UK Financial Services

RISE with AI

Get your workforce AI-ready for the future of financial services

accenture | Progress Together

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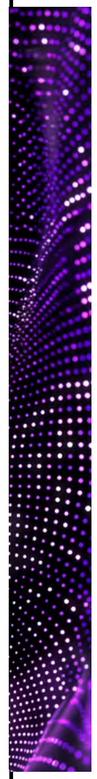

Foreword

We all know Artificial Intelligence (AI) is a game-changer. The projected economic and business gains are staggering—almost hard to comprehend. But beyond the big numbers and bold predictions lie more pressing, practical questions: What's really happening on the ground? And as AI reshapes industries, who stands to benefit and who risks being left behind?

Nowhere are these questions more urgent than in the UK's financial services sector—a pillar of the national economy and key driver of growth, investment and stability. If AI is the catalyst for business reinvention, people are the powerhouse that fuels it. My focus has always been on that powerhouse—how to equip, empower and energise it for peak performance.

Financial services firms don't run on technology alone; they run on people working together across levels to drive growth, manage risk and deliver value. But when some workers accelerate into the AI era while others are left behind, the system doesn't just slow down—it loses power. And when an organisation isn't operating at full potential, the long-term costs far outweigh any short-term efficiencies.

The integration of AI is not just a technological upgrade; it is a major organisational shift that demands an equally bold rethink of the workforce strategy. Leaders must ensure AI adoption is inclusive, engaging and rewarding for all employees—not just a select few. That means making AI accessible across job levels, embedding learning into workflows and recognising that technical skills alone won't define the future. Education systems and corporate training programmes, as well as labour market policies, must evolve together to meet this challenge, ensuring workers have the skills and pathways needed to thrive. As the pace of change accelerates, those left out now may never catch up.

AI holds the potential to be either a great equaliser or a gatekeeper. The choices executives make today will shape their organisation's trajectory for years to come. Financial institutions that invest in AI-driven workforce transformation will not only drive innovation but also secure a lasting competitive advantage because their people—the true drivers of progress—will be equipped to thrive.

I hope the insights in this report inspire decisive action and help you build a workforce that is not only AI-savvy, but future-ready.

Paul Stanley
Senior Managing Director,
UK Financial Services,
Accenture

Foreword

AI is transforming financial services at an incredible pace. It's not just about technology—it's changing the way businesses operate, how talent is developed and who gets access to opportunities. While AI can drive efficiency and growth, it also carries a risk: if we're not careful, it could widen existing inequalities instead of closing them.

At Progress Together, we believe that a diverse workforce isn't just good for people—it's critical for business resilience and long-term success. Employees from working-class backgrounds already face barriers to career progression, leading to higher turnover and costly talent gaps. If AI is designed and deployed without careful thought, it could reinforce these challenges—baking bias into hiring, promotions, and decision-making. But if used intentionally, AI has the potential to break down barriers, open up new opportunities, and create fairer, more inclusive workplaces.

Since our launch in 2022, we've been working with financial services firms to level the playing field. Through peer learning and thought leadership, we're helping businesses build real capability in tackling socio-economic inequality. And we're starting to see progress—senior leaders from working-class backgrounds have increased from 26% in 2023 to 28% in 2024.[1] But we still have a long way to go.

As AI becomes more embedded, businesses need to think beyond short-term efficiency and focus on long-term inclusive growth. The firms that get this right will be the ones that thrive. To be a globally competitive industry, the UK financial services sector must adopt an AI approach that works for the whole of society.

This report is an important step in that conversation. We hope it sparks new thinking and helps leaders navigate this challenge with confidence. We are grateful to Accenture for their expertise and support in bringing this research to life, along with the many experts who contributed insights.

To join our network, find out more at: www.progresstogether.co.uk

Sophie Hulm
CEO,
Progress Together

Progress Together

Executive summary

AI is transforming the UK's financial services sector, unlocking unparalleled opportunities for efficiency, innovation and growth. But behind the hype, a two-tiered workforce is emerging—some employees are rapidly adapting to AI and reaping the benefits, while others are being left behind. It's a growing divide, and one that businesses need to address now, as it could soon pose substantial long-term business risks.

The promise of AI

Our research shows that companies that effectively integrate AI report both higher employee satisfaction and stronger financial performance. Top performers achieve average revenue growth of 8%, equating to nearly £56.5 billion per company.[2] Moreover, AI is projected to contribute up to £736 billion to the UK economy by 2038, with £163 billion coming from financial services alone.[3]

Yet despite the clear potential, most financial services companies are still in the early stages of adoption. While 83% are piloting generative AI, just 8% have successfully scaled it across the enterprise. One of the biggest barriers? A workforce that isn't fully AI-ready.

A widening opportunity gap

The benefits of gen AI are not reaching the workforce uniformly. Employees from lower socio-economic backgrounds* face limited access to AI tools and training, exacerbating existing inequalities. Only 38% of financial services employees from lower socio-economic backgrounds have access to AI tools, compared to 48% of their counterparts from higher socio-economic backgrounds.[4] This gap threatens to widen disparities in career mobility and opportunity, particularly as roles most susceptible to AI-driven transformation—such as administrative and customer service positions—are predominantly occupied by employees from lower socio-economic backgrounds. This is not just a talent challenge, it could pose long-term strategic risks.

At the same time, a significant trust gap exists between executives and employees regarding AI's impact. More than half (58%) of financial services employees from lower socio-economic backgrounds fear job losses due to AI, while only 21% trust business leaders to make decisions that will positively impact them.[5]

The RISE approach

Our research into organisations that are successfully scaling AI has revealed four key actions executives can take to promote equitable access and training. Taken together, they form the RISE approach.

Reinforce readiness by embedding structured AI skills and learning opportunities for all employees;

Inspire AI confidence by promoting AI literacy and hands-on experimentation;

Strengthen AI governance and organisational leadership by establishing responsible AI policies with clear leadership accountability; and

Empower employees with expanded opportunities and experiences by designing personalised career pathways that enable everyone to thrive in an AI-enhanced workplace.

These actions aim to guide employers in accelerating their AI journeys—not just to support future performance but also to promote social equity.

Our previous research showed that a people-centric approach to generative AI (gen AI) deployment will lead to greater economic upside in an AI-driven future. This study builds upon those findings: Organisations that prioritise workforce AI readiness are more likely to get the most out of their investments, securing a sustainable competitive advantage. Ultimately, the future of financial services is not just AI-driven; it's people-powered.

***Note:** For this research, individuals from lower socio-economic backgrounds are defined based on factors that indicate limited access to economic and educational opportunities. A lower socio-economic background applies if one or more of the following criteria are met:

- The main household earner's occupation at age 14 was in a technical, craft, routine or manual job, or they were long-term unemployed.
- They were eligible for free school meals at any stage of their education.
- They attended a state school and were the first in their family to attend university.

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Closing the AI workforce divide: A key business imperative

A two-tiered workforce

AI investment in UK financial services is accelerating. In 2024, companies allocated 11.7% of their tech budgets to gen AI alone, and that number is expected to rise to 16.2% in 2025.[6] And with good reason. AI has the potential to reshape industries, drive efficiencies and redefine the very nature of work. But while 83% of financial services firms are piloting gen AI, only 8% have successfully scaled it enterprise-wide.[6]

Issues around data readiness, process redesign and a lack of C-level sponsorship all hinder progress, but one of the biggest challenges for scaling gen AI is talent. Companies aren't doing enough to get all their workforce AI-ready. Recent Accenture research shows that 3x more gen AI budgets are spent on technology than on people. This imbalance means many employees simply don't have the skills, support or confidence to integrate AI into their daily roles.

A two-tier workforce is emerging. Some employees are being equipped with AI tools and training, positioning them for success in a rapidly evolving workplace. Others—especially those from lower socioeconomic backgrounds—are being left behind, unable to access the opportunities needed to thrive in an AI-powered world.

This growing gap is not just a workforce challenge but a strategic risk. Addressing this requires targeted, relevant and accessible upskilling for everyone—so all employees, not just a select few, are equipped to succeed. Without this, organisations risk deepening existing divides instead of closing them.

