



## Learning in the flow of work

**Host:** David Mallon, chief analyst, Bersin, Deloitte Consulting LLP

**Guests:**

- Meriya Dyble, managing director of Connected Learning, ATB Financial
- Michael Griffiths, principal, Deloitte Consulting LLP
- Josh Haims, principal, Deloitte Consulting LLP
- Julie Hiipakka, vice president and learning research leader, Bersin, Deloitte Consulting LLP

**David Mallon (David):** Out of the training room and into flow of work—that's what corporate learning is today, as companies reshape their learning models to deliver new value to employees and the business. Our guest today is Meriya Dyble, the managing director of Connected Learning at ATB Financial. She talks to us about how ATB has shifted from traditional learning to a new, more personalized and real-time learning platform. Afterwards, we will hear from my colleagues, Michael Griffiths, Julie

Hiipakka, and Josh Haims, on how learning has become an essential element of the employee experience and a vehicle for continuous growth.

**Michael Griffiths (Michael):** Well, Meriya, thank you so much for joining us on this podcast today, and I'm excited for a very interesting discussion. I think the best way to start, if you don't mind, is just to describe your role as managing director of Connected Learning at ATB Financial?

**Meriya Dyble (Meriya):** Sure. Yeah, happy to be here and joining the conversation. Connected Learning, basically it's creating the ecosystem that allows our team members to be successful within the bank. If you think about it from the digital platforms, the systems that we provide so that they connect to learning, the actual content and the experiences that are within those systems, but as well as like sort of the philosophies, they are the principles that we have as an organization. So as continuous 

learners, this idea of microlearning or ability to have everything available anytime, anywhere, any place, and then, of course, business insights, and coming back to our lines of business with just information around what are the learners doing and why is that important and what is that telling us about the future of work and sort of some of their business capabilities.

**Michael:** Fascinating and great, you are very in line with how at Deloitte we are talking about this. You talked about microlearning for a second—for those listening as well, how do you describe that?

**Meriya:** The way that we sort of use microlearning is in small chunks and small bites, but we really think about it as components often of a more sort of macro program, right. So, it's not necessarily something that's going to give them deep understanding, but it's something that we can give them that is just in time. So microlearning is really powerful because it allows them to get just enough that they can continue with that customer conversation and move on. And if they need to dive into a better understanding of what that issue might be later then they can go back to sort of a more macro solution that gives them maybe more abilities as actually practice in it.

**Michael:** Makes perfect sense. So, taking a broader step back and you set up in your introduction, I know that you are sort of looking at learning platform and aligning it to the company strategy. How do you see the shift from traditional learning to this idea of it being a platform.

**Meriya:** Industry as a whole has evolved to be event based or formalized, if you will, to something that's more in the flow of work. And to your point earlier, it needs to be available, it needs to make sense, learners should not have to think about where they are going. So, I really see learning as a platform and that the team members when they need something shouldn't have to stop to think about okay, so where do I have to

go for that, it should be available at their fingertip based on what they are doing at that time and sort of what their need is, and then it should also sort of evolve with their own skill development. So they might not need something that actually guides them through the system once they done it 10 times, but it should still be available if they need of a little bit of extra advice or some more information if they are within that system even if it's the 100th time. So, I think that as an institution, learning has really evolved to be much more flexible, nimble, and with a lot less control maybe than we might have had at one point just with your evolution of like being able to marketize it and give it into the hands of the people as well, not just us building it.

**Michael:** Yeah, I think that control aspect, I find fascinating, when we think about professionals in our space and how we think about how to build the right model for success as a learning function. How do you think that control element has influenced the skillsets we are driving toward in learning?

**Meriya:** Yeah, and actually my title, really, I think describes it well, where I think that it's going, so the whole idea behind connected learning is that I think that we have become more of connectors than creators. Like how do we connect people to the information they need or the experience they need or even the other people that they need in order to really learn and adapt and grow because we know that with the pace of technology and with the pace of change that every organization I think is facing right now, there is no way that one single learning function could sort of keep up with all the demand.

**Michael:** Great. I love your title. I think it is exactly how we should be thinking about the value we bring to organizations. I know part of your strategy is centered around peer-to-peer learning. Why is that so important you think in this new learning strategy and culture?

