

Digital labour for lending and leasing

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that struggled to communicate with each other, generating new data silos whilst operational costs remained largely unchanged.

The promised transformation became a collection of disconnected improvements that failed to compound. For our client, this fragmented approach revealed a fundamental flaw of using AI as a process optimiser rather than for strategic transformation.

The greatest threat to your business is not artificial intelligence. It is the paralysis that prevents you from embracing it. While journalists debate whether AI will eliminate jobs or transform industries, the real barriers to adoption remain frustratingly practical: securing expert talent and demonstrating clear return on investment.

These challenges keep organisations waiting for perfect conditions that never arrive.

With over two decades in digital transformation, I have witnessed countless organisations stumble at precisely this juncture. They implement isolated point solutions that deliver marginal improvements whilst missing the fundamental opportunity for enterprise reinvention. This incremental approach creates fragmented systems and delivers only modest returns on investment.

Consider one of our recent clients, who followed this typical journey. For a commercial finance company, their Director of Ops mandated AI to automate invoice

processing, returning a 60% reduction in manual data entry.

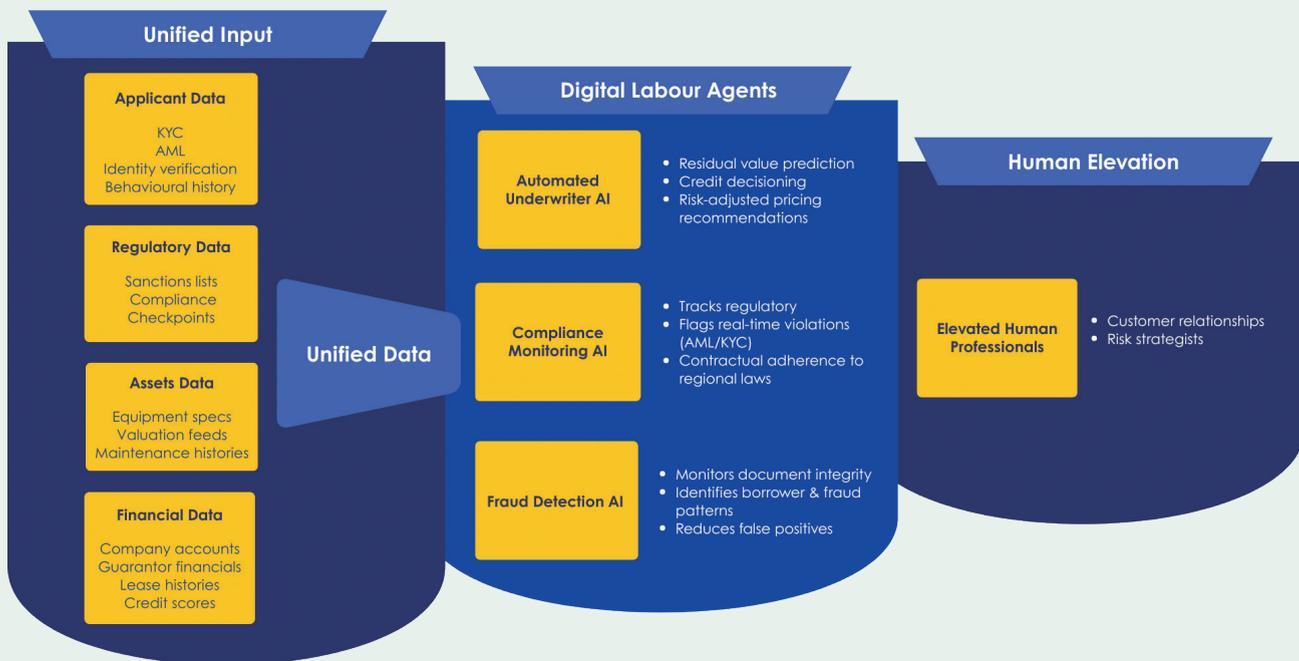
Around the same time, their customer service lead implemented a chatbot for routine enquiries, achieving 25% improvement in response time. Some 12 months later, these isolated successes created fragmented solutions

Digital labour

Let's clarify, digital labour represents the use of agentic AI technologies that execute operations requiring human judgment and cognitive capabilities, extending human capacity at speeds and scales impossible for human-only workforces.