With AI-related job postings up 200% since late 2023, the demand for gen AI skills is surging, opening new career pathways in high-growth, innovative roles.[7] Yet, while two in three (67%) financial services employees need reskilling right now to keep up, training investments disproportionately benefit more senior executives, leaving frontline employees unprepared for AI-driven change.[8]

The gen AI state of play

Success in an AI-powered world isn't just about technical proficiency, it's about human expertise that AI can't replicate. Uniquely human skills—such as emotional intelligence, judgment, creativity and critical thinking—will become even more essential in an AI-enabled future. Organisations will need people who not only understand and manage AI systems but also bring the human perspective that ensures AI-driven processes remain... human!

Consider a global bank or insurer implementing AI-driven risk assessment. It doesn't just need AI engineers; it needs financial analysts who can collaborate with AI, compliance officers who understand AI-driven decision-making and relationship managers who can translate AI insights into empathetic customer solutions. It will need specialists who can train, manage and maintain gen AI-powered agentic teams and Large Language Models (LLMs) that other employees depend upon.

As AI transforms the workforce, the real differentiator won't be AI alone—but how effectively businesses combine AI capabilities with uniquely human strengths.

67%

of financial services employees need reskilling to keep up with AI-driven change, yet training is insufficient.[8]

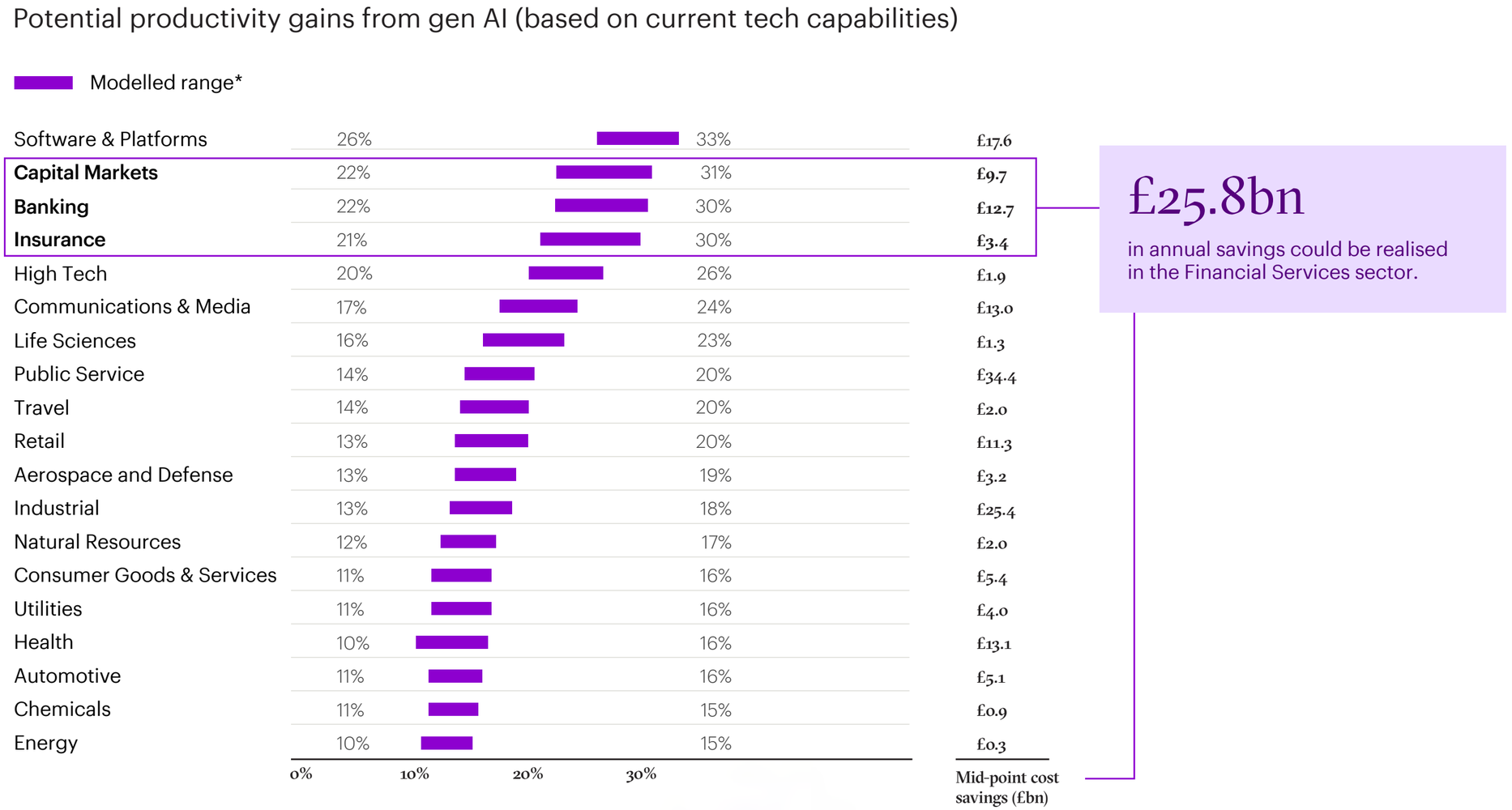
The promise of AI

The data is clear: Companies that make AI accessible and beneficial for all employees see better results. They report higher employee satisfaction and stronger financial performance, with top performers achieving average revenue growth of 8%, equivalent to approximately £56.5 billion per company.[9]

Our research also shows that up to 70% of working hours spent on routine tasks in financial services could be automated or augmented with gen AI—1.5x the estimated impact across the broader UK workforce. This shift has the potential to drive productivity gains of up to 30% in financial services—second only to Software and Platforms (see Figure 1)—translating into annual cost savings of £25.8 billion across Capital Markets, Banking and Insurance.[10]

Companies that equip all employees to work effectively with AI will realise the greatest productivity boost. There is much to gain. Gen AI is expected to contribute up to £736 billion to the UK economy by 2038, with £163 billion coming from financial services alone.[11]

Figure 1. Gen AI could drive productivity gains of 30% or more across Financial Services and Tech.



Source: Accenture Research, based on data from the ONS and U.S. O*NET. Lower and upper bounds are based on the potential hours saved per occupation, valued against annual occupation headcount.

The challenge: A widening opportunity gap

The financial services sector in the UK has long struggled with socioeconomic diversity (see sidebar). Now, AI is amplifying these inequalities.
Our research reveals a stark truth: an AI workforce divide is developing, where gaps in access, skills and motivation risk deepening socio-economic disparities. The roles most vulnerable to AI-driven transformation—administrative, operations, and customer service roles—are disproportionately held by employees from lower socio-economic backgrounds. Yet, those most at risk of disruption are also the least likely to benefit from AI's potential, facing barriers to the tools and training that could reshape their careers.[12]

Without targeted reskilling efforts, AI-driven disruption could create a "mobility trap," leaving displaced workers with limited pathways to new opportunities.[13] To overcome this, organisations must prioritise workforce reinvention, ensuring AI augments jobs rather than eliminates them.

The state of socio-economic diversity in UK financial services

- More than half (51%) of employees in the sector come from higher socio-economic backgrounds, compared to 37% in the wider UK workforce.[14]
- People from higher socio-economic backgrounds are twice as likely to hold senior positions as their peers from lower socioeconomic backgrounds—and progress six months faster from junior to mid-level roles.[15]
- Young professionals from high-income families are 4.5x more likely to land top jobs than those from working-class backgrounds.[16]
- Women from lower socio-economic backgrounds face a double disadvantage, progressing 21% more slowly than their peers.[17]

Access

AI is fast becoming a workplace essential, yet many people still don't have access (see Figure 2):

- Only 38% of employees from lower socio-economic backgrounds have access to gen AI tools, compared to 48% from higher socio-economic backgrounds.
- Employees from lower socio-economic backgrounds are a third less likely to use gen AI tools at least weekly at work.

Skills

Digital skills—especially those needed to work with gen AI—remain unevenly distributed, and training opportunities are few and far between. Workers from lower socio-economic backgrounds are more likely to be underrepresented in their company's training programmes.

