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Lloyds Banking Group Accelerates Digital Transformation with AI-Powered Athena

Athena is the Group's first large-scale Generative AI use case, directly supporting colleagues in customer service roles

London, UK - Lloyds Banking Group (LBG) has announced a significant milestone in its digital transformation journey with the introduction of Athena, a new customer AI knowledge hub and its first large-scale Generative Artificial Intelligence (Gen AI) product, supporting customer service colleagues.

Using AI to deliver excellent customer experience

Lloyds Banking Group has 28 million customers, with customer service colleagues in telephone and online banking teams helping around two million customers every month.

Every one of these interactions is important, with each customer needing information specific to their query. This means customer service colleagues can spend considerable time navigating the Group's 13,000 internal information articles, to understand the information within the relevant pages and resolve the customer's query.

The Group recognised AI had the power to radically improve customer calls, reducing the time colleagues spent searching and customers spent waiting, thereby transforming the customer experience.

Introducing Athena – a new, transformative, Gen-AI knowledge hub

Athena is an AI knowledge hub which revolutionises the way customer service colleagues at Lloyds Banking Group search large volumes of information.

Athena is a one-stop knowledge shop of information for customer facing colleagues – able to scan the 13,000 internal articles that make up the Group's internal knowledge hub, used to support customer queries on every possible topic a customer could need help with. Prior to introducing Athena, searches would take an average 59 seconds, with Athena bringing that time down to c.20 seconds – a time reduction of 66%.

Taking just colleagues who work in telephone banking teams, this will lead to 4,000 hours of time spent searching – and customers waiting - saved.

Since the start of 2025, 21,000 Group colleagues have used Athena to search 2.1 million times. By the end of the year, the Group aims to introduce Athena to many more colleagues in relevant customer support roles, hitting an estimated 40 million searches.

Hundreds of customer support colleagues have helped build and enhance the quality of Athena, by testing and learning, ensuring its accuracy and providing a constant feedback loop to improve the quality of the Group's knowledge base.

Pete Steel, Consumer Engagement Director at Lloyds Banking Group said: “Delivering outstanding

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service to our customers has always been our priority and, with Athena, our colleagues can support our customers faster and more effectively than ever before. Simplifying the process of accessing the information our customers need, in a fraction of the time, means we focus on valuable conversations with our customers, save them time and support them in the moments that matter most.”

AI is supporting Lloyds Banking Group’s strategic transformation

As a tool for enhancing the customer experience, AI is an important accelerator for the Group’s strategic transformation and is expected to bring at least £50 million in revenue growth and productivity improvements in 2025.

Ranil Boteju, Group Chief Data and Analytics Officer at Lloyds Banking Group said: “Athena is a monumental leap in our digital and strategic evolution, as we harness the power of generative AI to supercharge efficiency and elevate the customer experience. This technology isn’t just an upgrade—it’s a revolution. We are freeing up thousands of hours as Athena puts critical information at our colleagues’ fingertips, leaving them free to help our customers with more complex, bespoke needs. The future of work is here, and we’re leading the charge!”

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About Lloyds Banking Group

Lloyds Banking Group is the largest UK retail and commercial financial services provider with around 27 million customers and a presence in nearly every community. We are proud to support British businesses, with nearing one million UK businesses supported by our leading digital and relationship banking services. Our main business activities include retail and commercial banking, general insurance and long-term savings, provided through well recognised brands including Lloyds, Halifax, Bank of Scotland and Scottish Widows.

Our purpose is Helping Britain Prosper. We have served Britain through our products and services for more than 320 years, across every community, and millions of households. Our success is interwoven with the UK’s prosperity, and we aim to help Britain prosper by operating as a responsible, sustainable and inclusive Group.

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