Lloyds Banking Group shares real-world lessons from scaling AI responsibly

- New guide draws on the Group's experience in scaling AI, helping other organisations integrate Responsible AI principles and manage risks as they adopt and scale the technology
- It shares real-life examples of Responsible AI in practice, across use cases including deployment of a customer-facing AI assistant alongside ethical review and guardrails for AI at scale

Lloyds Banking Group has published a guide sharing practical lessons from its experience of scaling artificial intelligence (AI). As the UK's largest digital bank, serving 28 million customers, the Group is scaling AI to improve customer and colleague experiences, while embedding safeguards to ensure the technology is used safely and responsibly.

The publicly available guide, *Responsible AI: a practical guide for organisations,* explores how the Group has managed the risks and ethical considerations that can arise when deploying AI. It shows how the Group is translating Responsible AI principles into decisions, testing, guardrails and ongoing monitoring with real examples.

AI is evolving rapidly, transforming how organisations operate and creating new opportunities to deliver better experiences for customers. Responsible adoption is critical to scaling AI with confidence, enabling organisations to pursue its benefits while managing risk and maintaining trust of customers and colleagues.

The Group's experience points to three key lessons:

- embed Responsible AI expertise from the outset, rather than adding it at the end;
- test controls and guardrails rigorously and continue monitoring AI after deployment; and
- make proportionate, evidence-based decisions that balance the value AI can create with the potential risks.

What does Responsible AI look like in practice?

The guide explores four real-life examples, showing how Responsible AI has been applied to different challenges across the Group.

These include Invest AI, an AI-powered investing assistant available through the Scottish Widows app. Responsible AI specialists worked with the product team from the outset to identify potential risks and embed responsible AI into its design, including guardrails to identify and prevent potentially unreliable responses from reaching customers. Controls were rigorously tested, with monitoring continuing after launch.

Elsewhere, the guide shows how Lloyds Banking Group reviews AI systems through a responsible AI lens

Contact

Sam Boden | samuel.boden@lloydsbanking.com | 07868675107

and uses its Data & AI Ethics Committee to review complex cases, weighing the benefits for customers and the business against potential risks. The guide also explains how the Group is developing reusable guardrails to manage common AI risks consistently across use cases.

Suzanne Brink, Head of Responsible AI at Lloyds Banking Group, said: “AI is a critical enabler for us, but using the technology shouldn’t be the goal in itself. We need to focus on where it can make a meaningful difference for customers, colleagues and businesses. We always start by asking not only whether we can use AI, but whether we should, and how we can do so responsibly.

“We’re sharing what we’ve learned because many organisations are grappling with the same questions. Responsible AI isn’t about holding back innovation. It’s about giving organisations the confidence to pursue the opportunities where AI can genuinely add value, while maintaining the trust of the people it is designed to serve.”

ENDS

Notes

About Lloyds Banking Group

Lloyds Banking Group is the largest UK retail and commercial financial services provider. Our main business activities include retail and commercial banking, general insurance and long-term savings, provided through a range of trusted, household brands.

We have 28 million customers, support one million businesses, and have a presence in nearly every community. Our purpose is Helping Britain Prosper.

For more than 320 years, we have served households and businesses across the UK. Today, we are transforming how we do that. We have invested more than £4bn in our digital transformation, and we’re just getting started. That means building smarter, more resilient tech, expanding our use of AI, and creating seamless experiences for a digital-first Britain.

Contact

Sam Boden | samuel.boden@lloydsbanking.com | 07868675107