- Only 39% of employees from lower socio-economic backgrounds report having technical digital skills, including AI expertise, compared to 49% of their peers.
- 43% of workers say they are pushed to use new technology they haven't been trained on.
- Among workers from a lower socioeconomic background who don't use gen AI tools regularly, 20% say they don't understand the tools well enough to feel confident using them.

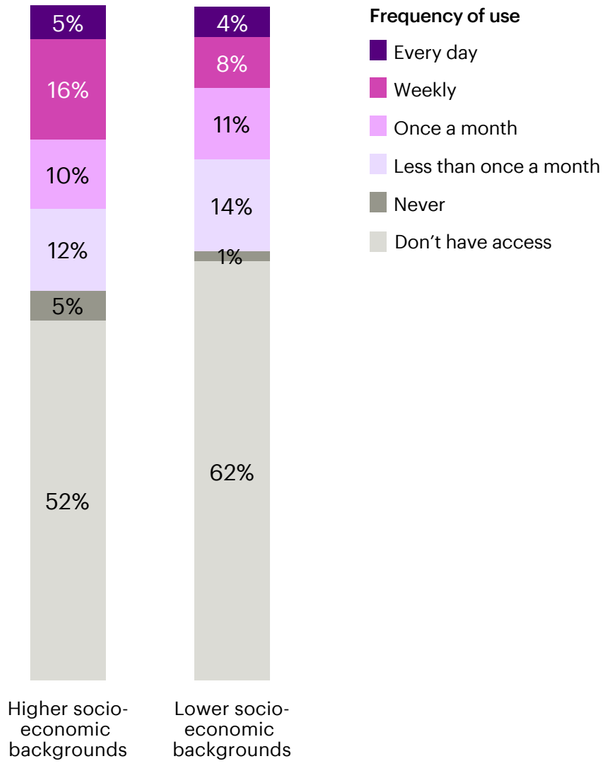
Motivation

Perhaps most concerning is the lower interest and enthusiasm for gen AI among people from lower socio-economic backgrounds. This signals a deeper issue of engagement, confidence and belonging in an AI-powered future.

- Nearly half (46%) of employees from lower socio-economic backgrounds do not intend to pursue new digital skills in the next year—10 percentage points higher than their more advantaged peers.[18]

Figure 2. Workers from lower socio-economic backgrounds lag in both access to gen AI tools and frequency of use.

Access and usage of gen AI tools to support work
(Percentage of employees)



Source: Accenture UK AI employee survey, fielded July-August 2024

If financial services companies address these gaps, not only will they build a workforce fit for the future, but they will also level the playing field for workers who have historically been at a disadvantage. Jobs requiring gen AI skills offer an average salary premium of 19% over roles without these capabilities.[19]

The trust barrier

The AI divide isn't just about access, skills or intent—it's also about trust. A growing disconnect between executives and employees is shaping how AI's impact is understood and accepted (see Figure 3). This is a deeper challenge.

While financial services executives are more likely to believe that AI will increase social mobility, employees are more inclined to believe the opposite. Meanwhile, more than half (58%) of financial services employees from lower socio-economic backgrounds fear job losses due to AI.

And just 21% of financial services workers from lower socio-economic backgrounds trust business leaders to make the right decisions for gen AI to have a positive impact. This scepticism extends to the AI tools themselves, with widespread concerns about AI's reliability and relevance—often linked to limited knowledge or confidence in using AI effectively.

Among employees with access to AI who do not use it regularly:

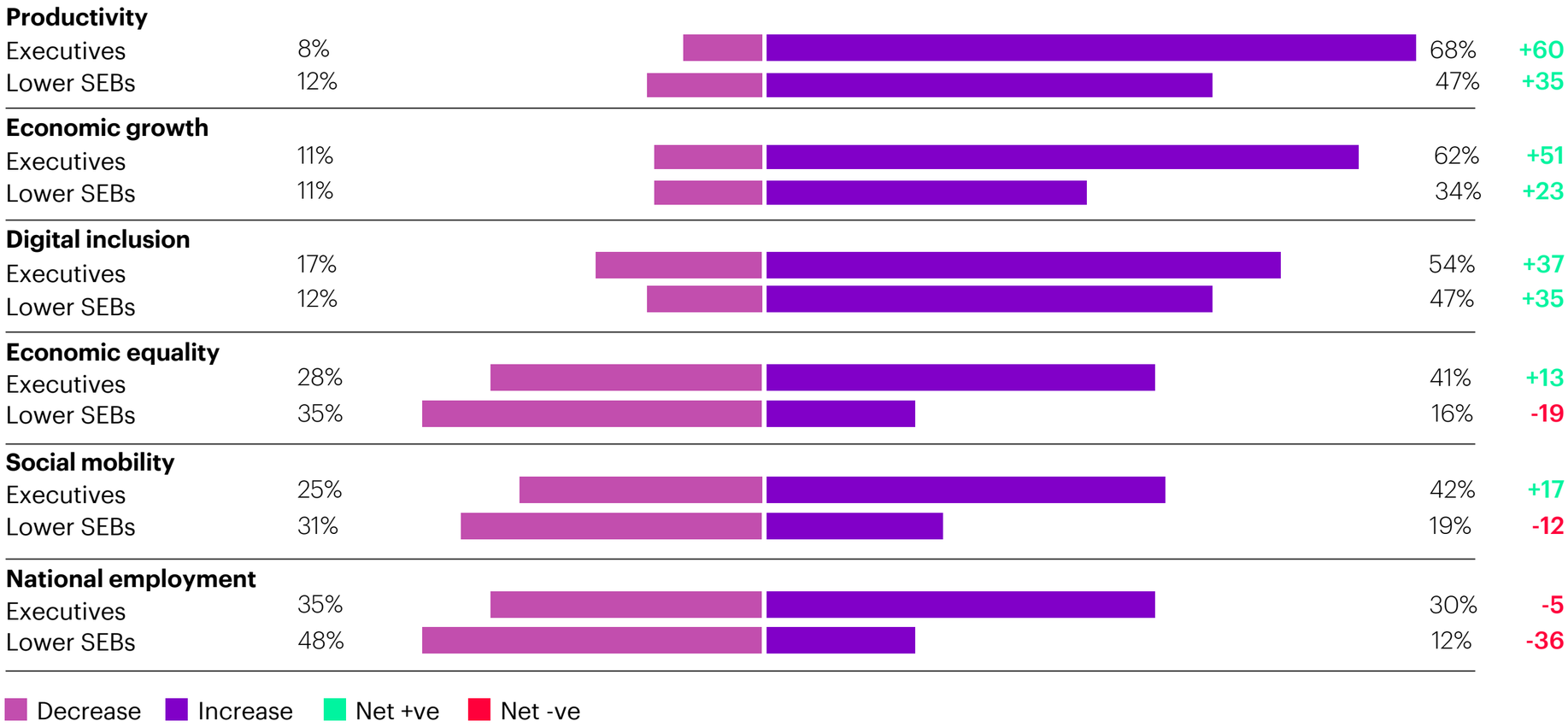
65% prefer human judgment over AI.

41% feel AI tools do not align with their job requirements.

30% lack trust in AI's accuracy.[20]

To build a workforce capable of deploying AI at scale and evolving with the technology, executives must first address these trust issues—bridging the divide between AI's potential and employees' lived experiences.

Figure 3. Financial Services workers are less optimistic than executives about gen AI's long-term impact.
Percentage of executive and employee respondents



Source: Accenture UK AI business leader and employee survey, fielded July-August 2024.
Note: SEBs denotes employees from lower socio-economic backgrounds

Financial Services is ahead in AI inclusion—but it's not enough

Here is the good news: financial services companies lead other industries in driving AI-led inclusion.

- 41% of financial services firms use AI for personalised learning and skills development—above the 34% cross-industry average.
- 36% have dedicated AI innovation teams, compared to 30% in other sectors.
- Nearly 40% conduct skills audits to assess AI's impact on job roles.[21]

Progress is being made, but momentum could stall. Progress Together research shows that the proportion of senior leaders from lower socio-economic backgrounds has risen from 26% in 2023 to 28% in 2024 among firms reporting for two consecutive years.[22]

While this reflects a positive shift, much of the progress is concentrated in companies actively tracking workforce data—and many others still lack the insights needed to drive lasting change.