Digital labour succeeds only when it elevates human capability rather than replacing it.

Figure 1: Strategic transformation with digital labour

Research indicates that 71% of organisations regularly using AI report decreased costs and increased revenue, with 97% of leaders investing in AI reporting positive ROI. This distinction shifts focus from job elimination to talent elevation, positioning digital labour as human workforce augmentation.

Economic uncertainty and intensifying competition demand this elevated approach to digital labour. Data volume is projected to reach 463 exabytes daily in 2025, outpacing human processing capacity whilst labour shortages persist across industries. Lenders face pressure from fintech disruptors who built their operations with AI from the ground up, whilst traditional players retrofit technology onto legacy processes.

Regulatory complexity continues to increase, requiring more sophisticated compliance monitoring.

Customer expectations for instant decisions and seamless experiences have now become non-negotiable.

Rethinking your technology foundation

The solution requires rethinking your technology foundation to support comprehensive digital labour deployment. Instead of adding AI features to existing systems, leading organisations are building integrated platforms where digital labour operates across every customer touchpoint and operational process.

This platform approach creates unified data flows that enable AI to understand patterns and relationships invisible to siloed implementations.

Once the data is organised, the outcomes are immense. Digital labour transforms lending operations through integrated intelligence. It revolutionises underwriting by analysing thousands of data points simultaneously, identifying risk patterns that human analysts might spend hours investigating. It monitors compliance in real time, flagging potential issues before

they become regulatory violations.

Customer service becomes predictive, addressing concerns before clients recognise problems themselves. Portfolio management shifts from reactive to anticipatory, optimising pricing and risk distribution continuously.

The security advantages of integrated digital labour are equally compelling. Comprehensive monitoring detects anomalies across multiple systems simultaneously. Fraud patterns emerge more clearly when AI observes transaction flows, communication patterns, and behavioural indicators holistically rather than through departmental fragments. This unified approach strengthens your security posture whilst reducing false positives that frustrate legitimate customers.

Elevating human capability

However, digital labour succeeds only when it elevates human capability rather than replacing it. The human



Data quality issues that seem minor in isolation can derail sophisticated implementations.

element determines transformation success or failure. Digital labour works when it frees talented professionals to focus on relationship building, complex problem solving, and strategic decision making.

Your underwriters become risk strategists rather than data processors. Customer service representatives become trusted advisers rather than transaction facilitators. This elevation of human capability creates competitive differentiation that pure technology cannot replicate.

Successful digital labour deployment requires clean, unified information flows as its foundation. Your AI strategy can only succeed with properly structured data. This means breaking down data silos, establishing consistent formatting standards, and creating reliable update processes.

Platform selection becomes critical because it determines your ability to scale AI capabilities

over time. Choose systems that grow with your ambitions rather than constraining them.

The change management challenge is substantial but manageable with proper planning and phased implementation. Teams need clear communication about how digital labour will enhance rather than replace their roles. Consider specific applications that deliver immediate value whilst building scalable foundations: automated fraud detection, instant loan eligibility decisions, and personalised customer service routing.

The scalability question distinguishes strategic digital labour deployment from tactical applications. Incremental improvements plateau quickly because they operate within existing constraints. Strategic platforms enable nonlinear capability growth where each new AI application leverages shared data, processing power, and algorithmic insights.

This compounding effect creates sustainable competitive advantages that incremental changes cannot match.

Strategic intentions

Your next step requires honest assessment of current capabilities and strategic intentions. An AI Readiness Review provides the diagnostic insight needed to chart an effective digital labour strategy. This evaluation examines your data infrastructure, system integration capabilities, regulatory requirements, and organisational readiness for transformation.

Crucially, it addresses implementation risks including data privacy regulations, model bias concerns, regulatory approval processes, and potential liability issues. Industry-specific metrics and benchmarks form a top priority during the review, establishing realistic ROI expectations and deployment timelines.

