



Financial Services: Striking the Right Human and Digital Balance

CCMA Leadership Forum Series

The Leadership Series is the documented output from the CCMA's series of Leadership Forum roundtables. These take place at the House of Lords and provide an exclusive opportunity for senior contact centre leaders to explore the key factors driving change in their industry - and to consider how to continue innovating and adding value for the benefit of the customer, colleagues, and the business.



At the Table

Sara Morrison

Director - Sales and Retentions,
Barclaycard Payments

Catherine Lindsay

Head of Contact Centre and
Customer Support,
Leeds Building Society

Alison Peck

Chief of Staff, Consumer
and Wealth Management
Marcus by Goldman Sachs

Nicole Dodd

Head of Shared Services,
Marcus by Goldman Sachs

Lee Protheroe

Director of Customer
Service Centre,
Metro Bank

Laura Finlay

Director of Customer Excellence,
Moneybox

Corinne Edwards

Customer Services Manager
(Acting Head),
MotoNovo Finance

Jackie Davies

Chief Operating Officer,
One Family

Lisa Range

Chief Commercial Officer,
Tyl by NatWest

Jess Winter

Head of Client Services,
Vanguard Asset Services

Stephanie McDowell

Head of Service Centre,
Willis Towers Watson

Jasmyne Bushrod

Associate Director,
Agent and Customer Excellence,
Zopa Bank

The Human Touch and the Role of AI

How do you integrate AI (Artificial Intelligence) and automation without losing the human connection that customers still need and value?

Senior leaders from the financial services sector gathered at the House of Lords to explore how AI is being integrated in their respective organisations, how they are maintaining service quality while pursuing efficiency gains, and what practical advice they offer to peers navigating the competing demands of innovation, compliance and customer care in a highly regulated sector.

Key Discussion Points

Still in the early stages

Most leaders described their AI journeys as being at an early or exploratory phase, prioritising investment in internal tools such as Copilot, agent assist and knowledge management platforms ahead of any customer-facing deployment.

Colleague scepticism and cultural change

Many frontline colleagues remain concerned that AI is a precursor to job losses, making honest and thoughtful change management an essential prerequisite to discussions about AI implementation.

Vulnerability is a non-negotiable concern

In financial services, the detection and support of vulnerable customers is paramount. Leaders expressed real concern about the ability of AI to reliably identify vulnerability signals, and whether digital-only journeys could ever be trusted to respond appropriately to a customer in crisis.

Governance before deployment

Regulated financial services organisations cannot afford to move fast and fix things later. Leaders emphasised the need to establish clear governance frameworks, risk thresholds and accountability structures before rolling out AI to customers.

Transparency builds customer trust

Leaders stressed the importance of being clear with customers about when they are interacting with AI and when with a human, arguing that honesty is not just good ethics but a vital component of building long-term trust in a sector where credibility is everything.

The workforce is evolving, not disappearing

Rather than wholesale headcount reduction, leaders are seeing a gradual shift in the nature of contact centre roles, with new positions emerging – such as prompt engineers, bot whisperers and AI quality managers – that blend technological understanding with deep customer knowledge.





Stephanie McDowell

Head of Service Centre, Willis Towers Watson

Talk to your peers. Have honest conversations with fellow professionals about where AI has gone right and where it has gone wrong. We are all grappling with similar challenges, and the connections made in forums such as the CCMA's are genuinely valuable – use them.

AI Behind the Scenes

The Leadership Forum revealed that the majority of organisations represented had not yet deployed customer-facing AI at scale. Instead, the focus was firmly on internal tools – Copilot for advisors, AI-assisted quality monitoring, knowledge management platforms and automated call summarisation. The rationale was consistent – get the foundations right, build confidence internally and only then consider how AI might enhance the customer-facing journey.

