

SHAPING  
WEALTH

# Building a Human-Centric Wealth Culture

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**SELLING**



**ALLOCATING**



**PLANNING**



**COACHING?**

**CUSTOMER**

**CLIENT**

**HUMAN**



**We often talk about...**

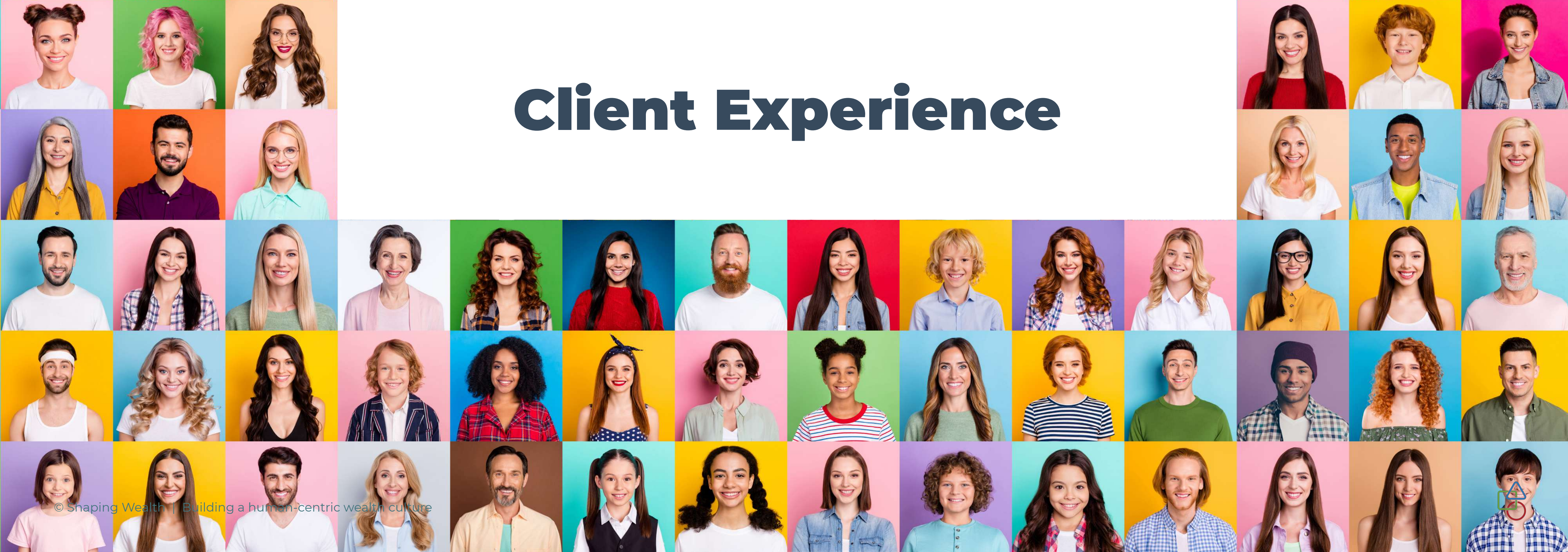
Technology, Operations, Strategy







# Client Experience



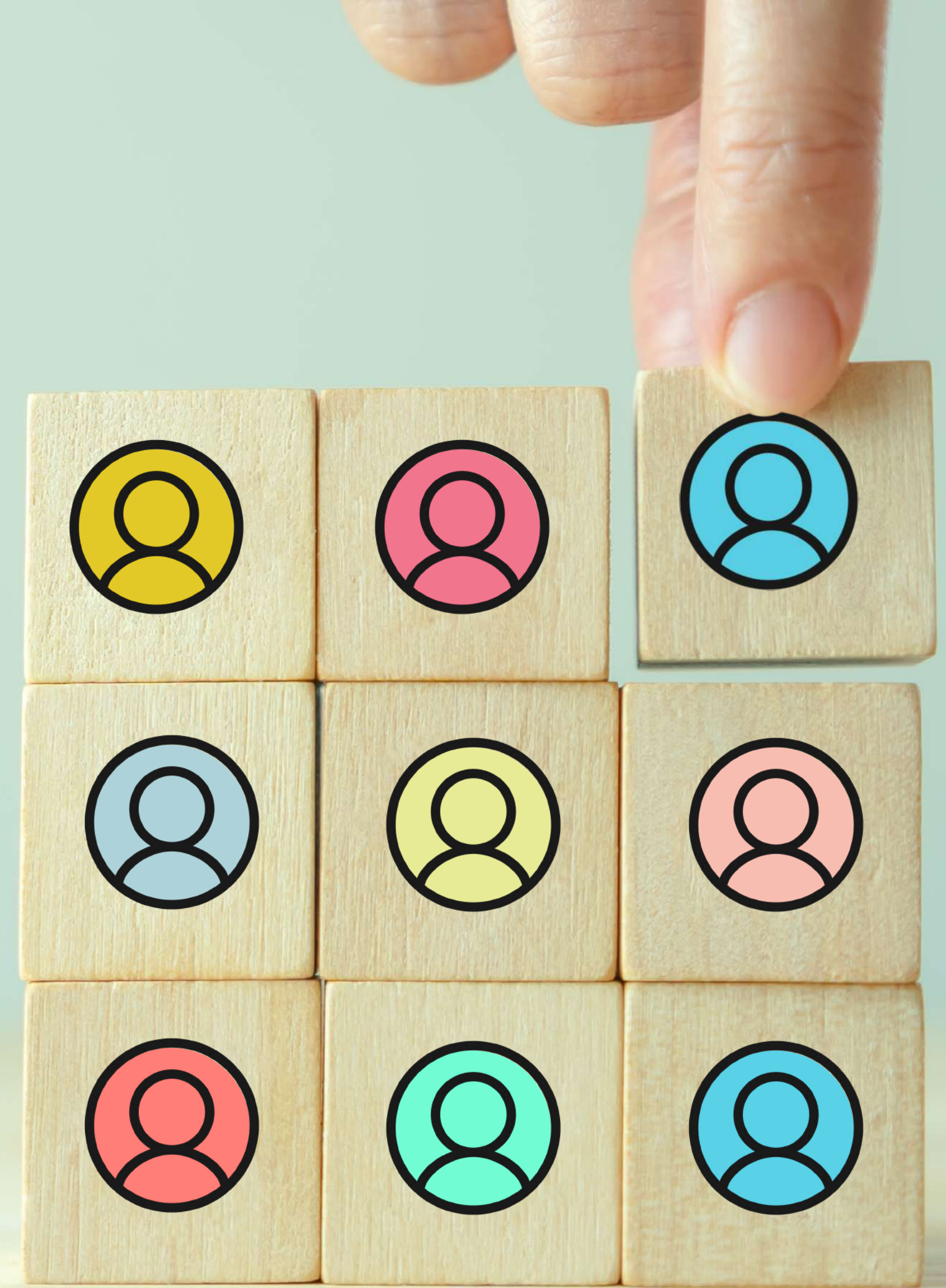


# The mismatch...



# *Labels matter*

People feel as if they have to live out the instructions that come with a label.







**Whilst we may have *similarities*,  
we are all beautifully unique.**



**Your internal culture**  
directly shapes the client experience

**If we fail to develop and focus on our culture,  
then the very foundations we need to build on are weakened.**





# Your internal culture

directly shapes the client experience

*How well do your company's core values and internal behaviors reflect in your interactions with clients?*

