

# Beyond fintech, where humans and technology meet

 By [Nicci Botha](#)

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Fintech is the trailblazer for interactions between humans and tech, and learnings beyond that journey can be extended to agriculture, education and healthcare, said Professor Hanlie Smuts from the University of Pretoria's Department of Informatics.



Professor Hanlie Smuts

Speaking at the AfricaCom conference in Cape Town, she explained that there are five lessons to be learned from fintech.

1. Understanding the target clients' needs and desired outcomes
2. Solve a problem for your clients
3. Get user feedback throughout the development process
4. Form strategic partnerships
5. Build a culture of innovation

"In the beyond world, there is a blurring of the physical and virtual, and the 'beyond' principles are either people-centric or smart spaces," she said.

The people-centric principles cover hyper-automation, multi-experience, ease of access, human augmentation and skills and knowledge, while the smart spaces include Darq (distributed ledger technology (DLT), artificial intelligence (AI),

extended reality (XR) and quantum computing) technologies, data proliferation, autonomous things, collaborative innovation and workplace changes.

Smuts said that she tried to find case studies to highlight the opportunities for technology in agriculture, healthcare and education. "In agriculture, there is lots of development, but no case studies. In healthcare, the [first middle ear transplant](#) has been performed using 3D printing, and robotics for surgery."



## South Africa's first robotic assisted nephrectomy a triumph

6 May 2015



## Education

Smuts focused on the education opportunities, reiterating that many of the jobs of the future haven't been thought of yet and attributes for 'future-ready' graduates should include:

- Ability to learn, unlearn and relearn
- adaptability and resilience
- problem solving
- critical thinking
- creativity
- collaborative skills
- intercultural literacy
- digital literacy
- environmental awareness
- ethical orientation

In addition, she said to meet these criteria, the classroom of the future needs to change.



Image: Domus

"As the 4th industrial revolution reshapes the future of work, businesses must prepare their people for the new world that lies ahead. This often means an increased focus on continual learning, building more on-ramps to new types of jobs, and a commitment to diversity," Smuts concluded.

## ABOUT NICCI BOTHA

Nicci Botha has been wordsmithing for more than 20 years, covering just about every subject under the sun and then some. She's strung together words on sustainable development, maritime matters, mining, marketing, medical, lifestyle... and that elixir of life - chocolate. Nicci has worked for local and international media houses including Primedia, Caxton, Lloyd's and Reuters. Her new passion is digital media.

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