



THE FUTURE OF WORK

HUMANS VS.
MACHINES: THE
WORKPLACE
DEBATE WE
NEED TO HAVE

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Humans vs. Machines: The Workplace Debate We Need to Have

As artificial intelligence and automation continue reshaping the workplace, a central question emerges: What role should humans play in the future of work? At SEB, we decided to bring this question in-house.

We asked two of SEB's leaders — Blair McTrach VP of Data Services and Sana Chishty VP of HR Services, to debate the evolving balance between digital workers and human employees. The result? A bold, thought-provoking exchange that tackles efficiency, innovation, empathy, and what it really means to lead in the age of AI.



Blair McTrach, VP of Data Services



Sana Chishty, VP of HR Services



Blair: Let's face it — the future belongs to digital workers. AI, machine learning, and automation are already transforming how businesses operate. We're talking about efficiency at a scale human workers simply can't match. Machines don't get tired, they don't make emotional decisions, and they can process enormous amounts of data in seconds. Companies that don't lean into this reality will be left behind.



Sana: Efficiency isn't everything, Blair. Sure, digital workers can crunch data and automate repetitive tasks, but they lack the emotional intelligence and strategic creativity that human workers bring to the table. Machines can follow patterns, but they can't innovate — not truly. Businesses succeed because of human insight, empathy, and problem-solving — not just raw speed.



Blair: That's where you're wrong. Innovation itself is becoming data-driven. Machine learning algorithms are already identifying market gaps, predicting consumer behavior, and optimizing product designs in ways that humans never could. Humans have cognitive limitations; AI doesn't. Look at customer service — AI-powered chatbots are handling the bulk of inquiries more efficiently and consistently than human reps ever could.



Sana: And yet, when a customer has a complex problem — one that requires nuance or emotional understanding — who do they turn to? A human. Empathy and trust can't be coded into an algorithm. And don't forget: AI's ability to predict and analyze trends comes from human-designed frameworks and inputs. Machines don't think; they compute. Humans are still the source of creativity and strategic direction.



Blair: But you're assuming that human creativity is irreplaceable. Machine learning is already generating art, writing music, and producing creative content. The line between human and machine-generated output is blurring fast. In fact, businesses are already seeing higher ROI by using AI to identify creative strategies based on consumer behavior — strategies human teams overlooked.



Sana: Strategies, yes — but execution and insight? No. AI can assist in finding patterns, but it lacks the context to act on them with strategic foresight. Human creativity isn't just about patterns; it's about breaking them. AI can refine the status quo — humans challenge it. A business run entirely by AI would stagnate because it would only optimize what exists — it wouldn't dream of something entirely new.



Blair: Let's be honest, Sana — human workers are expensive. Salaries, benefits, sick days — all costs that AI can eliminate. Digital workers can operate 24/7 without pay or burnout. And the consistency! No human worker can match the precision and output of an AI-powered system when it comes to data processing or operational tasks.



Sana: But businesses aren't driven by output alone — they're driven by human connection. Leadership, culture, trust — these are human qualities. Companies that replace human touchpoints with AI at every level will alienate their customers and employees. Employees don't want to feel like they're being managed by machines. They want to feel valued. And value comes from human recognition — not machine-generated performance reviews.



Blair: You're romanticizing the human element. Automation will free human workers from tedious, low-value tasks, allowing them to focus on higher-level, strategic work. Humans and machines should work together — machines handling the grunt work while humans focus on innovation and decision-making. That's the future.



Sana: And how will humans adapt when machines keep getting smarter? How many jobs will be lost in the process? Reskilling and upskilling are critical — but not all workers can keep pace with technological change. We risk creating a two-tiered workforce: those who can work with AI, and those left behind. Businesses have a responsibility to their human employees, not just their bottom line.



Blair: Exactly why businesses need to invest in hybrid roles — where humans work alongside machines, not against them. The future workforce will be a blend of human creativity and machine efficiency. The companies that thrive will be the ones that successfully integrate the two.



Sana: That's where we agree. But the danger lies in over-reliance on AI. Machines should complement human workers, not replace them. The minute businesses prioritize machines over human insight and leadership, they'll sacrifice long-term innovation for short-term gains.



Blair: Then we need a balanced approach. Automation for efficiency, human insight for strategy. Businesses that get that formula right will dominate the future of work.



Sana: And businesses that forget the human element will collapse under the weight of their own automation. Efficiency is important — but humanity is irreplaceable.

Conclusion: The future of work isn't a battle between humans and machines — it's a strategic partnership. AI and automation will enhance productivity and efficiency, but human insight, creativity, and emotional intelligence will remain the cornerstone of sustainable success. Businesses that succeed in this new era will be those that strike the right balance — empowering human workers while leveraging the strengths of digital counterparts.