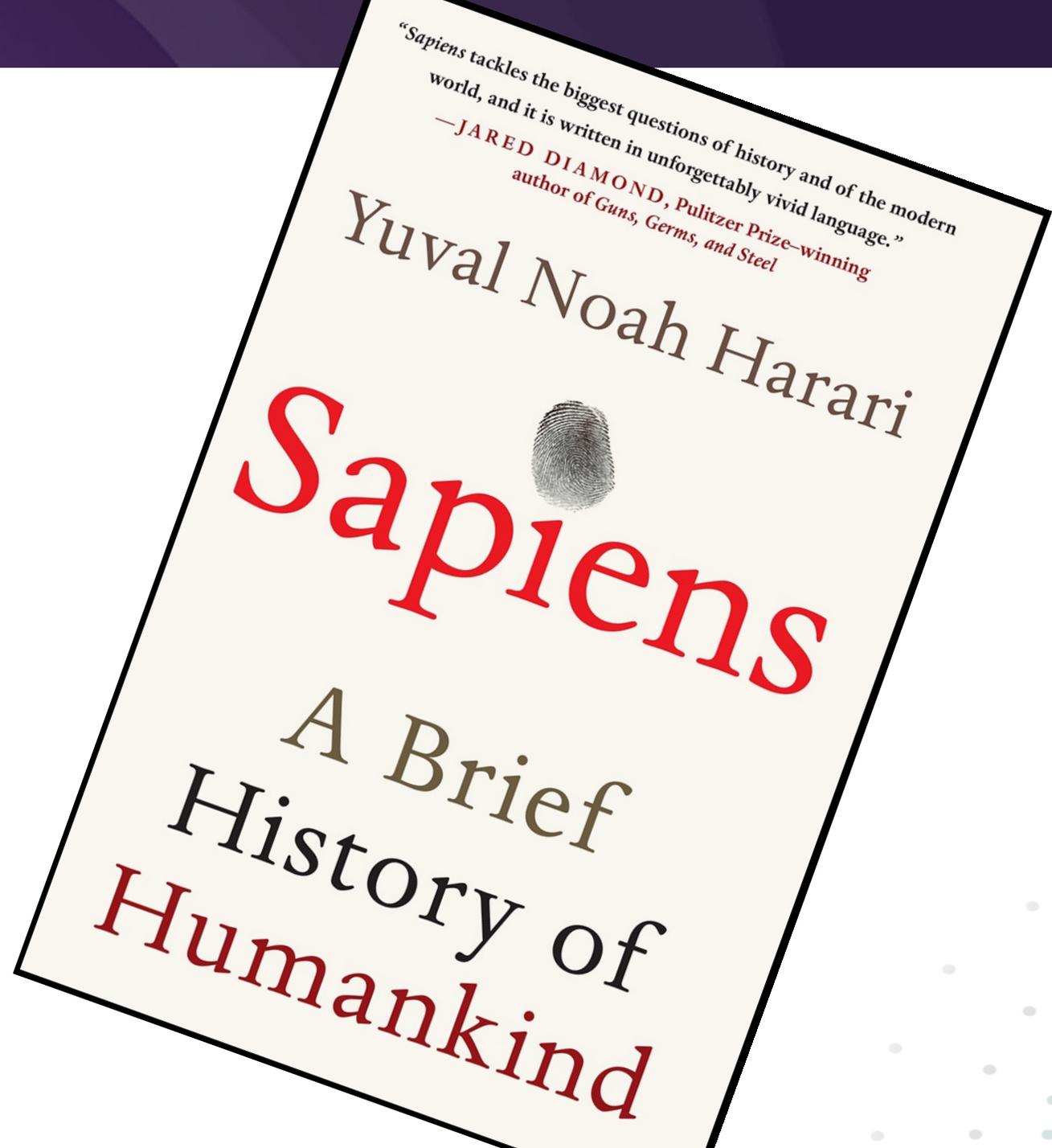
HR Law & Tech

- Is HR law fit for purpose (Uber, Pimlico Plumbers)?
- The end of Equal Pay claims – no human shelf stackers & no human cashiers?
- Will HR law change in the next 10 years (Conservative Government, outside the EU, fewer worker protections, more "zero hours" contracts)?
- Pensions & Benefits – the Pensions Dashboard, Regulated v chatbot advice/guidance, benefits in a non-retirement world
- Pensions & member communications – old regime disclosure (1996) v new digital disclosure (2013) – it takes time to adjust



SUMMARY & END

- Not the end of HR!
- People still power the transformation!





GET A COPY OF THE
TIDES OF DISRUPTION

[tinyurl.com/
TODGWLG](https://tinyurl.com/TODGWLG)





QUESTIONS

CONTACT



RICHARD LEE

Partner and Head of Combined Human Resource Solutions





GOWLING WLG

Closing remarks



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