The most commonly cited benefit of internal AI adoption was speed of information retrieval. Getting the right answer to advisors faster – whether through smarter knowledge bases or AI-generated prompts – was seen as a more achievable and lower-risk starting point than attempting to automate conversations with customers directly. Several leaders noted that the quality of their knowledge management systems had to be near-perfect before any AI tool could be built upon and be trusted.

Quality Assurance (QA) checking using AI, with a human in the loop, was highlighted as a significant development, with the ability to monitor every interaction – rather than just a sample – offering a level of reliability that was previously impossible with human-only QA. This capability is particularly valued in a regulated environment where consistency and compliance matter enormously.

The Vulnerability Challenge

No theme resonated as strongly throughout the forum as the challenge of identifying and supporting vulnerable customers. Leaders shared a common concern – that the signals which alert a skilled human advisor to a customer in difficulty, such as a change in tone, a hesitation, an unusual request – are precisely the things that AI currently struggles to reliably detect.

One leader described a call in which a customer used a trigger word that prompted an advisor to contact emergency services – an outcome that would have been impossible in a digital-only interaction. Conversely, another highlighted the risk of automated keyword detection creating false positives that bog down advisors with interactions that don't always require specialist vulnerability support, eroding both efficiency and goodwill.

The consensus is that vulnerability identification must remain a human responsibility for the foreseeable future, and any AI implementation in financial services must include robust mechanisms to bypass automated journeys and escalate to a human when distress signals are present. Several leaders noted that AI could actually help here – using speech analytics to run parallel with human conversations and flag potential vulnerability cases that might otherwise be missed.

Lisa Range

Chief Commercial Officer, Tyl by NatWest

Ask the people doing the job what they think AI and new digital tools could help with. We have change managers and use-case experts – but have we asked our advisors? The most valuable insights often come from the frontline. Don't design AI and digital journeys without them in the room.

Laura Finlay

Director of Customer Excellence, Moneybox

Start with governance. If you can get your risk people in the room early, they set the guardrails and then you can build with real confidence, knowing what you're comfortable with and what you're not. It's not a blocker – it's the foundation for moving faster, safely.

Governance and the Pace of Change

Financial services organisations face a distinctive challenge when it comes to AI adoption: the pressure to innovate is intense, but the regulatory and reputational consequences of getting it wrong are severe. Several leaders described the tension between business stakeholders pushing for rapid deployment and risk and compliance functions requiring thorough testing and governance sign-off before any customer-facing rollout.

A number of organisations had established formal AI councils or governance committees to ensure that risk functions are embedded in decision-making from the outset, rather than being consulted only when something goes wrong. The message from those who had taken this approach was that involving risk and compliance early may feel like it slows things down, but it creates the conditions for bolder, more confident action once guardrails are in place.

The cultural dimension of AI adoption was equally prominent. Leaders described the challenge of bringing colleagues on the journey – particularly those who fear that AI represents a direct threat to their employment. The most successful approaches involved being genuinely transparent about where AI was being used, celebrating the ways it was making advisors' working lives better, and actively involving frontline staff in shaping how tools were developed and deployed.



The Evolving Roles

The forum heard compelling evidence that the contact centre workforce of the future will look quite different to today, but not simply because headcount will fall. Leaders described a structural shift already under way, in which the ratio of frontline call handlers to back-office, technology and operations roles is changing, with increasing demand for people who can manage, interrogate and improve AI systems rather than simply use them.

New roles are emerging that blend operational know-how with technical literacy – the 'bot whisperer' being one example discussed. A bot whisperer is typically a frontline advisor who transitions into managing and refining the conversational AI tools their colleagues rely on. Leaders noted that existing staff often possess skills far beyond their call-handling responsibilities and that AI adoption creates an opportunity to unlock and apply those talents in new ways.

Recruitment was identified as a growing strategic consideration. The skills required to work effectively in an AI-enabled contact centre – such as comfort with technology, data literacy, adaptability – are increasingly important alongside the interpersonal qualities that have always defined great customer service. Leaders are beginning to rethink how they attract, develop and retain talent accordingly.