**Meriya:** Well, like I mentioned before, I don't think that any learning team can keep up with the exponential pace of change in technology. We know that traditional institutions also can't keep up and certainly within organizations we can't keep up, but we see platforms like outside of institutions that are just taking off and I think the reason behind that is the people that can lead learning are the people that are actually doing it, and often if you are at the forefront of something, you are passionate about it, you are excited about it, and lots of people want to share that with one and another. So, I think that outside of work we see that constantly and we see platforms connecting people with the resources they need. When people are passionate about something, like we have a data scientist that is so excited about the ability of data and the insights that it gives, and so why would I try to build something versus leveraging him to do those videos and just giving him a platform to share it with the organization and having people grab that as they need and as they are driven to sort of learn more. So, it allows us to increase our speed, it allows us to increase our content, and it gives us a really great opportunity for, within our organization, to build those skills because I think anybody who has ever taught something knows that it's almost the best way to learn it as well. You really become clear on what you do and what you know when you teach it to other people.

**Michael:** The wave is coming, or it's already here and we have to jump on the ship, I totally agree. I know there is a big link to your brand and values and all in ATB. Can you talk a little bit around how you think you are enabling that?

**Meriya:** Yeah, so ATB as the financial institution is really focused on customer obsession and just like the experiences that we create for our customers and really being there for them, connecting with them on a very personal level. And I would say that we equally are obsessed with our team members and that we want to create that experience for them within ATB. So, from

the time that you might even be thinking about ATB, what's the experience that we're creating that makes you want to come and join us, and then once you are here how do we really ensure that you are given those capabilities to be successful quickly, easily, simply, and in a way that makes sense for you because we all know that we hire thousands of people a year and there is not one of those thousand people that should be onboarded in the same way as the other. We focus a lot on that experience that we are creating and ensuring that, yeah, those team members feel absolutely set up for success.

**Michael:** How does that link to performance management, because I know there has been some discussions around that?

**Meriya:** So, when we think about performance management and in the flow of work, we are sort of democratizing that too, to a certain degree, and we are trying to build what's called sort of what we call an engaged performance. And so that's really a rich feedback model that's also peer to peer. So, we are not relying on only leaders to sort of tell team members how they are doing or give them updates and feedback just in time, but really relying on the groups and the teams that they work within to do that. And so how do we set up the systems that allow for team members to do that face to face, but you can also give feedback around people's skill. So, if you think about somebody that did go take that data sciences course and they were given the opportunity to actually be part of a squad that's using some of those skills, and other data scientists within that squad can give them feedback on how they are doing and how they are progressing in their own skill development. I think it's sort of the way that performance will evolve.

**Michael:** Yeah, that's great. I love the term engaged performance. I think that's exactly where we see our clients discussing, and frankly where we are moving as a firm within Deloitte to enable a more real-time feedback loop. How are you thinking around how data

impacts may be learning, but then broadly across performance and learning?

**Meriya:** Yeah, well, that's a big question, right? Because data impacts us in so many ways. I mentioned at the beginning of the podcast, in my role, one of the things that we are responsible for is providing insights to the business from the data we see in learning. I think about, we have these social media platforms that people can go online and see what are the skills that Meriya has, for example, but internally it's really difficult for leaders to often see the skills that are available within the organizations, unless they are on their direct team. So, if you think about how we are going to more self-enable teams or even like project work and like agile working environments and setting up squads, we really need to be able to know the skills. And so I think learning can provide that insight in terms of here is the skills of the organization, here are specific people that you might want to think about for these assignments or for these teams, here is their difference skills capabilities, or here are some people that want the opportunity to build on these skills they have been learning about, so where we can pair them with some business opportunities that are going on or different experiences within the organization. So I think at a macro level, there is a lot of great data that learning can start to really partner with the business on to help us think about the future. And of course at a like more micro individual level just giving the feedback around if we have just run training on a banking example around like mortgages, for example, and we are not seeing a decrease in the mortgage applications that are being returned that are faulty, then we know that they is still something going on there. So like real performance metrics, and we really try to not create our own, we really use that business performance metrics or data on like whether training is landing or not, but I think there is a whole range of data that learning should certainly be interacting with on a regular basis and thinking about in terms of how that informs what we are doing.