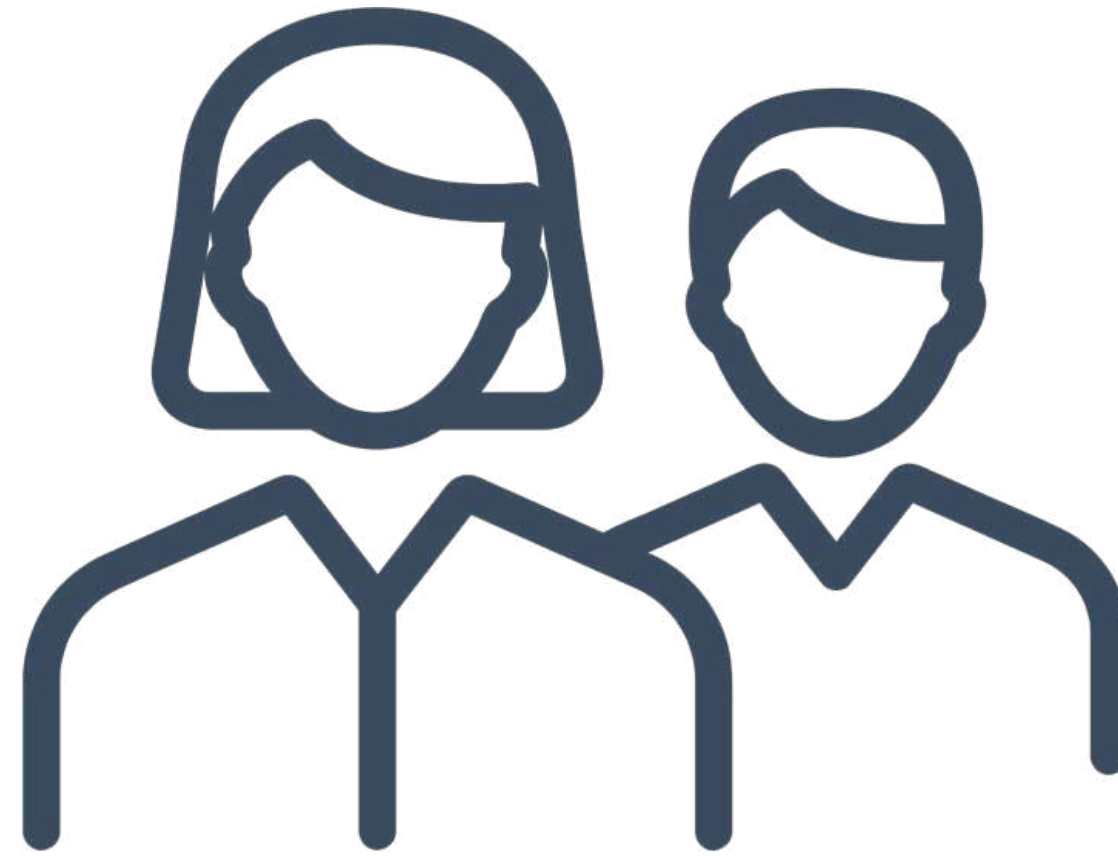
0	1	2	3	4	5	6	7	8	9	10

NOT AT ALL

PERFECTLY







How we treat our team reflects how we treat everyone. We are all **human first.**





How we treat our team reflects how we treat everyone. We are all **human first**.

*Think back to an interaction with a company that made you feel amazing.  
Now think about the company that made you feel terrible.  
Where do you think, broadly speaking, your clients would place your practice?*

0	1	2	3	4	5	6	7	8	9	10

TERRIBLE AMAZING



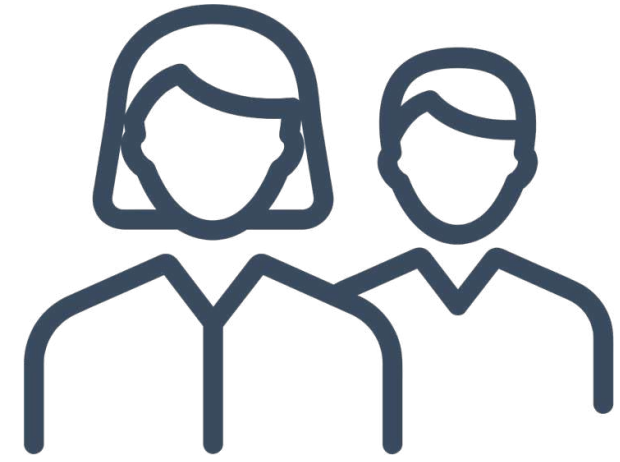


# Challenge Number One

Pivot our language in relation to our *people* and our *clients*







Our people are

**1st: Human**  
**2nd: Employees**



Our clients are

**1st: Human**  
**2nd: Client**





# Every line on a spreadsheet contains a real human story



## **Carol Green**

Married  
3 children

**“Are my family going to be okay?”**



## **David & Anita Black**

Recently married  
Young & ambitious

**“Is now the time to start a family?”**



## **Noah Jackson**

Retired  
Fit & healthy

**“Do I have enough?”**





***Percentage of financial advice clients who  
feel they don't have someone to talk to about money***

**64%**





We all navigate the same world and confront the same challenges. There is no '*them*' or '*us*';  
**we are all interconnected in life's journey.**





“People aren’t dumb. The world is hard.”