Progress Together now works with nearly 60 employers across the UK financial services sector, helping them to collect and interpret workforce data and share best practices with peers.

To resolve this, financial services executives must address gaps in data collection and ongoing measurement. Without clear baselines and tracking mechanisms, firms risk losing sight of where change is happening and where further action is needed.

As AI transforms the sector, the question is: How can companies sustain—or even accelerate—progress towards socio-economic diversity and equal opportunity? Without intentional efforts, gen AI could reinforce existing disparities, rather than drive greater inclusion in the workplace. Businesses that get this right won't just advance fairness—they'll future-proof their company.

'Leaders aren't having the conversation yet—beyond some activity around bias and discrimination in responsible AI policies where those exist, they're not making the connection between AI and proactive inclusion at the broadest level, let alone in specific areas. Governance committees and leadership teams are on steep learning journeys about AI, but still far from understanding its role in fostering inclusion.'

Birgit Neu
Senior Advisor
Accenture

The RISE approach

AI can only live up to its promise if its benefits reach all employees—not just a select few. Delivering lasting value requires more than efficiency gains, it demands rethinking how work is done. The real differentiator is how organisations reimagine talent, processes, and collaboration in an AI-enabled world.

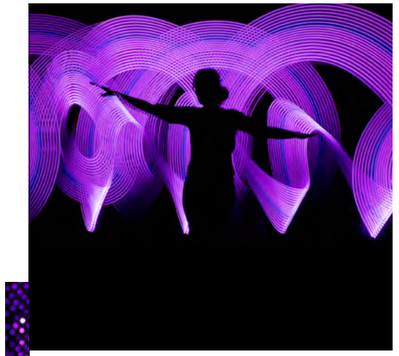
To understand AI's real impact, we spoke with executives and employees from different socio-economic backgrounds through focus groups, in-depth interviews and roundtables. Their insights revealed what's working, what's not and—most importantly—how businesses can bridge the gaps to create a future where AI empowers, rather than divides, the workforce.

From these conversations, four critical actions for executives emerged that will determine whether AI adoption succeeds at scale.

This is the RISE approach.

Reinforce readiness

Equip employees with AI skills through hands-on learning and experimentation. Move beyond compliance-driven training to foster real expertise. Create a culture of continuous learning and AI innovation.



Inspire AI confidence

Build trust by showcasing AI's role in enhancing—not replacing—human decision-making. Involve employees in AI design to boost confidence and curiosity.

Strengthen AI governance and organisational leadership

Ensure ethical AI use with clear policies, audits and leadership accountability. Embed AI leadership into core business strategy. Equip executives with AI fluency to drive responsible innovation.

Empower employees with expanded opportunities and experiences

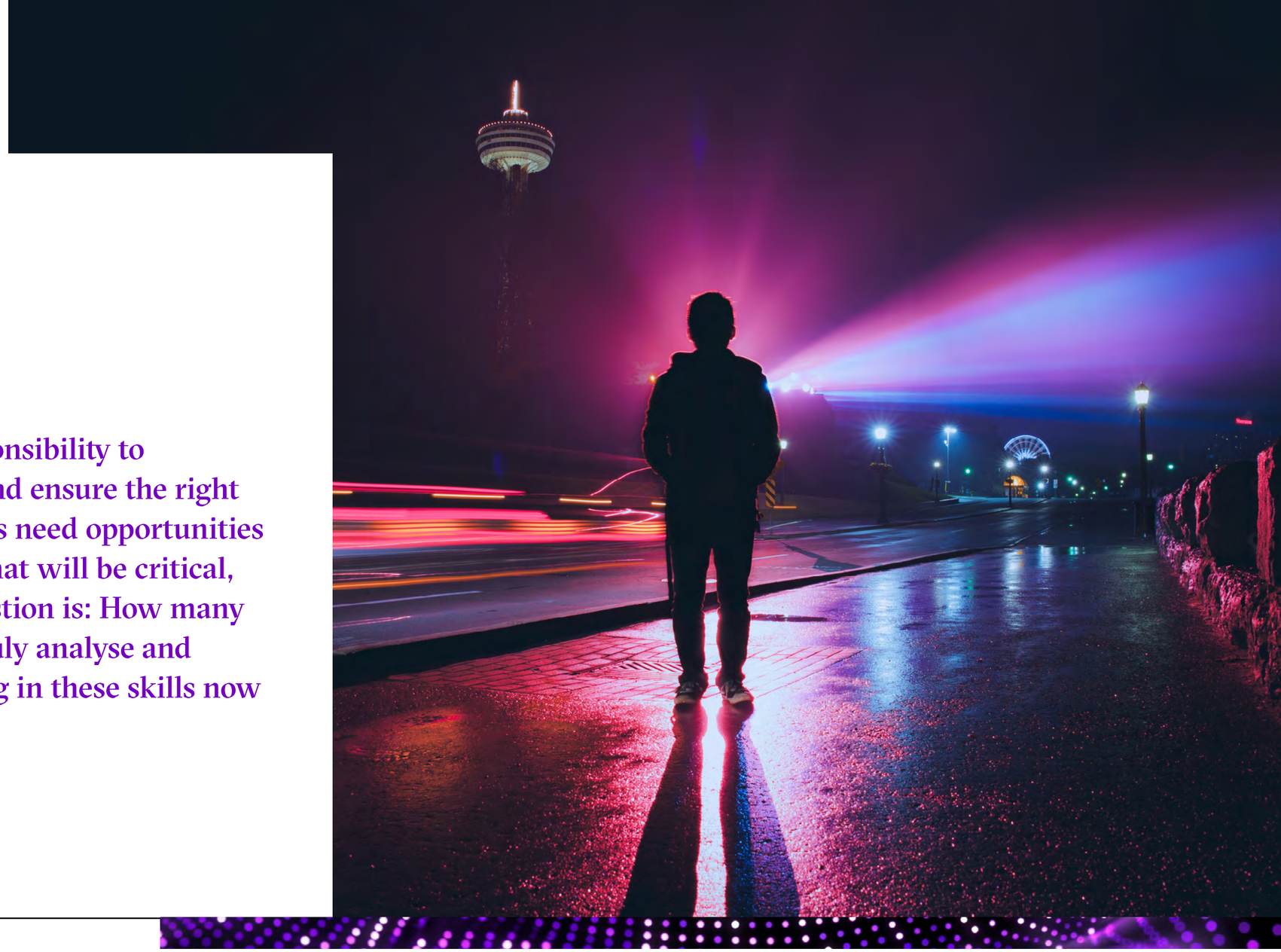
Use AI to power learning and career growth. Focus hiring on skills and potential instead of just credentials. Use AI to enhance meaningful work and look beyond automation.

R

Reinforce readiness

‘As employers, we have a responsibility to anticipate future skill needs and ensure the right training is in place. Individuals need opportunities to build capabilities in areas that will be critical, such as data analysis. The question is: How many in our workforce today can truly analyse and critically assess data? Investing in these skills now is essential for future success.’

Biral Joshi
Culture, Inclusion and Engagement
Director at Intermediate Capital Group



Building AI fluency across the organisation requires more than one-off training. It demands a coordinated, enterprise-wide approach that connects workforce planning with future skill needs, embeds AI into daily work, and builds the trust and capabilities employees need to adopt it at scale. The key is to move from a reactive, compliance-driven approach to a proactive strategy—one that anticipates the evolving needs of both the workforce and the business and intentionally reinvents work. This means integrating AI learning into core talent processes, from onboarding and career development to workforce planning, so readiness becomes embedded in the organisational fabric. It also requires a clear roadmap: engaging employees early, identifying where AI will have the most impact, and actively managing the transition to drive long-term success The following steps can help:

Identify and amplify AI champions

Who in the organisation (at every level) can already advocate effectively for AI adoption? Who has the fluency to bridge the gap between technology and business functions? These individuals can help demystify AI, address concerns, and drive adoption across teams. Identify and empower such trusted AI champions at every level—people who are respected, have good judgement, and can bridge the gap between technology and business. Give them formal opportunities to share their view and their knowledge. Make it one of their deliverables.

