WAIT! WHAT DOES YOUR PORTABLE LIFE COACH SAY?

Does Google have all the answers? A new wave of premium mobile services don't think so. Connecting people with real-time advisors in everything from fashion to finance, innovators are creating a future where having a panel in your pocket, ready to offer support in one click, is the norm.

Location North America / Global

Scope

“When people are uncertain, they don’t look inside themselves for answers,” says psychologist Dr Robert Cialdini. “The first thing they look to is authority: ‘What do the experts think?’”[1]

Within every culture there are specific positions that confer authority, whether it’s doctors for health or stylists for fashion. We turn to these people when we need answers. If you’re wealthy, you can afford a therapist, fitness instructor, style advisor, lawyer and financial advisor to inform your every decision – but for most people, a Google search will have to do.

But a new wave of mobile initiatives, originating in healthcare, but extending to areas as diverse as fashion and finance, are squeezing more out of experts. They’re making their guidance available to the masses, and creating a heightened expectation for on-demand advice. From real-time tips from a live chef to tweet-sized legal advice from a lawyer – here come the portable life coaches.

Too many questions

Everyone likes advice from someone who knows what they’re talking about, but in the past decade, people have become more accustomed to researching for themselves. Every month, Google answers 100 billion queries – each response generated by an algorithm, and taking just a few micro-seconds.[2] And as mobile internet has become the norm, the possibility of a second opinion seems to hang over every decision.

Are smartphones making us more dependent on advice? “Absolutely,” says Dr Jacob Groshek, assistant professor in the Emerging Media Studies Division at Boston University’s College of Communication. “Smartphones have set a new standard by which many people decide on anything from which restaurant they eat at, to which school they will send their children.”[3]

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Dr Jacob Groshek, Boston University’s College of Communication
Yet for every query Google can answer, is there a query it can’t? Is this a good investment? Am I sick? Does this lipstick suit me? Do these flavours work together? What are my legal rights?

And no matter how intelligent Google Search, Apple’s Siri or IBM’s Watson becomes, nothing beats the advice of a real person. It’s telling that 82% of callers to British information service 118 118 had other sources of information available – like the internet – at the time of the call. [4] But they still needed a person. Entire professions are built around advice – doctors, lawyers, therapists, personal trainers, consultants – but their support can be expensive and time-consuming to access for most people.

What if there was a service that could blend the convenience of Google with the intelligence of human expertise? Innovators are targeting precisely this opportunity: taking that familiar impulse – feel uncertain, turn to smartphone for answer – and upgrading the quality of the response.

More efficient use of expertise
It’s an idea already impacting healthcare. In Britain, there are only 27.4 doctors for every 10,000 patients – an imbalance that can leave patients hanging around for hours to get seen, not taking into account the time taken to get there. [5] And while in the UK, most people live a short drive from their local practice, in developing countries like India or Mexico just getting to the doctors can take hours. There simply aren’t enough of them.

One solution from Mexican tele-health service Medicall Home is to let patients call the doctor before visiting, an initiative which means two thirds of concerns can be dealt with there and then, without a visit. [5] Over in the US, where most people now have smartphones, the same principle is being applied through more sophisticated technology. Claiming that around half of doctor visits could be done online, tele-health provider American Well’s app Amwell lets patients find any available doctor (not just their local) and connect directly for a video diagnosis.

“Across sectors, from fashion to fitness to finance, this idea of using technology to distribute an expert’s time more efficiently is gaining traction...”
This lets one doctor ‘see’ far more patients in a single day – freeing up more appointments, and easing the problem of not having enough doctors. And American Well isn’t the only innovator – companies like Oscar, Figure1 and HealthTap are all competing for the same crown.

And it’s not just healthcare. Across sectors, from fashion to fitness to finance, this idea of using technology to distribute an expert's time more efficiently is gaining traction – making the limited experts we have more accessible to a greater number of people. Imagine your own personal panel of advisors, one fifth of the price of their offline counterparts, who can be conjured exactly when you need them for on-the-spot consultations on everyday issues. How much would you pay?

With so few doctors for so many patients, could the future of healthcare be digital?

Amwell (2014) ©

**Cheaper expertise**

Most Americans (52%) say it's easier to figure out income taxes than know how to eat well – and with one in three obese, it's pretty clear the nation needs a bit of gentle advice. And problems like these – where Googling answers and finding that almost every piece of advice contradicts the next – need real expertise.

A dietician would seem perfectly suited to solving this problem. And while the employment of nutritionists is projected to grow faster than most occupations (21% growth over the next decade), there is still just one dietician for every 5,000 Americans. This imbalance drives the price of a dietician to an exclusionary $300 per month. It's a luxury.

“**Problems like these – where Googling answers and finding that almost every piece of advice contradicts the next – need real expertise**

Start-up RISE is able to bring these costs down to $75 per month, applying the same logic from healthcare that enables doctors to see more patients. Delivered through a mobile app, dieters photograph their meals and the nutritionist provides daily feedback, motivation, and a weekly action plan to help members eat better.
The same idea is being applied to legal advice. A decent lawyer can charge $250 per hour – but for just $39 per month, San Francisco start-up Rocket Lawyer allows anyone in the area to connect with one of 500 lawyers instantly over the phone for support, or ask a quick question on their ‘Twitter-like feature’ – a snappier, more affordable service than sitting down with a real lawyer.

