

# AI and human support in financial wellbeing.

Gethin Nadin, Chief  
Innovation Officer

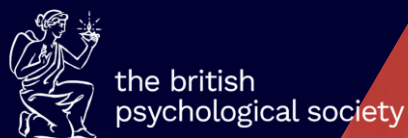


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Group on Workplace  
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**Executive Fellow,  
King's College London**



**Author of the year  
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**Outstanding  
Contribution to  
the Industry 2024**

# The financial wellbeing problem.



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# The future of financial support

**The UK workforce faces ongoing financial challenges post-pandemic and amid the cost-of-living crisis.**

**Many employees struggle with savings, debt, and financial literacy, impacting wellbeing and productivity.**

**Explore how AI is transforming financial support and education in the workplace.**



# The financial wellbeing challenge

- Many UK employees are still feeling the aftershocks of the pandemic and the cost-of-living crisis.
- A large portion of the workforce is living paycheck to paycheck with minimal or no savings.
- Poor financial literacy and pessimism about the future dominate.
- These financial struggles translate into workplace issues like absenteeism, presenteeism, stress, and lack of focus.





**Nearly 12 million Brits  
have less than £100 in  
savings; 9 million are  
seriously in debt.**

## **Financial stress at work**

**Employees worrying about money report higher fatigue and distraction.**

**This affects talent retention, learning and development, and even leadership quality.**

**Financial stress reduces decision-making capacity—especially when navigating benefits, retirement options, or savings plans.**



# Why people don't get help

- **Less than 9%** accessed professional financial advice last year.
- **Common reasons:** advice is **too expensive**, perceived as only for the wealthy, and lack of trust—especially among older employees.
- **Despite this, financial advice can make people on average £48,000 better off** in pensions and assets.
- **Most rely on money websites or forums, which may lack personalised guidance.**





# Enter AI – A changing financial landscape



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# The promise of AI in financial support

- **Robo-advisers now hold 20% of the UK market share, making advice accessible beyond the wealthy.**
- **AI can tailor advice to individual preferences, interpret news and market trends, and handle complex, niche questions.**
- **AI bridges education and navigation by delivering personalised, accurate answers quickly and no more hunting through PDFs or FAQs.**

# How AI works for employees:

- AI understands nuances like location (e.g., pension rules differ across UK nations), job role, and management grade.
- Employees can ask vague or incomplete questions (semantic search), even in their preferred language, for tailored responses.
- AI replaces traditional Google searches within benefits platforms, linking employees to education, tools, or support instantly.



# Real impact and adoption of AI

- **Over half of nearly 2 million UK debt advice users say their debts are more manageable after help.**
- **37% of Americans already use AI for personal finances: budgeting, investment strategies, savings, and financial planning.**
- **Studies show people prefer AI for complex or sensitive financial decisions due to its non-judgmental nature.**
- **By 2025, most investors expect to use AI-powered assistants to track and understand investments.**



# The Human-AI balance and emotional connection.



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# The emotional connection

**Financial control correlates strongly with higher self-esteem and happiness.**

**85% of those with high self-esteem feel in control of their finances, versus 70% of those with low self-esteem who do not.**