Provide hands-on learning and experimentation

AI is best learned through experience, not theory. That means creating environments for employees to experiment with AI, build prototypes and collaborate with data scientists to develop real-world applications. It could also mean offering gamified training experiences, including hackathons, simulations and role-based AI challenges that emphasise critical thinking, ethics and human-AI collaboration to demonstrate how AI will enhance—not replace—human intelligence.

Equally important is ensuring entry-level employees and apprentices are provided access to structured learning opportunities that build situational judgment and foundational AI skills. This could include immersive training programs, mentorship from experienced professionals and real-world case studies designed to help them understand AI's role in decision-making and process optimisation. These training opportunities should be integrated into the workday, ensuring employees at all levels have the time and space to develop the skills they need to thrive in an AI-powered workplace.

Foster a culture of AI innovation

Beyond formal training, employees should feel encouraged and empowered to explore AI's potential in their roles. As AI evolves, so too should their skills. Over time, employees should not only build AI fluency but also contribute to shaping how those tools evolve in their specific contexts. This means going beyond one-off training programs and creating space for employees to explore how AI can improve the way they work, whether that's using gen AI to streamline client communications, analyse data faster, or make better, faster decisions. Encourage that mindset shift by asking employees where AI is helping, what they've learned so far, and how it could better support them. AI should feel like a strategic enabler across the organisation, not a specialist capability for only data teams or senior leaders. Make learning continuous and inclusive by embedding it into onboarding, upskilling pathways, and career development. Start by mapping AI training needs across business functions and tailoring content to close the most priority gaps—particularly for employees in roles most at risk of automation. Everyone, regardless of background or level, should have the tools and support to not just keep pace, but to grow with AI.

'Work in financial services is being reinvented with AI. The best examples engage colleagues in redesigning work, reskilling them to get them ready to work with AI and build their uniquely human skills. When this happens, we see more value for financial services firms and better outcomes for their employees.'

Andrew Young
Global Financial Services
Talent & Organisation Lead at Accenture

Case in point: Aviva

The insurance, wealth and retirement firm, Aviva, is making AI fluency a core part of its workforce strategy through its flagship data and digital skills programme, the Aviva Foundry, launched in 2023. The Foundry's mission is to future-proof employees at all levels by building confidence in AI, data and technology, and addressing reskilling needs.[23] To support business-wide upskilling in 2024, the firm also designed and delivered a 'Welcome to gen AI' digital module, which included a video podcast featuring internal experts, an interactive introduction to prompt pioneering and a segment focused on key risks. Over 21,000 employees—approximately 80% of the total workforce—completed the training, rating it highly.

In November 2024, recognising the importance of equipping leaders to support their teams during this transformative period, the firm ran a multi-session 'Gen AI Leader Learning' programme for its top 300 leaders. Their confidence and understanding grew by an average of 43% across the learning outcomes of the sessions as a result.

Aviva also ran a series of one-hour sessions (Skills Boosters) on various digital and data topics, with 6,500 employees attending. Aviva has already offered a "Skills Booster" session on unlocking the power of Copilot in 2025. Future sessions will focus on ethical AI, Microsoft 365 and prompting in Copilot chat. The company is also introducing a gen AI "Champion" apprenticeship to equip them with the skills to advocate for and scale gen AI adoption and application. The programme will begin with a pilot group of 26 employees from Aviva Investors in March, followed by a broader rollout across the entire company (group-wide) in May.

Aviva is a founding member of Progress Together

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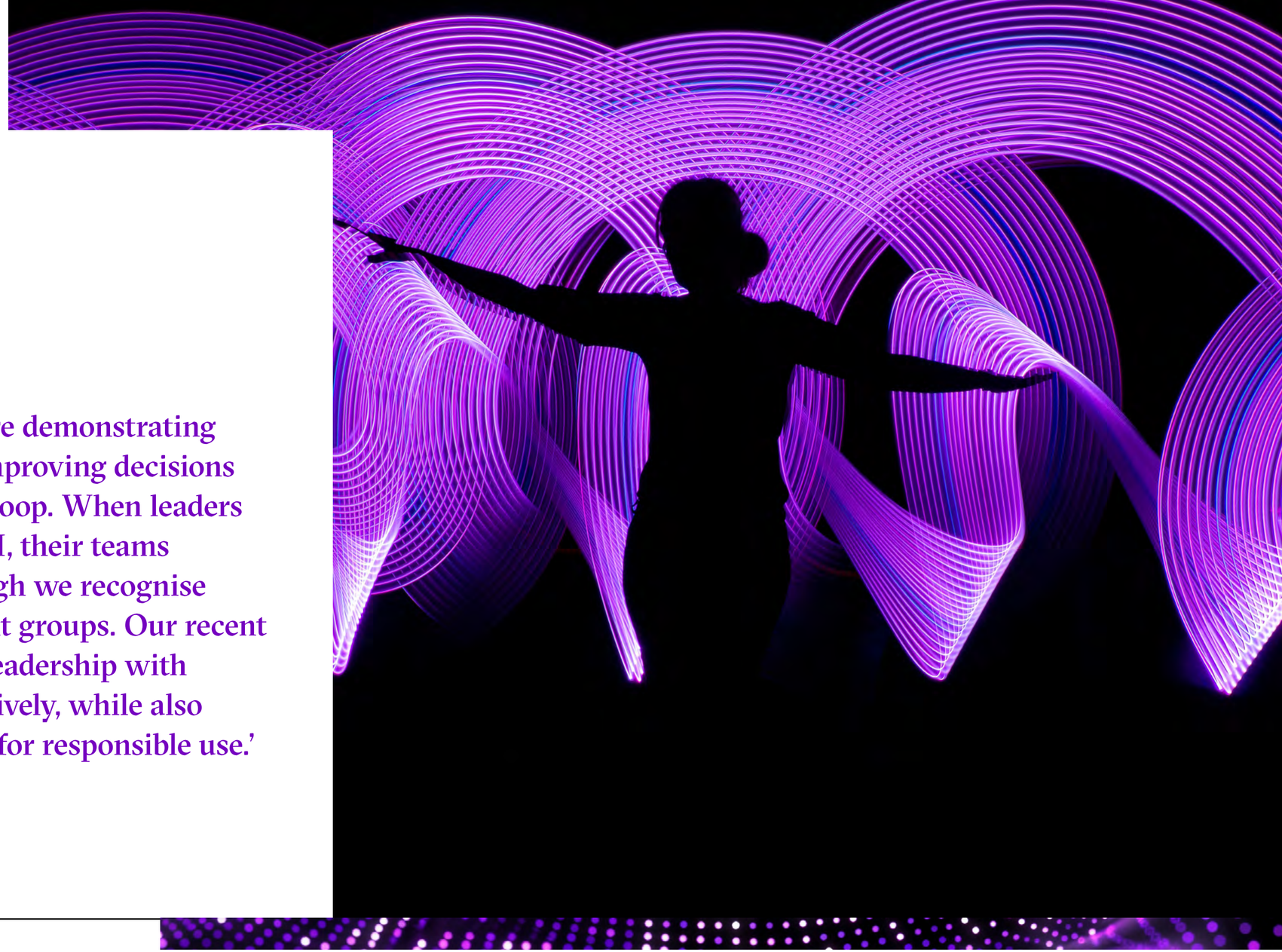
Inspire AI confidence

‘We’re not mandating AI—we’re demonstrating its value in saving time and improving decisions while keeping humans in the loop. When leaders understand and actively use AI, their teams are more likely to follow, though we recognise adoption varies across different groups. Our recent focus has been on equipping leadership with the confidence to use AI effectively, while also providing practical guidelines for responsible use.’

Biral Joshi
Culture, Inclusion and Engagement
Director at Intermediate Capital Group



Building AI confidence is about creating an environment where employees feel safe, supported and empowered to engage with AI and experiment with its capabilities to develop a better understanding of its role in enhancing human expertise. The following steps can foster such an environment:

Use real-world case studies to turn sceptics into believers

Use real-world case studies to bring AI's value to life. Where in the organisation has AI helped improve decision-making, enhanced efficiency or opened up new career opportunities? Identify those examples and publicise them, encouraging open conversations about what worked, what didn't and why to help employees overcome distrust and spark curiosity.