— Richard Thaler, economist & Nobel Prize winner





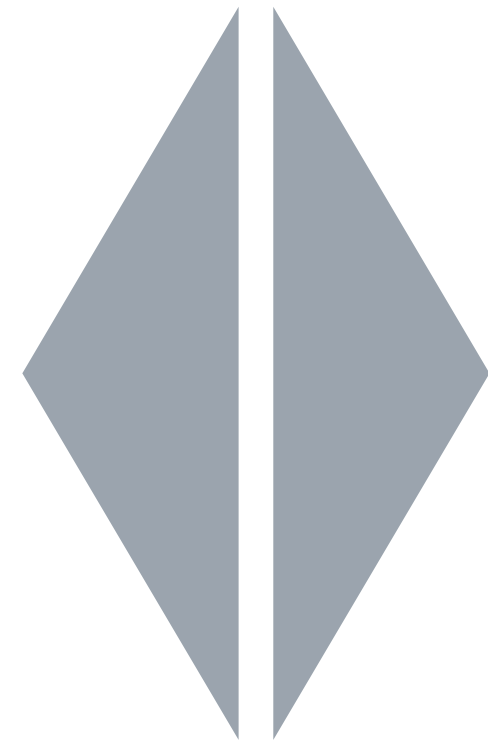
**PERCEPTION → REALITY**





# Your “output” is another person’s “input”

*Internal*



*External*





# Words and actions matter

*How often do you consciously consider the words you say, the actions you take, the manner in which you behave (a) internally and (b) externally*

0	1	2	3	4	5	6	7	8	9	10

NEVER

ALL THE TIME





# **Challenge Number Two**

Become a better, more empathetic storyteller





# Storytelling is part of who we are



Empathy



Storytelling



Communication



Listening



Curiosity



Creativity



# We've ALWAYS been storytellers



**Prehistoric  
Era**



**Ancient  
Civilizations**



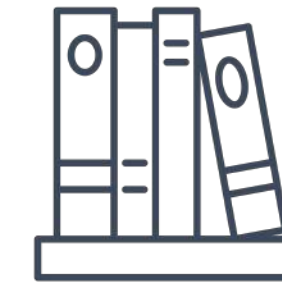
**Classic  
Age**



**Middle  
Ages**



**The  
Renaissance**



**Modern  
Era**



**20th  
Century**



**Digital  
Age**







Expert

# **TIME TRAVELERS**



Powerful

# **IMAGINATIONS**



# EMPATHY





# We're all on the same journey

AND THAT JOURNEY IS CHALLENGING...