**AI's impartial, stigma-free support makes discussing money easier and less stressful for employees.**







## **Our changing relationship with AI:**

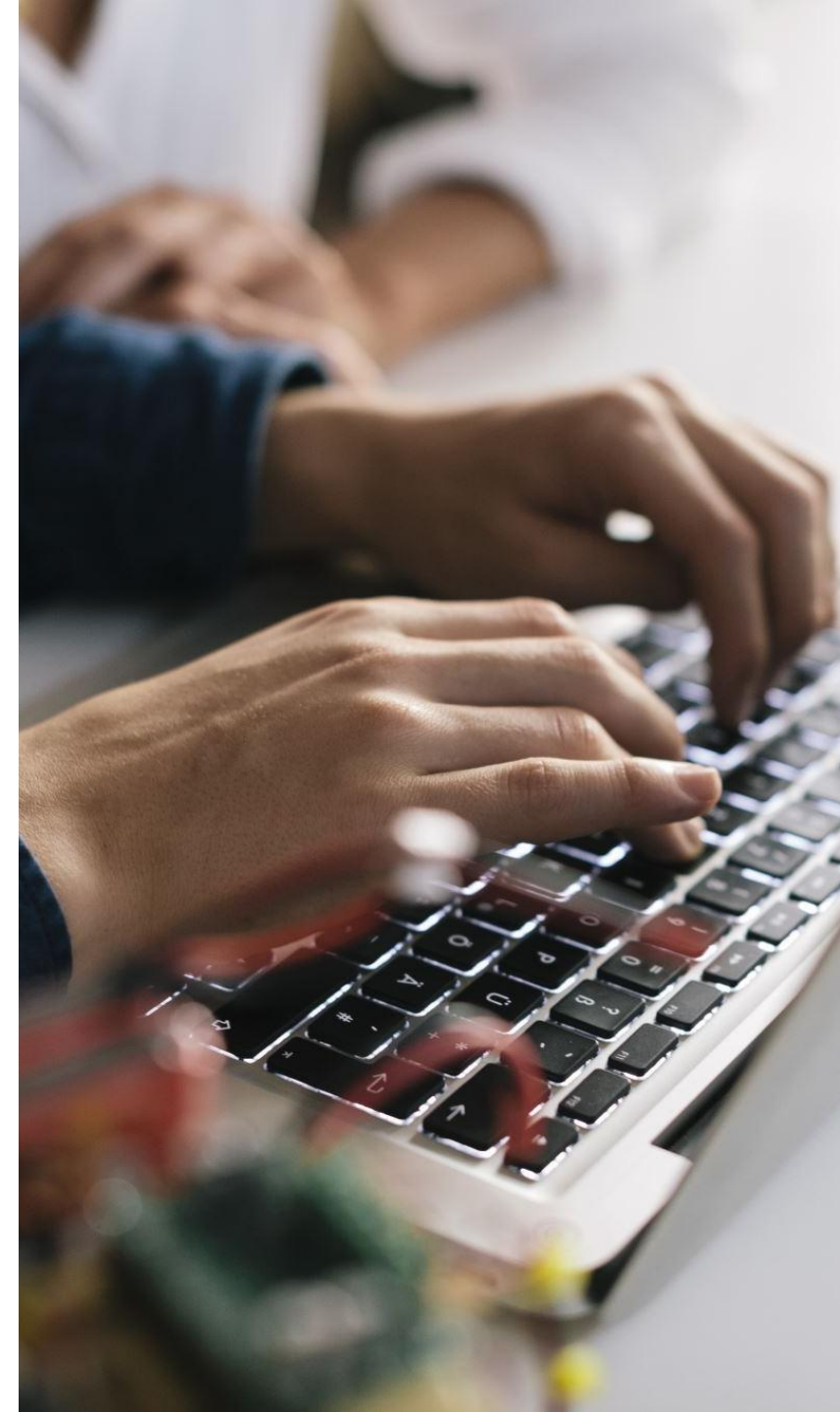
**The stigma-free nature of AI makes it uniquely suited to conversations about finances which is an area often weighed down by emotion, worry, and hesitation.**

# How we have embedded AI into our lives

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# The employer opportunity.



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# Why AI belongs at the heart of financial support

- AI centralises access and removes friction by making support instant and personalised.
- It's a tool that meets employees where they are and helps them feel in control again.
- Employees don't need to know *exactly* what they're looking for as AI understands vague or unclear queries like "I'm worried about money" or "that share thing."



# Personalised support for every employee

**The Zellis AI engine understands:**

- **Role, seniority, location, and employment type.**
- **Available benefits, policy rules, and entitlements.**
- **Preferred language and terminology.**

**This means each response is tailored and not generic.**

**Employees Are Ready for AI-Led Support:**  
**A third of employees already use AI for  
managing finances.**



# **What employees want:**

- 1. Learning more about money**
- 2. Creating and managing budgets**
- 3. Exploring investment options**
- 4. Building personalised financial plans**



# **Our platforms are evolving to meet this demand**

**We're embedding AI across the Zellis Group platforms to:**

**Guide users intuitively through complex benefits.**

**Provide accurate, contextualised education on-demand.**

**Replace fragmented support journeys with smart, conversational guidance.**



# AI + Human: The future of financial wellbeing starts now

- **The financial wellbeing crisis isn't going away, and employees are looking for clarity and confidence.**
- **AI offers speed, personalisation, and comfort that traditional support can't always deliver alone.**
- **But it's not AI vs. humans, it's AI with human-backed empathy, guidance, and strategy.**
- **As employers, we now have the tools to empower our people with better decisions, lower stress, and stronger outcomes.**



# Questions?



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