**Michael:** That partnership is going to be more and more critical, I completely agree. Both shaping what we do and also frankly on how we deliver the value. Once you have a skill that could be either attained through learning or through experience, and you are then presenting yourself for a new project, how does that project manager know that you are in effect certified to do that project?

**Meriya:** Yeah, and that's a tricky one because I mean there is lots of ways that people can get certified in longer-term skills or I guess traditional skills, if you will. But when I do think about like the new skills that are coming out and don't even have a formalized learning plan around them, there is a large opportunity, in the same way that we have like sort of peer-to-peer learning and mentoring or sort of sharing of information, there is also a great opportunity for sort of peer-to-peer validation. And if we can sort of create the environment to the performance feedback conversation that we had just earlier, if we can create the environment where peers could be on, let's just say, a squad or a team around something and they know that John is working on a certain skill and building that and learning on it and they can validate, okay, so I can see him actually being able to apply the skill, being able to connect it to other skills, being able to teach others in it, then we can sort of say okay, well, John has actually become a master if he is teaching to others, for example. So, it might be kind of as simple as, are you learning, are you not quite there yet, or are you a master of it and you can sort of teach others, and how do we start to give people the system or the ability to validate one another in that, how do we build that sort of ecosystem around people being able to articulate their skills, given the opportunity to demonstrate them, and then having people validate them.

**Michael:** I guess I have a question around competencies in that space. We often talk about skills here, Meriya, and how we see skills shaping the future and skills that you just articulated that weren't existing some time ago and now are a

part of our vernacular and now planning for development in the new world. Drone operator is now a potential role that we have to consider and what the skillsets are within that particular role is a good example, but what do you think about the existence of competency models in their old construction in today's world?

**Meriya:** I think the intention behind competency models was the right thing. Like we were trying to make it clear for people how they could advance, how they could develop, what that looked like, as well as for leaders on, okay, so they have these competencies and so we can pay them so much or whatever the case maybe, and we aligned so many other things around that, and that intention isn't going to go away, but the actual competency model, I think, is a bit archaic and too heavy and cumbersome. We need like more a nimble system. And so I think that again, like democratizing to a certain degree, the ability for people to articulate their skills, build their skills as they see fit based on the opportunities that they see around them and then having the people that they are actually interacting with validate some of those skills is what that will evolve into, and organizations have this great opportunity, like you said, to just set up a system where hey, so Michael has this really five-star rating, and who doesn't go down and read the reviews, so why does he have that five-star rating, and people that interacted with him on that capability, what is their actual feedback on that and that tells me a lot more, than if you fit into that one box. I think this whole idea of roles, which these competency models were attached to, is going to go away because people are so much more than their role and they need to stop identifying with I'm a business analyst, for example, or I'm a banker, when really I am this person that brings all these complex skills to the table that could go into so many different directions based on how I decide to sort of learn and point myself and continue to adopt. So I think that we need to set up the system that allows people and teams to do that versus trying to fit things into boxes and like always making it so cumbersome. It just needs to be a lot more nimble.

**Michael:** Yes, totally agree. And we are going to have to be open to that rating system that exists out there and feedback that may come with it, right, positive or negative?

**Meriya:** Absolutely. And when I talk about this, I do find that a lot of my peers, their first question is like, well, how will you know that it's good. Or like how will you know that people are not going to game the system and maybe give somebody a higher rating, or maybe they are going to develop something that's not right. And we see in social media how quickly community takes care of that. Most people at work want people to be successful. I think a lot of people show up wanting their organizations to be successful. They see the value that they can provide. And so the community, in my experience, very quickly takes care of poor content, as well as when there is an outlier on somebody's rating, that very quickly comes to the surface. I don't believe that's going to be a huge concern in the overall system.

**Michael:** I completely agree. So, just a last question before we wrap up. If someone in an organization is looking to disrupt the traditional approach to the learning, maybe a new role, and they're thinking about where do I go, what is your advice on how to get started?

