



WILL AI REPLACE ME?

Financial Advisor

Banking, Finance, Insurance, Real Estate

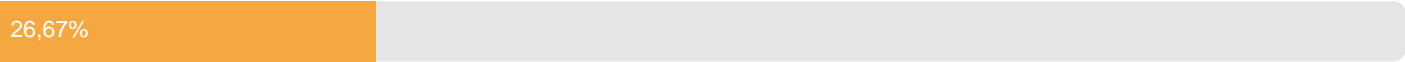
The financial advisor profession requires a high level of personalization for each client and operates under strict regulatory constraints.

Despite AI's ability to analyze data, the ever-changing nature of financial needs and the fundamental human and emotional relationships in this profession make complete automation challenging.

The role will leverage automation to enhance customization and expand the scope of asset management

Automation degree: 26,67%

Moderate but identified automation impact of AI for this Job



Main tasks

This section reviews the 3 main tasks associated with the job studied and assesses the potential level of automation induced by AI (« **AI Automation Impact** »). The modeling uses 8 criteria detailed on the « **Methodology** » page.

Tasks	AI Automation Impact
Assess clients' financial situations and define their needs.	Significant
Propose suitable financial solutions (savings, investment, loan).	Moderate
Ensure the monitoring and updating of client files and adjust recommendations based on the evolution of their situation.	Moderate

Impact on skills

At-risk Skills ↓	
Verifying investment documents and financial product profitability reports	This skill largely involves reviewing and validating documents based on specific criteria. Automated systems, especially those based on AI, are already capable of processing large volumes of data, identifying trends, extracting specific information, and comparing it against defined criteria.
Preparing a customer follow-up file	Customer Relationship Management (CRM) systems and Enterprise Resource Planning (ERP) software are becoming increasingly sophisticated, with many of them already integrating AI functions to automate tracking, updating, and notifying changes in records. Additionally, with the advent of blockchain and other technologies, there could be a revolution in how records and transactions are tracked, making this skill less relevant in the future.
Future-proof Skills ↑	
Creating a client's asset statement	This skill requires a deep and personalized understanding of an individual's financial situation, as well as expertise in tax regulations, investment, and financial planning. Each client has a unique situation, so it's essential to grasp these nuances to provide appropriate advice.
Anticipating legislative developments and providing strategic advice	Being proactive in strategic advices will remain. This ability to anticipate and advise cannot be easily automated as it requires nuanced analysis, critical thinking, and a deep understanding of the complexities of the financial and legislative world.

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