**Social Media**  
questioning our empathy

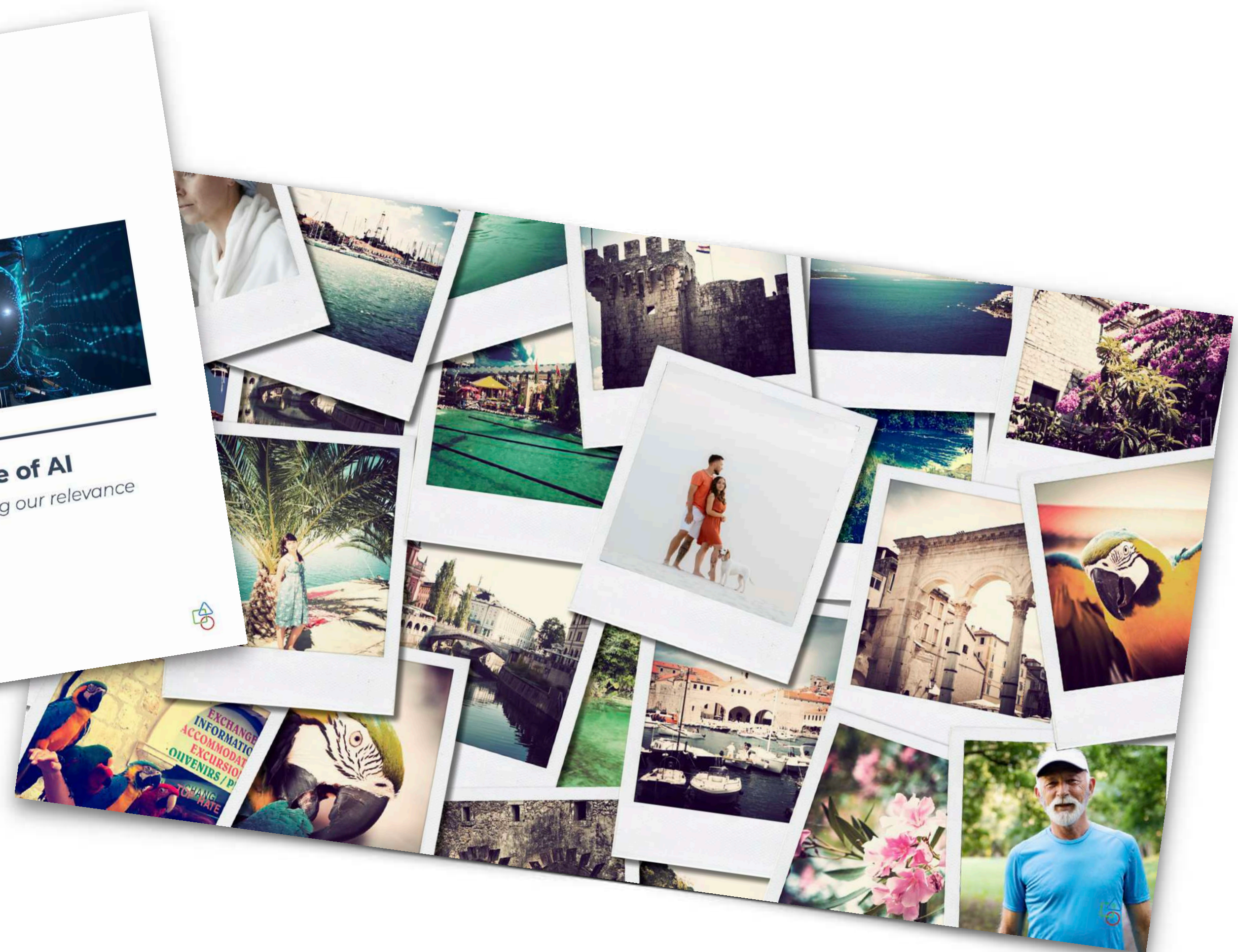


**Global Pandemic**  
questioning our mortality



**Rise of AI**  
questioning our relevance

Simplify Consulting | Wealth Ops: Level 2023





There is no *them* or *us*;  
**we are all interconnected in life's journey.**





## **EXTERNAL**

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A well-told company story creates a strong foundation for a positive client experience. It fosters trust, sets clear expectations, differentiates the brand, and builds emotional connections, all of which are crucial in delivering a world-class client experience.

## **INTERNAL**

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When an organisation can tell their own story effectively it has a positive impact on getting buy-in to the mission from employees and positions you to market your brand and services more effectively.



# **EXTERNAL**

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# **INTERNAL**

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*How would you rate the power and clarity of your story  
(a) internally and (b) externally*

<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>

*CLEAR  
AS MUD*

*PERFECTLY  
CLEAR*





When we prioritize a **human-centric** approach, we're not just enhancing our workplace or improving the client experience; we're acknowledging **the shared humanity that binds us all.**



# Challenge Number Three

Commit **today** to moving the needle 1°







# Beginning the journey



# Internal Culture

## 1. ANALYSIS

Begin by deeply understanding the current organizational culture, identifying areas of resistance, and recognizing the needs and desires of employees. Use data-driven insights to pinpoint areas of improvement and opportunities to foster a more inclusive and positive work environment.

## 2. BLUEPRINT

Design a comprehensive plan that outlines the desired cultural transformation. This blueprint serves as a roadmap, detailing every aspect of the change, from communication to training, and the intended emotional and behavioral outcomes at each stage.

## 3. CREATION

Bring the blueprint to life by developing the necessary tools, processes, and systems. This might include creating new training modules, designing internal communication campaigns, or establishing new team-building activities, all tailored to enhance the internal culture.