**Meriya:** We didn't just start with learning as a platform. I have been thinking about this for years and it sort of evolved through different projects where I could test my thinking, with different groups that I could sort of integrate a new model and start to get feedback on that. So, I really like testing things at sort of a smaller level in concert with the business with something that make sense with a business issue you are trying to solve. Because then you are partnering with them, it makes sense for them, it makes sense for you, and you learn a lot and then you can scale that out. I think the more that we can test and iterate and the more that we can pilot things in little local pockets based on some business issues that you are trying to solve, the better that you will have

the ability to one—get them onboard and try it with you; but two—then you have that data to sort of make the business case for doing something at a larger level.

**Michael:** Great advice. Well, Meriya, I really appreciate your time. Thank you so much for spending this time with us and for your insights. I very much enjoyed the conversation and I know our listeners will to, so thank you very much.

**Meriya:** Thank you for having me.

**David:** We just heard from Meriya Dyble about how ATB Financial has shifted their approach on learning. Next, I will be joined by my Deloitte colleagues to dive a bit deeper into how learning has evolved out of the classroom.

Welcome back. This is David Mallon, and joining me for this week's roundtable are my colleagues, Michael Griffiths, Julie Hiipakka, and Josh Haims. First up, Michael. Michael leads our learning and career mobility practice. Welcome, Michael.

**Michael:** Thank you. Great to be here.

**David:** Next is Josh Haims. He is a principle with Deloitte's Human Capital practice and one of our two deans for Deloitte's Annual Chief Learning Officer Forum. Thanks for coming, Josh.

**Josh:** Pleasure to be here, David. Thanks very much.

**David:** And rounding out the panel is Julie Hiipakka, she is our VP and research leader for the learning and career research practice at Bersin™. Pleasure to have you all with us this week.

**Julie Hiipakka (Julie):** Hi David. Thanks for having me.

**David:** Why are so many companies fundamentally reconsidering how they approach the way they invest and support, grow, and develop their workforces? Michael, let's start with you.

**Michael:** Yeah, great, and it's such an exciting time and challenging time for people in our space, and our clients are grappling with the topics you just talked through. I think the crux of the conversation is what does it mean to engage with employees or workforce broadly in development, and what ownership does the employer have over people's careers and their development with their organizations. And I think organizations are grappling with that, leaders are grappling with that concept of skills and reskilling. When the old gravitas of competencies and competency managers and career lattices, it is probably a dying breed. So, if we don't own people's careers as tightly as we used to before, how do we know we are developing them to this extent they want us to. So, the answer often with that conversation is potentially to let go of career development in this old sense and empower people through learning and development, creating personalized ability to deliver learning at the point of need, so that people can drive their own careers and empower them through learning rather than trying to control their development.

**David:** Josh, this notion of empowerment of learning in the flow, at the point of need, say more, why should we be doing this differently?

**Josh:** David, I think the context of how employees are viewing work has changed considerably over the last few years for certain segments of the workforce. I think it's important to distinguish between different types of work and the different types of skills that are needed. So, when we talk about learning in the flow of work and through the research that Bersin by Deloitte has put out in the last High Impact Learning Organization study. As we explore learning in the flow of work, we really have to think about knowledge workers who are spending a lot of time in either control functions in our organizations or what might also be referred to as back office, but also front office. The dynamic is a little different, though, when you are on a customer-facing job where you have high customer contact, high demands

in the moment, in the need, where you have to actually process certain kinds of transactions. The work is changing radically now due to intelligent automation and robotics and other technologies that kind of go underneath the moniker of cognitive. So, the way I do my work, if I'm a bank teller and the data that I have available to me, I need to be able to use that fluidly and get that information and be able to absorb it in new ways. For example, a reemergence of knowledge management and collaboration tools really taking forefront and those aren't always the realm of the learning and development organization at the center. They are often distributed across different corporate owners. So, really rethinking the ecosystem of how employees engage with knowledge sharing and collaboration is really core to this, and I see that being one of the keys to learning in the flow of work, as you would say.

**David:** Josh, you did a nice job at teeing up Julie. So Josh talks about our High Impact Learning Organization study, so from the researcher's perspective, what's changing about learning and let's pick up on this notion of how is this whole topic now much bigger than the groups and companies that we traditionally associate with this learning and development training, whatever we might call it. How has this gone beyond learning and development in that sense?