Put people at the centre

Involve employees early and often in the design, testing and revisions of AI tools, agents and agentic team structures. The experience can help build acceptance by demonstrating how AI enhances productivity, either by aligning with people's workflows or by suggesting helpful workflow shifts. In that same vein, develop formal mechanisms that draw on diverse employee groups to balance AI-generated insights with human oversight, monitor for biases and avoid over-reliance on algorithms. To make AI accessible to all, use intuitive, user-friendly tools that encourage participation across all roles, regardless of technical background. Partner with employee resource groups and employee networks to create open channels for feedback, ensuring employees' concerns and ideas shape the organisation's approach. By integrating diverse perspectives from the start, companies can design more inclusive, human-centered AI that reflects the communities they serve. Finally, as jobs change, so will organisational structures. The value comes in redefining jobs and rewiring organisations to support fundamentally different processes and ways of working.

Case in point: Worldline

Hands-on learning and experimentation are at the core of Worldline's approach to AI adoption. AI literacy is a strategic focus, with 50-60% of top leaders engaged in AI programs. Gen AI based tools—including real-time insights, chatbot services and code validation—are embedded in daily operations, enhancing workflows and customer interactions. Employees have access to an internal gen AI platform that helps them leverage the capabilities of LLMs such as GPT, Claude and Gemini to experiment with and elevate their work, with over 50% of the 18,000 global workforce actively using AI-driven tools, reinforcing a human-in-the-loop AI approach. Notably, more than 30% employees have completed training, with early adopters driving peer learning through regular drop-in sessions.

To further enhance AI adoption and experimentation, Worldline has recently established an HR AI Squad of Gen AI champions from various HR functions, countries and management levels. These champions have been provided with a structured learning curriculum and hands-on training on internal gen AI tools, equipping them to become AI experts and coaches for their teams. The Squad encourages their team to use AI in day-to-day work, contributes to new use case developments and supports data structuring and cleaning to ensure the quality and reliability of AI solutions. Local initiatives, such as those in India, further promote AI usage through hackathons, AI day showcases and competitions.

Drive accountability and equity in AI adoption

Establish and track industry-wide benchmarks to ensure AI adoption is fair and equitable and does not reinforce existing disparities. Providing organisations with clear, measurable metrics will help assess progress, identify gaps and ensure accountability in AI-driven workforce transformation. Promote transparency through regular impact reports, highlighting AI's effects on workforce mobility and inclusion. Sector-wide collaboration will drive responsible AI integration and long-term, sustainable success.

Case in point: HSBC

By partnering with Faethm.ai, HSBC uses predictive AI analytics to identify future job skills and create personalised learning pathways for employees transitioning into AI-driven roles.24 This approach helps ensure career mobility aligns with evolving industry needs. The bank has also worked with Gloat to launch an AI-driven talent marketplace, with 140,000 employees accessing the platform. More than 60% of completed projects have been cross-functional, demonstrating increased collaboration across teams. AI-powered reskilling initiatives further support employees by analysing job descriptions, mapping skills and preparing them for future roles.[25]

Meanwhile, an ethics committee oversees fairness in AI-driven decision-making, ensuring alignment with corporate governance and ethical AI standards. By integrating AI into learning, recruitment and workforce planning, HSBC is driving inclusive workforce transformation while maintaining a focus on responsible AI adoption.[26]

By embedding AI into learning, recruitment and workforce planning, HSBC is positioning itself as a leader in ethical AI adoption and inclusive workforce transformation.[27]

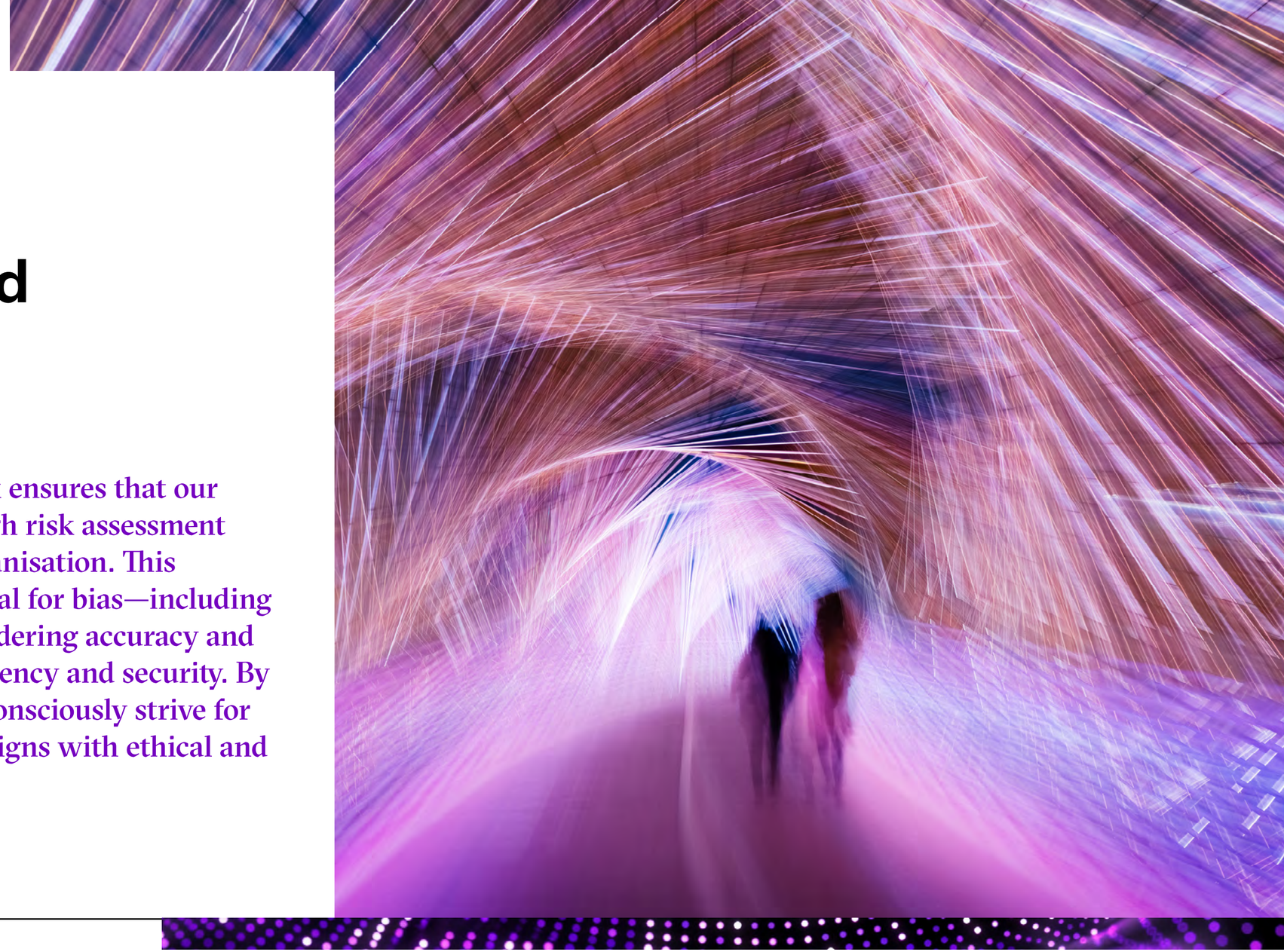
HSBC is a member of Progress Together

S

Strengthen AI governance and organisational leadership

‘Our AI governance framework ensures that our AI solutions undergo a thorough risk assessment involving SMEs across the organisation. This includes evaluating the potential for bias—including harmful bias—while also considering accuracy and appropriate oversight, transparency and security. By applying these standards, we consciously strive for responsible AI adoption that aligns with ethical and business priorities.’