Keeping the Human at the Heart

Despite the many use cases for AI discussed, there was broad consensus that financial services customers still want and need access to skilled human advisors – particularly when things go wrong, when decisions feel significant, or when they are navigating a difficult personal circumstance. The human dimension of customer service is not a legacy inconvenience to be engineered out, it is often the core of what makes a brand trustworthy.

Several leaders noted that customers' expectations are rising rapidly – shaped by experiences in retail, e-commerce and other sectors where AI-powered self-service has become seamless. The risk for financial services is that they move too slowly and frustrate customers with outdated journeys, but also that they move too quickly and expose customers to AI experiences that feel impersonal or untrustworthy. The challenge is to move at the right pace, in the right direction, with the right safeguards in place.

Power to the People

What advice do contact centre leaders give to their peers looking to introduce AI and automation into their operations without losing the 'human touch'?

Catherine Lindsay

Head of Contact Centre and Customer Support,
Leeds Building Society

The critical question is how do you bring a varied pool of advisors with you on the AI journey? Some will thrive on it. Others need genuine reassurance. Listen carefully to where each person is for them, and never assume enthusiasm for AI is universal across your team.

Laura Finlay

Director of Customer Excellence, Moneybox

Start with governance. If you can get your risk people in the room early, they set the guardrails and then you can build with real confidence, knowing what you're comfortable with and what you're not. It's not a blocker – it's the foundation for moving faster, safely.

Corinne Edwards

Customer Services Manager (Acting Head), MotoNovo Finance

Accept that your organisation has a level of risk it isn't willing to take, and confront that honestly. Things may go wrong – that is part of testing. Identify the right customer groups to pilot with, learn quickly from what doesn't work and build confidence from there.

Sara Morrison

Director - Sales and Retentions, Barclaycard Payments

The human-digital balance is about equipping your people with the information they need to succeed. The intelligence working behind the scenes is just as important as any customer-facing AI, for instance. Give colleagues as much context as possible at the start of every conversation, so their interactions with customers are consistently great.

Stephanie McDowell

Head of Service Centre, Willis Towers Watson

Talk to your peers. Have honest conversations with fellow professionals about where AI has gone right and where it has gone wrong. We are all grappling with similar challenges, and the connections made in forums such as the CCMA's are genuinely valuable – use them.

Lisa Range

Chief Commercial Officer, Tyl by NatWest

Ask the people doing the job what they think AI and new digital tools could help with. We have change managers and use-case experts – but have we asked our advisors? The most valuable insights often come from the frontline. Don't design AI and digital journeys without them in the room.

Jess Winter

Head of Client Services, Vanguard Asset Services

In financial services, trust is everything. Be genuinely transparent with your customers about what AI and digital tools you are and are not using. Honesty about your approach isn't a weakness – it's what a responsible financial services brand owes the people who depend on it.

Jasmyne Bushrod

Associate Director, Agent and Customer Excellence, Zopa Bank

Before committing to a long AI project, ask your governance team to define what success and failure actually look like. Set those thresholds upfront. Nobody wants a three-year programme to fail at the end. But equally, don't let that fear become a reason to disengage from AI altogether.

Lee Protheroe

Director of Customer Service Centre, Metro Bank

My advice for implementing customer facing AI would be – it's fine to go slowly. Initiate a high volume, and robust quality assurance methodology, to be able to identify issues that can then be resolved and fixed. It's important to be transparent with customers about their interactions with AI tools. By starting with a service strategy, AI teams can be built around this, grounded by risk appetite.

Jackie Davies

Chief Operating Officer, One Family

AI doesn't require a huge team to get started – but it does need the right culture. Create space for small teams to test and experiment with different options. What matters is that people feel empowered to try, learn and iterate, without fear of failure holding progress back.



0333 939 9964

www.ccma.org.uk

info@ccma.org.uk