**Julie:** It is a great question, David. Workers and organizations need to be able to continuously evolve and adapt because of the changing nature of work, the changing nature of the world that we live in, and even the expectations of individuals. And in order for an organization to be adaptable, you have to have individuals inside that organization, and at the core of that, it requires information, and workers need to know how they are actually performing in real time. And that information can be quantitative or qualitative, but it requires knowing. And in order for workers to know, that requires partnership with the entire organization. So if the data about performance, and that often, almost always,

lives outside of L&D, then we have to be partnering with the entire organization to pull that information and serve it back up to the worker, so they know how they are doing. And the entire organization has to take responsibility and accountability for learning. You can't create a learning culture, a culture where people take the time to learn and learn from mistakes and do an experiment inside the L&D function. You need leaders to model the way and leaders to do the behavior and encourage others to do the same.

**David:** All three of you touched on a word along the way, which is ownership, in different contexts, but I think all getting at the same point. So the expectations of not just learning as in the context of the organization, but from the vantage point through the eyes of the employees themselves is changing, Julie, lets stick with you. What is it that our employees want now?

**Julie:** Well, fundamentally employees want to learn. Everybody wants to learn. And we are all consumers in our personal lives, and we have brought those expectations to the workplace. And that is a good thing. People are used to instant information and answers, they are used to choices, they are used to being able to get what they want and do what they want and connect with who they want when they want and need to.

**Michael:** If I can just bridge on that, David, from Julie's comment, I think it's a really fundamental comment you made at the start, Julie, that we all believe our employees, the workforce wants to learn. And I think we take that for granted right now. If we take a step back to a few years ago, and the conversation of return on investment for learning as a key impact of whether we should invest in development, I don't think that question was agreed upon fundamentally before. There was the idea that we should, if we are going to invest in X learning and development, we need to see X return on that. Now, of course, there is still that conversation, but that conversation

has been broken down in my mind with our clients, because at the C-suite level, there is this fundamental understanding that we have to develop our people.

**David:** Given that the business recognizes, the C-suite recognizes this imperative that we grow and develop our people, where does this reimagined role for learning or what learning is, where does this fit in this wider notion of what is required?

**Josh:** David, I think the challenge that is in front of our collective organizations is at the center of all of the discussions around development are skills and capabilities. And organizations are fundamentally asking what are the skills of the future that I need to be successful, how are my customers changing, how are my competitors changing, and then that leads to a conversation of, okay, the way maybe we have done work here in the past needs to change. So what are those skills and capabilities and the remit of skills for definition purposes, I still believe lies heavily in the, let's call it the line of the business or the function. There are some universal skills that the enterprise should, in my opinion, seek to own. And those are foundational capabilities. Beyond that there is two other categories here, one is around our clients and their desire to become more digital. So the question of digital literacy as a future skill, which is really responding to the way that technology is changing all aspects of the way we work with each other and with our customers and with our partners in the marketplace. And then finally this idea of, maybe what we would call the soft skills, which are really the hardest to teach, which is around how do you think differently, how do you work smarter, how do you manage resources more effectively. I think the challenge is that the skills themselves tend to be used by many different groups within the talent function. I think the thread that ties all of this together is if we can find a common language for skills and utilize the technologies that we have available to us both through learning organizations and the broader HCM technology suites that many organizations that are listening to this have. And you orient around the taxonomy

of skills for today and the future, it will allow you to manage your talent a little bit better and really get ahead of the curve on where are the skills we really need to develop, and that is the question for learning leaders right now, is how do I develop those future skills and then organically let the organization maintain and build some of the ones that are already heavily resident in the organization.

**David:** So it is not just the what and the why, though, that are changing here, it is actually the how fundamentally. In our last segment, we heard from ATB Financial with one story of creating a learning platform that supports a very personalized form of learning and doesn't require the employee to step away from the flow of work. Michael, go further on that. What is truly changing about the actual ways that we support learning on the ground?

**Michael:** That was a great example and great conversation with Meriya. I think the connection and the personalization of learning is obviously at the core of this. It is the comment you made earlier around meeting learners where there are. There is a couple of major trends here, one is around digital cohorts and the ability to create that sort of, we have always known that the boot camp experience around bringing people together and learning from each other is being fundamental to success in leadership and other forums, and the ability to deliver that in a digital format obviously is much more scalable. So creating experience where people can have that sort of boot camp experience, but can be virtual and can be remote, but also can share, open up, learn from the experiences and feel they are part of that community and go through an experience as a cohort through different technologies that are out there in the marketplace, that is very, very easy, or much easier than it used to be for organizations to launch wide scale, but still create that personal experience. That is a massive trend, and I personally believe in that as a game changer for us to be able to deliver change.