Belinda Hudson
DX and Transformation Lead at MUFG



As AI adoption accelerates, establishing governance structures that ensure responsible, fair and transparent use is essential. A guiding principle: AI-driven decisions—whether in hiring, performance evaluation or risk assessment—must be explainable, auditable and aligned with core business values. The following steps can help:

Define AI policies and ethical standards

In the first instance, align with global frameworks like the OECD AI principles and the EU AI Act, which set regulatory standards for AI development and use. Then simplify compliance by making AI policies accessible and practical rather than overly complex. Use real-world training—from deepfake detection exercises to ethical AI workshops—to bring governance to life. Require "complete before you use" training for AI tools and integrate AI education into regulatory and compliance programmes. Mandate AI audits to track performance, identify biases and ensure continuous improvement.

Embed responsible AI by design

For AI to create real value, it must be built responsibly from the start. Organisations need to go beyond basic compliance and embed fairness, accountability and transparency into every stage of AI development. Responsible AI isn't just about good intentions—it requires clear safeguards to ensure AI-driven decisions are fair, ethical and explainable. Trust in AI is earned through consistent action across four dimensions: fostering a culture of accountability and innovation, establishing strong governance and ownership, ensuring transparency and fairness in system design, and openly communicating how AI is used in line with the organisation's values.

A critical part of building responsible AI is addressing the quality and diversity of the data that powers it. Organisations must strengthen data diversity by ensuring datasets reflect differences in gender, ethnicity, socio-economic status, and lived experience. This should be supported by regular audits and inclusive testing practices that involve underrepresented groups. AI should never function as a black box. Companies must be transparent about how AI decisions are made and equip leaders with the knowledge to guide ethical adoption. Every AI use case should come with a clear articulation of risks and a well-defined mitigation strategy, ensuring AI remains a trusted tool for both business success and societal progress.

Position AI leadership at the core of business strategy

For AI to deliver real business value, leadership must own the transformation. The most effective organisations are equipping their existing leaders with the skills, knowledge and governance frameworks needed to seamlessly integrate AI into strategic decision-making. Where necessary, they are also establishing AI leadership roles—such as Chief AI Officers or Responsible AI Leads—to shape AI strategy and oversee its execution.

Building AI fluency at the executive and board levels is critical, ensuring leaders grasp not just AI's potential but also its risks, ethical considerations and workforce impact. More importantly, AI governance must be embedded within the fabric of the business, not treated as a parallel initiative. Success in AI adoption is not just about governance—it's about leading and managing change effectively. That means role modelling curiosity and vulnerability—showing a willingness to learn alongside their teams. Leaders must proactively engage employees, communicate a clear and transparent vision for AI's role and build trust by ensuring AI is positioned as an enabler, not a disruptor. AI adoption should be championed in a human-led way, aligning it with workforce planning, regulatory requirements and long-term strategy to ensure it is sustainable and responsible. That starts with speaking openly about how AI will reshape work, sharing concrete use cases and acknowledging the challenges ahead. By inviting employees to help shape the AI roadmap, leaders foster shared ownership and accelerate adoption.

Case in point: JPMorgan Chase

JPMorgan Chase is using AI to redesign its approach to talent. Since 2023, it has expanded its AI expertise by hiring over 2,000 specialists to refine AI tools in line with industry best practices.[28] These tools now assess candidates based on skills and potential rather than academic credentials, widening access to career opportunities and strengthening a more diverse talent pipeline.[29]

To reinforce responsible AI governance, a cross-functional AI Ethics Board oversees AI projects, ensuring transparency, compliance and fairness. These efforts help shape policies that position AI as a tool for inclusion rather than exclusion.[30]

Beyond recruitment, the company is using technology to reshape workforce training and apprenticeships—enhancing digital literacy and opening up new career pathways. To prepare for the future of AI-enabled work, partnerships with community organisations are delivering career coaching and tech skills development, helping bridge the gap between education and employment in financial services.[31]

In May 2024, the company also committed a £40 million investment over five years to enhance economic opportunities in the UK, focusing on financial health and career skills development for underserved communities.[32]

Case in point: Lloyds Banking Group

More than 300 senior leaders at Lloyds Banking Group have participated in AI Masterclasses, providing internal and external insights to enhance strategic decision-making and boosting leaders' confidence in leveraging AI-driven tools.[33] The firm has also introduced AI-driven career pathing tools, powered by Workday and Viva Learning, which assess employees' skill gaps and recommend personalised targeted upskilling initiatives. This move is helping employees to explore skill-based career growth opportunities within the organisation, fostering internal mobility and cross and upskilling.[34] Lloyds has also established a data and AI ethics council to align AI adoption with ethical, transparency and regulatory standards, reinforcing trust across the workforce.[35]

Additionally, the company has expanded its recruiting to include a focus on AI skills, and it has established an AI centre of excellence to help build the organisation's AI and gen AI capabilities. Most recently, Lloyds deployed a gen AI solution into HR to provide virtual assistance for people-related queries and transactions, using the ServiceNow tool, NowAssist.[36]

An internal 2024 survey shows the impact of these efforts—87% of employees see the bank's commitment to diversity and inclusion and 84% believe the bank provides equal opportunities regardless of background.[37]

Lloyds Banking Group is a member of Progress Together

'AI is transforming how we hire, train and develop talent. At Lloyds Banking Group, we use AI to ensure inclusivity in graduate recruitment, removing bias from applications while filtering effectively. Beyond hiring, AI is reshaping roles—two years ago, we did not think we needed an HR prompt engineer, yet today, we're training HR teams in it. Education is key to this shift; every employee has access to AI training, and our senior leaders receive deeper insights into ethics, data, usage and governance. Gen AI is a transformative capability, and we must ensure it's accessible to all—not just a privileged few.'

Stuart Martin
Director - Global People Services and People Platform Leader,
Lloyds Banking Group

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Empower employees with expanded opportunities and experiences

‘AI’s role in recruitment has evolved far beyond outdated perceptions. Today’s advanced AI tools are more sophisticated and, when designed responsibly, can help reduce biases that often influence human decision-making. By filtering out biases in data, well-structured AI systems enable a fairer, more objective selection process.’

Alexandra Mousavizadeh
Founder and CEO at Evident AI

For employees to embrace AI, they need to see it as a career enabler. To help make that view the default reality across all employees:

Hire for skills and potential

AI is changing the nature of work, so hiring processes need to reflect a new set of criteria. For example, shift from seeking credentials to seeking skills adaptability, and growth mindset - qualities that signal a candidate's ability to learn and evolve at pace in a rapidly changing environment. Reduce bias in hiring by implementing anonymised screening, structured interviews and inclusive job descriptions. And expand access to AI careers through mentorship programmes, AI-powered job matching and outreach to underrepresented groups. Recruitment algorithms should be regularly audited to eliminate bias and ensure inclusive criteria. Expanding beyond online-only applications can reduce hidden barriers, and viewing the hiring process through the lens of the applicant can surface friction points that might otherwise go unnoticed—enabling organisations to design a more equitable and accessible experience from the outset.

Use AI to power learning and career growth

AI is reshaping how employees learn, grow, and navigate their careers. Intelligent tools can map out new internal opportunities, provide real-time feedback on skills gaps, and recommend personalised training pathways—making development more targeted and accessible. AI-powered simulations also help individuals explore roles they may not have previously considered, expanding their sense of what's possible. To fully realise this potential, organisations need to rethink learning and development—continually assessing workforce needs, AI exposure and confidence levels, while also monitoring for demographic disparities to ensure equitable access. Organisations should also use AI to deliver training that is both scalable and tailored. Just as importantly, they must invest in human-centric capabilities like empathy, communication, and leadership, which will be critical for thriving in AI-augmented environments.

Prioritise employee wellbeing and experience

AI's real value isn't just in automation—it's in helping employees do more meaningful work. By optimising workloads and detecting burnout risks, AI can boost productivity, engagement and well-being. But to unlock its full potential, companies must rethink roles, provide reskilling opportunities and create pathways for career growth. That means integrating AI in a way that supports learning, builds trust and enhances human potential.

As AI takes over repetitive tasks, companies must empower employees to take control of their career growth, offering flexible reskilling pathways, role expansion opportunities and a culture of continuous learning. Leaders must ensure that AI adoption enhances—not replaces—human potential by embedding AI into workforce strategies with transparency, choice and a skills-first approach.

