

PLANNERS' TED TALKS

# The Lost Art of Listening to Clients



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# The Lost Art of Listening to Clients

Dennis Hall – Yellowtail Financial Planning

*“I’m here to listen...”*

*We’re technically stronger yet conversationally weaker.*

# Intention vs Reality

Intention

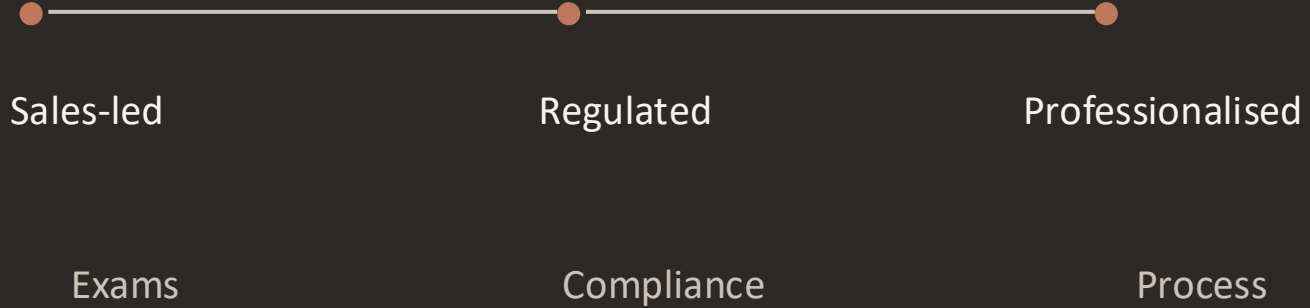
*“I’m here to  
listen”*

Reality

**78%**

adviser talk time

# What Changed



# What We Started Measuring

Technical accuracy

File quality

Compliance

# What We Stopped Measuring

Listening

Empathy

Timing

Presence

*“We record every client meeting”*

**Audio**

**Transcripts**

**Behaviour**

# What AI Reveals

78%

talk time

147

“you knows”

90s

uninterrupted

# Observable Behaviours

Talk ratio

Interruptions

Filler words

Sentence restarts and mid-sentence pivots

Question types

# The Mistake

Same feedback for everyone

Too many improvement areas

Lowest performers overwhelmed

# The Shift

Focus on 1–2 behaviours

Adjusted by experience

Simpler feedback

*Relevance > consistency*

# Behaviour Changed

Fewer filler words

More pauses

Less talking

Better listening

# Observed Meeting Efficiency

Before

**Sporadic, time-heavy**

Now

**Continuous, low-friction**

*“If you don’t measure it,  
you don’t improve it.”*

**Better listeners**

**Better conversations**

**Better outcomes**

# Summary Scorecard

Dimension	Rating	Notes
Listening & Space	Green	Client led the majority of the conversation and felt comfortable sharing personal context.
Talk-Time Ratio	Amber	Adviser 30–35% / Client 65–70% — very client-led but occasionally passive rather than actively coached.
Coaching vs Teaching	Amber	Some good reflective prompts, but several opportunities to deepen coaching were missed.
Emotional Intelligence	Amber	Adviser responded politely but rarely explored emotional cues (family, ageing, legacy).
Verbal Clarity	Green	Clear explanations; minimal filler language.
Value Framing	Amber	Advice competence implied but rarely explicitly framed as professional value.
Structure & Flow	Amber	Conversation flowed naturally but lacked clear structure or agenda checkpoints.
Brand Alignment	Green	Warm, conversational, human tone consistent with Yellowtail ethos.

# Structural Comparison

*Extras!*

<b>Behaviour</b>	<b>Dennis Style</b> <i>Observed</i>	<b>Adviser Style</b> <i>Observed</i>
<b>Listening</b>	Deep, reflective listening	Good listening but sometimes passive
<b>Coaching</b>	Frequently draws out thinking	Limited probing questions
<b>Guidance</b>	Subtle steering	More reactive
<b>Meeting control</b>	Light structure but deliberate	Very organic conversation
<b>Emotional exploration</b>	Often unpicks motivations	Acknowledges but rarely explores
<b>Value framing</b>	Embedded in process	Mostly implicit

# Key Difference

Dennis

**Curious guide**

*Actively explores the client's thinking.*

Adviser

**Respectful responder**

*Waits for the client to lead.*