**Julie:** I also want to point out that I think we are quick to believe that when we want to put learning in the flow of work, it requires fancy or elaborate technology, and it doesn't always. The method for delivery of learning in the flow of work, experiences that one has on the job are learning in the flow of work. A highly relevant job aid that reminds people of how they are supposed to have a conversation with a customer is still useful in the flow of work.

**David:** So, Julie, I am going to pick up on that point and stick with you. So we talked about the what and the why and how of learning changing. We are using data, this all sounds, to our audience out there that might be in a role related to the learning and development or in the greater HR function, this might sound fairly different from what they currently understand their job to be. What do all these changes mean for our practitioners in the corporate HR and learning and development functions, and specifically, the leaders of these functions. How are their roles changing?

**Julie:** Again, great question. So I think one of the first things, and I would actually love to hear what Michael and Josh have to say too, is there is a profound mind-set shift. For some folks, letting go of the idea that we are responsible for learning solely and completely is liberating, but it is also frightening. It requires more partnership with the business. It requires more understanding of what the business needs, what the business does, and what workers actually experience. And when I think about sort of two big things that I would want to point out for learning leaders and folks who aspire to be learning leaders, I think the first is it is recognizing that we can't do everything. In order to start spending more time observing people doing their jobs, in order to spend more time connecting performance data and feedback to the tools in the systems that people use every day. We may need to stop building so many traditional courses or delivering as many instructor-led courses. None of those things are bad. They are all part of the picture of

what helps people perform, but in thinking about the best way to create an impact on your business, you may need to do things differently in order to create that learning organization and the impact that you want, which gets to the second thing in relinquishing control. There maybe a recognition also that learning is going to look a lot more invisible. And being okay with that because of the more profound impact that we end up having on the business. Someone I spoke to yesterday said they were working on a big project and he said if no one knows this comes from learning and they don't even think of it as a learning tool, but we are helping people do their jobs, that is what we are looking for, that is how we know we are succeeding.

**Michael:** I couldn't agree more on that, Julie. And just one anecdote, recently with a client that I am working through their sort of operating model and governance structure and thinking through how they may restructure to be more digital, or more learning in the flow of work. We had one particular learning leader that was talking around their programs and the importance of their programs, and the way they discussed that and the way they were evaluating the importance was it took this many hours to develop it, and the conversation was, well, this is an important product because last year when we delivered it, it took X hundreds of hours to complete this, so therefore that is important. It was a great conversation because that is an irrelevant data point in today's world. It is the value it is being given and the intersection around, what does it do for performance and definitely not how many hours or frankly how much utilization, frankly, you know, how many clicks it got, really it is how does it starts to drive awareness and performance. And frankly, the hours aspects, the engine that is more visible should be more invisible. We shouldn't be thinking about that at all. So I couldn't agree more. I think the other conversation with this particular client as well, which we touched on earlier, that changes the role of the learning professional

is in essence the element of curation rather creation. I know Julie talked on that and that is a skillset, but sometimes I think we don't talk about it in enough detail. I think there is a lot of conversation that has happened about that but that curation capability, the ability to find, research, and allocate content, topics, and skills is a very, very different mind-set that needs analysis, intake, and development. And that is a big change that we have to have organizations go through.

**Josh:** Michael, the idea of curation and having marketing skills, having more of a product management mind-set, an experience base, understanding customer journeys and customer experience, these are skillsets that weren't always resident within our learning and development organizations. It just wasn't needed to what was a heavy instructional design or instructional technology delivery and course management, facilitator management, talent pool. It is a growing need. I think once you break up beyond that what executives in organizations are talking about is continuous learning, growth mind-set, and when you really boil it down to it, I think that is where when you and Julie have talked about both the metrics and the skills. That is where there is an acceptance now that the old metrics just don't work. It is more around marketing and customer experience measures than it was around the utilization measures.

