



YXT's AI Solutions Expand Into Banking: Customer Complaints Down 30%, New Hires Ready in Three Weeks

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Customer complaints decreased by 30%, new hires were able to work independently within three weeks, and the probation pass rate improved by approximately 15%. These results were achieved by a rural commercial bank with more than 400 branches after adopting products and services from YXT.com Group Holding Limited.

The improvements were driven by the bank's AI-enabled talent development system. Through AI role-play, AI coaching, intelligent assessment and knowledge operations capabilities, YXT helps banks capture, train and replicate business knowledge, frontline experience and service capabilities. YXT currently serves a number of commercial bank customers, including Tianjin Binhai Rural Commercial Bank and Wuhan Rural Commercial Bank.

Talent Productivity Becomes a New Efficiency Focus for Banks

As wealth management, inclusive finance and retail banking continue to grow, banking employees are facing faster updates in products, policies and service requirements. With large numbers of campus recruits and younger employees entering the workforce, helping them quickly master business knowledge, serve customers independently and meet compliance requirements has become an important part of improving operational efficiency.

Traditional training models are facing clear limitations. Classroom training often cannot fully reflect the complexity of real customer conversations. Mentoring outcomes depend heavily on individual mentors. At the same time, the experience of top-performing employees is difficult to replicate quickly across the organization.

Banks therefore need more than training courses. They need a systematic approach that can continuously capture knowledge, replicate experience and build role-based capabilities at scale.

AI Turns Experience Into Replicable Assets

YXT has continued to deepen its presence in the financial services sector. Through its knowledge operations platform, AI role-play, AI coaching and intelligent assessment capabilities, YXT helps banks structure and manage knowledge assets that are often scattered across policy documents, business processes and the daily practices of experienced employees. These assets can then be translated into employee capabilities and organizational capabilities.

For banks, many critical skills come from real business experience, such as identifying customer needs, providing wealth management consultation, handling complaints, delivering risk reminders and communicating compliance requirements. In the past, these capabilities were often concentrated among a small number of high-performing employees. With AI, banks can begin to capture this experience and turn it into trainable, reusable organizational assets.

In practice, AI can simulate high-frequency business scenarios such as product consultation, wealth management conversations and complaint handling. It can also adjust the conversation based on different customer emotions and communication styles. Before facing real customers, employees can practice repeatedly in an environment that closely mirrors real business situations.

AI can also act as a digital coach by generating feedback and suggestions based on employees' sales cases, business reviews and practice assignments. This helps employees improve their communication skills and business capabilities over time. A coaching process that once relied heavily on a limited number of mentors can now become a more scalable capability-building mechanism.

Validated by a Bank With More Than 400 Branches

In a project for a rural commercial bank with more than 400 branches, YXT helped the customer build an intelligent talent development system covering learning, practice, coaching and assessment.

After implementation, the average time for new employees to work independently was shortened from about one month to approximately three weeks. Customer complaints in the first month decreased by 30%, the probation pass rate improved by approximately 15%, and more than ten outstanding practice cases based on real business scenarios were developed.

Beyond the improvement in individual metrics, the project also helped the bank build organizational capabilities that can accumulate over time. In the past, the departure of experienced employees could lead to the loss of valuable know-how. Now, that

experience can be continuously refined, captured and reused, gradually forming the bank's own knowledge system and capability system.

As more business scenarios are connected to AI, banks can continue to optimize their talent development models and replicate experience at scale.

From Training Systems to Intelligent Productivity Systems

For financial institutions, AI is moving beyond efficiency tools and into organizational capability building. As AI becomes part of real business workflows, organizational efficiency is increasingly determined not only by headcount, but also by whether a company can continuously capture knowledge, replicate experience and quickly build role-based capabilities.

This is the direction of YXT's intelligent productivity strategy. Through enterprise knowledge intelligence and agent-driven role-based capability development, YXT helps enterprises turn knowledge assets into capability assets, convert individual experience into organizational capabilities, and transform talent development from a cost item into long-term productivity building.

Looking ahead, YXT will continue to serve customers across banking, insurance, wealth management and other financial services sectors. Through knowledge operations, AI role-play, AI coaching and role-based capability development, YXT aims to help more enterprises improve employee capabilities, customer service quality and organizational productivity.

About YXT.com

YXT.com (NASDAQ: YXT) is a technology company focusing on enterprise productivity solutions. With a mission to "Empower people and organization development through technology," the Company strives to become the supreme provider in building and boosting enterprise productivity by combining over a decade of experience in tech-enabled talent learning and development and with AI-augmented task copilots and unleashing the power of knowledge and synergy. Since its inception, YXT.com has supported and received recognition from numerous Global and China Fortune 500 companies.