Case in point: London Stock Exchange Group (LSEG)

LSEG has adopted AI-supported performance and talent management practices to create a data-driven and equitable workforce. AI-enabled hiring tools help remove unconscious bias in job adverts and candidate screening, ensuring selection is based on skills and potential rather than subjective factors. AI-powered career mapping enables employees to explore career pathways, receive tailored upskilling recommendations and track progress over time.38

By integrating AI and machine learning into performance and compensation processes, LSEG is able to review employee outcomes to scan for potential bias and support equitable decision making. These systems also support unbiased promotions, pay equity analysis and structured development plans that improve workforce mobility and retention.39

To enhance global collaboration, LSEG uses GlobeSmart, an AI-driven cultural intelligence platform that helps employees navigate cross-border teamwork. Virtual HR agents streamline administrative processes, improving accessibility and reducing support delays. By embedding AI across its talent and People function, LSEG is setting a model for responsible AI adoption in workforce development.

Collaborative action towards a bright and equitable future

To lead or not to lead?

AI isn't just another tech trend—it's a turning point for businesses. In financial services, the potential gains are massive. But here's the reality: Whether AI drives broad-based growth or leaves people behind isn't predetermined—it's a choice leaders have to make.

The businesses that win in the AI era will be the ones that embed AI into their workforce strategies, empowering employees to lead the transformation. Accenture's research shows that companies using AI to support upskilling and reinvention don't just reduce costs, but see stronger financial performance and greater resilience.

This is about more than corporate citizenship and social responsibility. It's about future-proofing the business by futureproofing society. Companies that align AI with workforce readiness will outpace their peers, attract top talent and gain a competitive edge.

The biggest risk lies in failing to act with intention. Leaders who don't adopt a people-centric approach to their AI strategy risk creating a business that's technologically advanced but fundamentally fragile. Ultimately, the real question isn't "Will AI change your business?" It's "Will your business shape that change to realise all that AI can offer?"

Appendix: Recommendations for Policymakers

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- **Democratise AI access and education.** Integrate AI literacy into schools, vocational programmes, and higher education to build foundational AI skills. Ensure universal access to AI learning and high-speed internet, particularly in underserved areas.
- **AI learning hubs.** Partner with businesses, educators, and training providers to develop AI apprenticeships, standardised certifications, and hands-on learning hubs, particularly in underserved areas to provide subsidised AI education and career transition support.
- **Scale AI workforce development.** Provide targeted financial incentives for companies investing in AI-driven upskilling, embedding AI learning as a core competency from education to the workplace.

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- **Build AI equity partnerships.** Convene businesses, academia, and community organisations to co-develop policies that ensure accessibility, fairness, and workforce inclusivity.
- **Scale inclusive AI training.** Expand proven AI education models, such as mentorship programmes and diverse hiring platforms, across industries and regions.
- **Foster cross-sector collaboration.** Promote AI knowledge sharing across financial services, healthcare, tech and public sectors to drive best practices and inclusive AI investment.

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- **Standardise AI certification.** Establish recognised AI credentials to ensure AI proficiency is valued as highly as digital literacy, helping to bridge skills gaps and create equitable career pathways.
- **Enforce ethical AI standards.** Prevent algorithmic bias, ensure transparency in AI-driven hiring, and uphold fairness in decision-making.
- **Enhance regulatory oversight.** Establish AI audits, accountability frameworks, and national benchmarks to track AI's impact on workforce equity and social mobility.
- **Set measurable national standards**. Track AI's impact on inclusion, mobility and workforce equity.
- **Ensure regulatory accountability**. Mandate AI audits, publishing transparent impact reports and implementing oversight frameworks.

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- **Ensure fair AI use in hiring.** Strengthen anti-discrimination laws to prevent AI-driven hiring tools from reinforcing bias and exclusion.
- **AI-powered job transition assistance.** Use AI-driven labour market analysis to predict job displacement and provide targeted transition support for affected workers.
- **Expand AI apprenticeships & scholarships.** Invest in initiatives that enable individuals from lower socio-economic backgrounds to gain AI-related skills and certifications, creating more pathways for career growth.

Appendix: Recommendations for Employees

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- **Make AI your advantage.** Leverage AI to enhance your skill set, gain a competitive edge, and fast-track career progression. Explore online courses, company training programmes, and AI certifications to stay ahead.
- **Learn by doing to the extent possible.** Move beyond theory by experimenting with Gen AI—build digital portfolios (i.e. an online collection of work, skills, and accomplishments that showcases an individual's expertise and professional growth), create AI-powered prototypes, and apply AI-driven problem-solving to real-world challenges.
- **Integrate AI into daily work.** Use AI to streamline tasks, enhance creativity, and improve decision-making, making it a seamless part of your workflow.

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- **Adopt an "give it a go" mindset.** AI is evolving fast. The best way to stay relevant is to explore new tools, test different applications and find ways to make AI a natural part of your work.
- **Work smarter, not harder.** Use AI to automate repetitive tasks and free up time for higher-value projects that require human creativity and strategic thinking. Stay curious and engaged. Ask questions about AI's role, risks and opportunities. Keep up with developments in AI and financial services to remain competitive in an evolving job market.

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- **Train yourself on Responsible AI.** Learn how to identify bias, ensure privacy, and use AI responsibly to navigate AI-driven work environments effectively.
- **Make your voice count.** Participate in company conversations about AI policies, ethics, and workforce impact to ensure employee voices shape AI adoption.
- **Think critically about AI outputs.** Don't accept AI-generated insights at face value—challenge assumptions, verify accuracy, and strengthen AI accountability through human oversight.

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- **Explore gen AI for career growth.** Refine job applications, simulate interviews, and discover new career paths.
- **Become an AI champion.** Advocate for AI training, support colleagues in AI adoption, and drive AI literacy in your organisation. Expand your professional network – Connect with mentors, industry experts, and learning communities through AI-powered platforms to future-proof your career.

About the research

Accenture Research conducted an in-depth study to explore how AI influences socio-economic diversity within the UK financial services sector. Our multi-dimensional approach combined qualitative and quantitative methods to capture perspectives from industry leaders, experts and workers. This included a comprehensive literature review to establish foundational insights into AI's role in financial services, followed by two executive roundtable discussions with experts. Additionally, we conducted in-depth expert interviews and employee-focused engagements, including focus groups and Remesh sessions with lower-income workers in financial services.

Roundtable discussions, in-depth interviews and case studies

We hosted two executive roundtables with 34 senior leaders from financial services, AI, and HR, co-hosted with Progress Together. Discussions focused on AI's impact, opportunities and risks in fostering socio-economic diversity, alongside strategies to address inequalities and drive inclusive AI transformation. Additionally, 25 expert interviews examined AI's role in reskilling, career mobility and governance.

To further enrich our findings, we conducted virtual in-depth interviews with industry experts, covering key themes such as AI's role in reskilling, career mobility and workplace transformation, as well as governance, ethics and responsible AI adoption. These insights informed our report's strategic recommendations and case studies, highlighting real-world applications of AI in financial services.

UKI Data Analysis – AI adoption and impact surveys

To assess AI adoption and its impact on the UK financial services workforce, Accenture Research analysed survey data from the financial services segment of the UK AI surveys. Conducted in partnership with YouGov between July and August 2024, the study captured insights from 1,085 business leaders (financial services leaders=169) and 3,752 workers (financial services workers=448). The employee survey explored UK workers' experiences with gen AI, examining its influence on roles, responsibilities and workplace dynamics. The executive survey provided a complementary perspective, assessing business leaders' AI investments, strategic priorities and workforce skills evaluations. These data-driven insights formed a critical foundation for our report, shaping evidence-based recommendations for AI adoption and workforce transformation.

Focus groups and Remesh sessions

To understand employee perspectives on AI's impact, we conducted focus groups and Remesh sessions with 29 workers in UK financial services including representation from lower socio-economic background. These engagements provided valuable, first-hand insights to assess AI's impact on workplace mobility.

Through this holistic research approach, Accenture Research provides a data-driven, actionable perspective on AI's role in shaping a more inclusive and diverse financial services workforce in the UK.

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Progress Together is a not-for-profit membership organisation dedicated to improving socio-economic representation at senior levels in UK financial services. To join their network of 50+ employers, representing a third of the financial services workforce, please see **www.progresstogether.co.uk**