**Michael:** Well, this is really exciting, to be honest with you. I think, you know, you asked Julie about what does it mean to the learning professional and how should they be judging the future. I think the exciting topic is I don't know if we really know, I will be honest. I think that we are shaping the future, per Josh's comments, around understanding the skills of the future, understanding how to evaluate those skills and coming up with a nomenclature for those skills is a hot topic, reskilling, understanding that, and I think learning has a huge aspect to that. We talked about the idea of delivering learning to the point of need right now, and I agree with Julie

that it is both technology focused, but also a process and could be in multiple forms, more traditional. And I think we discussed the idea of the learner changing in terms of their expectations and being more personalized. Those are the trends that are now.

**David:** So let us round off today's conversation with a look into the future. Where does this go from here? What would you say that the horizon looks like? What does learning look like 5 or 10 or even further out than that?

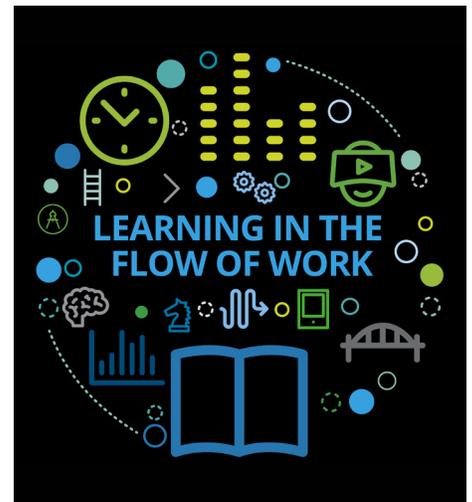
**Josh:** So, I will place some short-term bets on three areas I think are really interesting. The first area is an increased engagement, and I am not going to use the word forced, but really close working relationship between learning organizations and their colleagues in workforce planning, talent analytics, performance management, all being driven with the skills conversation and starting to operate more over a single taxonomy of skills and being able to evolve with that over time. Building on that, I think the second area where we will see really increased engagement is with the continued maturing of technologies in a few areas. One is when you think about bandwidth and new technologies entering the workforce that consumers are adopting. I think voice assistance and digital home assistants, which are starting to migrate into the workforce as machine learning and artificial intelligence continue to improve. I think you will see an increased penetration of technologies that are voice-assisted that are really integrated into work. So people don't have to type in their requests or pick up the phone. I think we will see an increased penetration of those. And then I think as we kind of look out in the future, we are going to find the idea that collaboration tools are just going to continue to become more and more a part of the work environment and in new ways that maybe we haven't seen before, and they will get a resurgence in attention by learning organizations as being core to how work is done.

**David:** That virtual workspace becoming more important than the physical one in some ways is an interesting idea. Julie, we will leave you with the last word, what is your perspective on the future?

**Julie:** I think we are going to continue to see empowerment of individuals being in control of their careers and the skills that they want and need to cultivate. I think we are going to see organizations have to recognize that individuals get to choose what they want to learn, what they want to do, who they work with, where they work if they are on the balance sheet. And so the whole notion of how we access and get skills or capabilities is really going to become that connecting thread. But what I think is so interesting and awesome about it is that what it is going to mean for people. A lot of the things that have historically held workers perhaps back a little bit, lack of a four-year degree, some of the things that the 10 years of experience that one might have needed to get a particular job, as skills become really agile, just having it is going to be the thing, and some other form of certification that goes into Josh's taxonomy may well be enough for organizations to move at the speed that they need to move at. And the opportunity that that has to profoundly change the lives of people and create substantial innovation for businesses, I just think it is an unknown but a very, very interesting and bright future. I can't wait to see it.

**David:** I can't either. I want to thank my panelists again for today's great conversation and that's it. Thanks much.

That is it for this episode of Capital H. Thanks again to Meriya Dyble, along with my Deloitte colleagues Michael Griffiths, Julie Hiipakka, and Josh Haims. Join us for our next episode "Being Digital," where we will explore new ways companies can enable productivity, well-being, and relevancy in a world of exponential technology. We will be joined by Dr. Reza Moussavian, senior vice president of HR Digital & Innovation at Deutsche Telekom. He will discuss what it means to become a digital enterprise and how the true driver of transformation is adopting digital mind-sets.



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