This concept is spreading to areas as diverse as finance and fashion. US start-up Learnvest delivers financial advice across multiple channels from live chat to Skype sessions - “however the customer wants it,” says Forbes writer Samantha Sharf, “except in person.” [8] Over in the UK, clothing retailer Thread partners every shopper with a personal stylist, free of charge.

Advice of all kinds – even dating tips – is now accessible at the touch of a button
Crowdpilot (2014) ©

Real, not robot
Part of the attraction of these services the human touch, which trumps Google's automated, impersonal responses. Robots can provide answers, but their ability to motivate, reason and comfort is still no match for a human's. Sometimes, all people want is to be heard.

That's the thinking behind Amazon's feature Mayday, available on the brand's tablets and phones to instantly access tech-support. The very name evokes that familiar frenzied feeling when your favourite gadget stops working. While Mayday surprised commentators who typically associate Amazon with automation and efficiency rather than a human touch, the friendly advisory service fits perfectly with the company's customer-centric ethos. Available every hour of the day and with a response time of just ten seconds, the feature “sounds like magic when you consider how long people generally have to wait on hold – often without even talking to a human – in most customer service scenarios,” says one reviewer. [9]

The real impact of Mayday, of course, is on people's expectations. Since its launch, companies like Philips and Canon have announced video chat services for their high-end equipment. [10] Even the Bank of America is putting video chat into ATMs. [11] Could we soon see a camera that connects you directly with a photography tutor?
On the spot
In their 2014 book *The Mobile Mind Shift*, Ted Schadler, Josh Bernoff and Julie Ask explain the importance of being present at what they call ‘mobile moments’ – “a point in time and space when someone pulls out a mobile device to get what he or she wants immediately, in context.” [12]

Arguably the most exciting development across this trend is the ability to access an expert in specific moments of need, thanks to the ubiquitous smartphone. Before, seeing an expert meant going out of your way. Now, you can just conjure them up anywhere, anytime.

"Timing is precisely what makes on-demand advice valuable"

It’s a simple insight: the most important time to speak to a therapist might not the scheduled appointment, but in that critical moment when everything just gets too much. Mental health start-up Talkspace offers text-based counselling with a qualified therapist – anytime, anywhere – for a flat fee, hoping to make therapy both more accessible and affordable to the masses.

Timing is precisely what makes on-demand advice valuable. American advice start-up Clarity.fm lets entrepreneurs connect through their phone with one of 30,000 top business advisors from around world, charged by the minute. The idea is that before committing to that deal or entering that scary meeting, entrepreneurs can get an invaluable second opinion from someone whose advice really matters to them.
Insights and opportunities

Legal advice, therapy, business advice, personal stylists, dieticians – expertise is becoming more affordable for a whole group previously excluded, thanks to dynamic new services combining high tech and high touch, and redressing the imbalance of supply and demand.

While this format for this expertise – tweet-sized snippets delivered via mobile apps from experts we’ve never met – might seem futuristic, in 2014, the average American claims to have 11 friends who they’ve never met. It’s a significant jump from just three in 2008. It’s not hard to imagine a future where ‘on-call’ advisors can be conjured up for specific situations – buying a car, a first date, cooking a big meal – for a small fee. Already in 2013, how-to videos were more popular than music videos for laptop-surfing Gen Yers, suggesting the rise of a ‘how-to’ mindset.

“Expert influence is now more readily accessible without a personal visit,” says Groshek. “But we are a still some distance away from being able to properly diagnose a specific health, business, or even fashion problem online. Personalised real-time advice from an actual expert whose opinion has merit remains elusive.” Groshek explains that these apps can lack “contextualised understanding of a person and situation” – but the proliferation of personal data may, replenish that missing context. Will mobile advisors become the horoscope of a digital generation, giving generic catch-all snippets of advice to a market of people simply seeking to affirm their life decisions?

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Dr Jacob Groshek, Boston University’s College of Communication

Regardless, the expectations for a ‘help button’ for all walks of life is growing. Live chat has become the norm for brands, with half of customers having used it (50%). “In some ways, such interfaces have already become the norm,” says Groshek, “and Mayday just raises the level of interaction to include video.” In a similar vein, US beauty brand Prescriptives offers one-to-one beauty consultations over video, while British shoe shop Schuh uses video chat on the site – something the brand says “automatically exceeds customer expectations”. [15]
Beyond customer service, there's creative potential in helping customers connect with experts playfully – not just because something's not working. It's easy to imagine Lynx playing with something like **Crowdpilot**, an app that listens to your calls and gives dating advice. In 2014, Hellmann's launched **WhatsCook** in Brazil, a campaign where professional chefs were hired to give instant cooking tips to people through WhatsApp. There's a world of expertise out there, and customers in every sector are looking for it. All that's missing is the connection.

**Related behaviour**

**Search for an Expert**: The return of the authority figure.

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