## 4. DEPLOYMENT

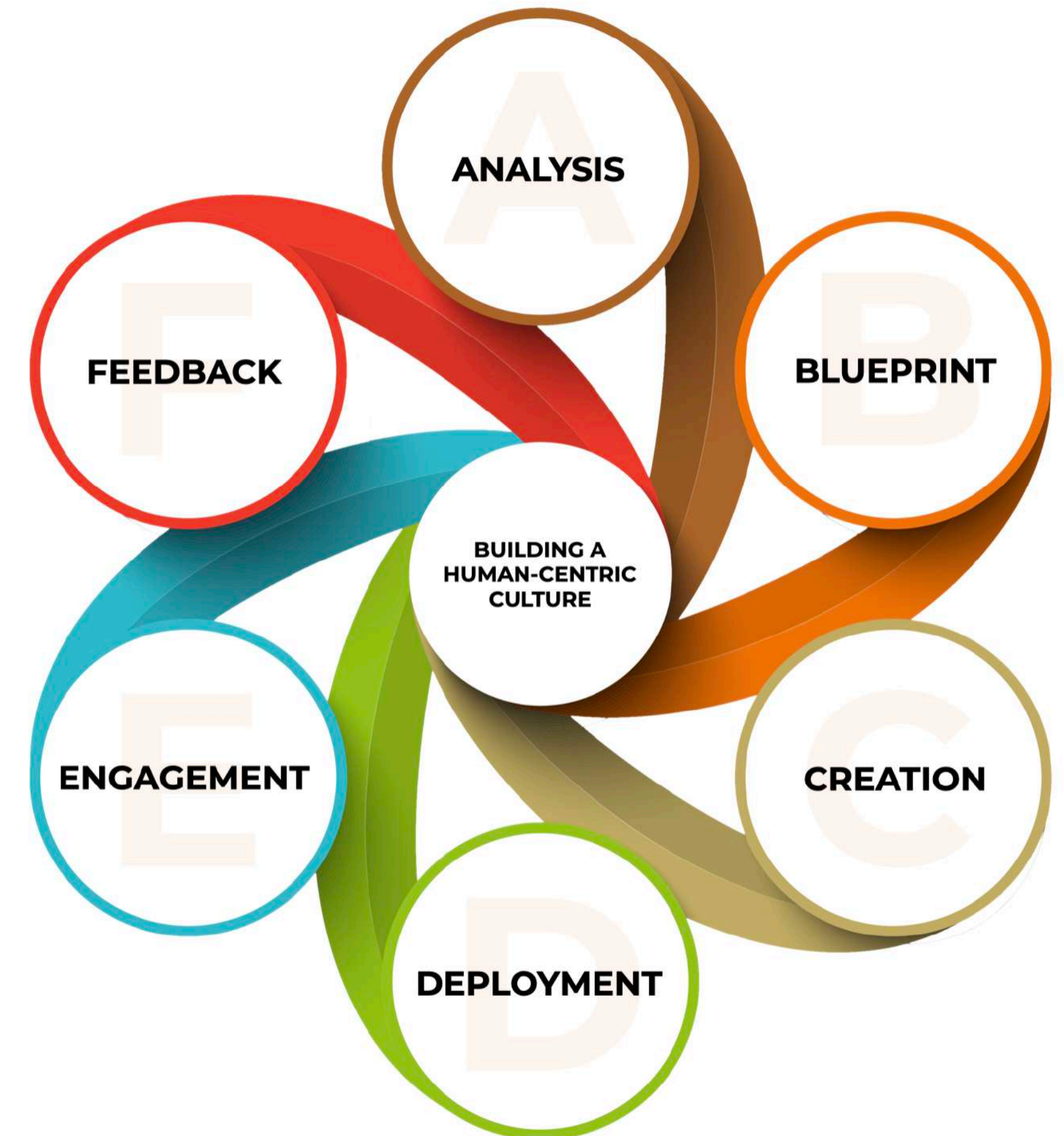
Implement the newly crafted strategies and tools across all departments and teams. Ensure that every employee is trained and aligned with the new cultural values, guaranteeing consistency and unity in every interaction.

## 5. ENGAGEMENT

Actively engage with employees using the newly deployed tools and strategies. Monitor real-time interactions, ensuring that every team member feels valued, understood, and empowered in their roles.

## 6. FEEDBACK

Establish channels for employees to share their experiences, thoughts, and suggestions regarding the cultural transformation. Regularly review this feedback to understand the effectiveness of the deployed strategies and to identify areas for further improvement.





# The client experience

## 1. ANALYSIS

Begin by diving deep into the current client journey, identifying pain points, and understanding their needs and desires. Utilize data-driven insights to pinpoint areas of improvement and opportunities to elevate the overall experience.

## 2. BLUEPRINT

Design a comprehensive plan that outlines the desired client experience journey. This blueprint serves as a roadmap, detailing every touchpoint, interaction, and the intended emotional and functional outcomes at each stage.

## 3. CREATION

Bring the blueprint to life by developing the necessary tools, processes, and systems. This might include creating new communication scripts, designing user interfaces, or establishing new service protocols, all tailored to enhance the client's experience.

