# Yorkshire Building Society backs AI for efficiency, not to replace human touch



Yorkshire Building Society is using artificial intelligence to strip out routine administration and data-gathering so employees can concentrate on the human qualities that matter most to customers. According to *Fintech Finance*, the Society’s priority is to automate repetitive work without eroding the judgement, empathy and problem-solving skills that build trust.

The approach is being embedded through a strategic collaboration with Infosys to deliver a “mobile-first, data-enabled” modernisation combining cloud, data and AI. Executives say they want to “combine the convenience of digital with the warmth of human interaction”, with AI supporting faster services and workforce reskilling.

Independent analysis suggests the gains could be significant. McKinsey Global Institute estimates generative AI and automation could free up 27–30 per cent of hours worked in Europe and the US by 2030, mainly by replacing repetitive tasks such as elementary data collection and processing. The expectation is occupational change rather than mass job losses, with reskilling needed to redeploy staff into higher-value roles.

Consultants and practitioners outline how to achieve this. Deloitte Digital advises banks to set clear AI objectives, use it to inform rather than replace human judgement, give staff better data for richer conversations, and be transparent about deployment. *American Banker* reporting points to contact-centre uses such as call summarisation, agent coaching and AI assistants that cut administrative work and give agents more time for complex interactions.

A practical playbook emerges: automate heavy, repetitive workloads; redesign roles to move staff into customer-facing or analytical positions; retain human oversight for decisions that require context or empathy; and ensure governance and transparency so customers and regulators understand how AI is used.

Commentators warn of reputational risk if technology undermines service quality. An *American Banker* opinion piece urged banks to ensure AI augments, not dehumanises, customer contact, and to invest in retraining while keeping accountability close.

Where deployed well, AI-enabled tools have delivered faster transfers, fewer repetitive exchanges and better customer records. Staff benefit from more varied work and clearer career pathways; customers get quicker service and more attentive human intervention.

For the UK, the challenge is to turn pilots into scalable programmes that set a global standard for human-centred AI in finance. That will require large-scale training investment, partnerships between financial institutions and technology firms, and regulation that supports innovation while protecting consumers. The Yorkshire Building Society–Infosys deal is one example of how that balance can be struck.

If banks keep human value at the centre, the next phase of AI adoption could deliver faster, more personalised and more humane services — an area in which the UK has the potential to lead.

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## Bibliography

1. <https://ffnews.com/fintech-tv/human-centered-ai-in-banking-leveraging-automation-for-customer-value/> - Please view link - unable to able to access data
2. <https://ffnews.com/fintech-tv/human-centered-ai-in-banking-leveraging-automation-for-customer-value/> - This Fintech Finance article discusses human-centred AI in banking, using Yorkshire Building Society as an example of balancing automation with human interaction. It explains how AI can take on repetitive tasks such as data gathering, freeing staff to focus on empathy, interpretation and higher‑value customer work. The piece highlights opportunities for reskilling and internal mobility — for instance staff moving into web chat support or contributing to design teams — and stresses that AI should augment rather than replace humans. It forecasts continued growth in AI applications for customer experience while underlining the enduring importance of the human element.
3. <https://www.infosys.com/newsroom/press-releases/2025/society-mortgage-commercial-savings-mobile-banking.html> - This Infosys press release announces a strategic collaboration with Yorkshire Building Society to accelerate its digital transformation, emphasising a mobile‑first, data‑enabled approach that leverages cloud, data and artificial intelligence. It quotes Yorkshire Building Society executives stating a commitment to ‘combining the convenience of digital with the warmth of human interaction’, signalling an intention to use automation to improve efficiency while preserving customer empathy. The release also highlights plans to modernise operations and enhance both customer and employee experiences, indicating the organisation expects AI to enable faster, more secure services and to support reskilling and capability development across the workforce.
4. <https://www.deloittedigital.com/us/en/insights/perspective/cx-ai-roundtable.html> - Deloitte Digital’s perspective on AI and customer experience presents findings from CX leaders showing AI’s potential to streamline routine tasks while enhancing human‑centred service. The piece outlines four opportunities for using AI to improve experience without sacrificing human connection: setting clear objectives, using AI to inform but not replace human judgement, equipping employees with data for richer interactions, and protecting customer trust. It notes that while AI can drive efficiency and personalisation, leaders must prioritise employee engagement, retraining and transparent deployment so staff can focus on empathy, creative interpretation and complex decision making that machines cannot replicate.
5. <https://www.mckinsey.com/mgi/our-research/a-new-future-of-work-the-race-to-deploy-ai-and-raise-skills-in-europe-and-beyond/> - McKinsey Global Institute’s May 2024 report examines how generative AI and automation could free up to around 27–30% of hours worked by 2030 in Europe and the United States, accelerating occupational change. The analysis explains that many repetitive activities (data collection, elementary processing) are most susceptible to automation, and argues firms will need major reskilling programmes to redeploy employees into higher‑value roles. The report recommends planning strategic workforce shifts, investing in worker training and combining rapid technology adoption with human capital development so organisations capture productivity gains while enabling staff to move into roles requiring social, emotional and higher cognitive skills.
6. <https://www.americanbanker.com/opinion/as-we-integrate-ai-into-banking-we-must-preserve-our-humanity> - This American Banker opinion piece argues for a human‑centred approach to deploying AI in financial services, warning that technology must augment — not dehumanise — customer interactions. It traces a history of banking technology and stresses AI’s unique capacity to learn and adapt, offering hyper‑personalisation and back‑office automation while posing ethical risks if misapplied. The author urges banks to protect human judgement and creative interpretation, invest in retraining, and use AI to amplify workers’ capabilities rather than replace them, emphasising that maintaining trust, empathy and accountability should guide AI integration in customer‑facing operations.
7. <https://www.americanbanker.com/news/how-ai-is-helping-banks-put-a-more-human-face-on-their-call-centers> - This American Banker article examines how banks are deploying AI to improve contact‑centre productivity while enhancing human interactions. It documents use cases such as call summarisation, agent coaching tools and AI assistants that reduce administrative burden and shorten call times, enabling representatives to spend more time on complex, empathic conversations. The piece highlights measurable benefits — faster transfers, consistent customer records and improved agent performance — and notes banks’ caution about trust, governance and proper human oversight. Overall it portrays AI as a tool to handle routine tasks and support staff so they can focus on empathy, judgement and customer relationships.