## 4. DEPLOYMENT

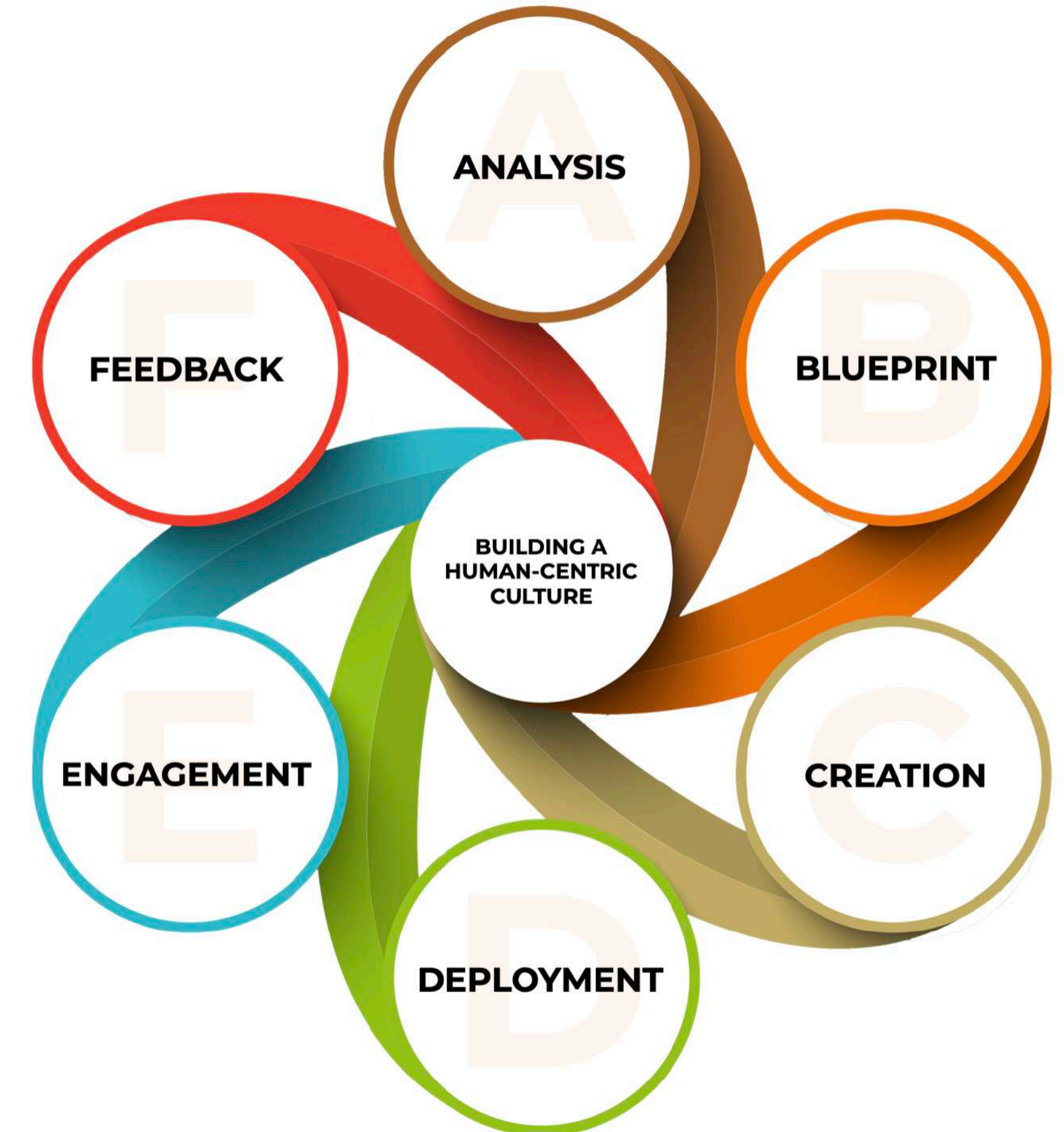
Deploy the newly crafted strategies and tools across all client touch-points. Ensure that every team member is trained and aligned with the new approach, guaranteeing consistency and excellence in every interaction.

## 5. ENGAGEMENT

Actively engage with clients using the newly deployed tools and strategies. Monitor real-time interactions, ensuring that the client feels valued, understood, and catered to at every step of their journey.

## 6. FEEDBACK

Establish channels for clients to share their experiences, thoughts, and suggestions. Regularly review this feedback to understand the effectiveness of the deployed strategies and to identify areas for further improvement.



Humans are at the heart of **everything** we do.

Every decision, every interaction, and every innovation  
should resonate with this truth.







**Thank you!**

**Neil Bage**

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