NatWest automates to keep ahead of the digital challenge.

Banking is a highly competitive market. Fintech challengers are changing customer perceptions while at the same time long-standing incumbents struggle to innovate. Banks are no longer judged solely on their performance. The instant service consumers have come to expect from digital giants such as Amazon or Google has changed expectations and the criteria by which all businesses are assessed—banks included.

However, some things don’t change: bank customers still have the highest expectations for security in their finances, personal data, and bank processes. Keeping customers happy in all these areas while staying ahead of the rapidly advancing digital world requires a combination of innovation, prudence, and compliance.

**The challenge.**

**Accelerating the journey to change.**

No bank is taking this new reality more seriously than NatWest Group (NatWest), operating in the UK, Ireland, and beyond. Across its banking brands, including Royal Bank of Scotland and Coutts, NatWest considers customer relationships a critical success factor—above even transactions. NatWest’s mission is to champion potential: breaking down barriers and building financial confidence so the 19 million people, families, and businesses who are NatWest customers can thrive. This is particularly important in the post-pandemic world. Natwest recognises that pursuing customer relationships means a change in perspective, and nowhere is this more important than within its own internal processes.

Steve Marjot, Head of Change Centre of Excellence of NatWest Group, is aiming to develop a simplified model of internal governance. He sees the bank’s internal culture as a key factor in delivering an effective customer-centric offering and to see the world differently, putting relationships over transactions. However, achieving change in a tightly regulated environment with multiple layers of internal scrutiny, checks, and approvals is a challenging and time-consuming process.

“Using a mobile app I can go from being interested in a loan to having the money in my account in about 10 minutes, with no interaction with anybody whatsoever,” Marjot notes. “If I can do that for a personal loan, why can’t we do that for our change journey where there’s sometimes less associated risk?”
The NatWest Center of Excellence program is therefore focused on building enterprise agility and lean concepts from the top down. The programme’s emphasis is on funding, work processes, and change delivery as well as governance. Working through these opportunities supports operational teams on their transformational journey to foster stronger customer relationships.

To better respond to market conditions, NatWest has also shifted from annual budgeting of programs to multi-year funding of outcome-based value streams, a key lever to create enterprise agility.

**The approach.**

**Policy and process automation.**

As part of this programme, Marjot realised the potential to simplify and automate new product approval processes and policy processes used to manage change risk. Each change would need to go through an impact assessment and a triage and approval process, typically involving multiple individual steps. He further explains, “You may have a sequence of steps that work ok to demonstrate compliance against one policy but what if there are 16 to be completed.”

He continues, “A change in policy that could take 10 hours of effort actually takes three to four weeks to complete because of all the steps that need to be addressed independently. When multiplied, the time from idea to value, seeing the product’s benefits come to fruition, doesn’t take a week or two. It can take three to four months.”

Marjot’s vision was that NatWest’s developers should only have to enter a data point or complete a control process once, and that a majority of the manual processes thereafter should be automated. This is where his involvement with Appian began.

**The solution.**

**From weeks to an hour.**

NatWest tasked Appian with a handful of key objectives related to one of their policies, the Change Risk Review process: to maximise efficiency, provide simple and intuitive ways to meet governance needs, and automate change governance to reduce duplication.

Phase one of Marjot’s programme was to replace a manual, effort-intensive change risk process with a new consistent and transparent process enabled by a low-code workflow built on Appian. NatWest’s change leads and project managers no longer need to assess their projects’ risk manually. The Appian Change Risk Review application, integrated with NatWest’s key system called Planview, now provides a more automated risk assessment process.
“Teams have been able to evidence a higher level of risk management as a consequence of automation and to be able to do that faster,” explains Marjot. “Teams are evidencing that activity that used to take weeks, now takes an hour.”

**The benefits.**

**Reaching their goal.**

NatWest’s ultimate goal is to develop a consistent, single architecture and data model enabling data that has been entered once to be used and reused as appropriate throughout the change cycle controlling risk early and with higher levels of automation. That will make the process more efficient and effective and deliver value quicker to customers.

After the Change Risk Review, NatWest worked with Appian to digitise the Data Risk Assessment. Having been mentored by Appian’s Customer Success team, the NatWest Low-code Center of Excellence design engineers led by Raymond Skelly and Nitin Goyal were able to manage this phase and roll the service out to colleagues. The internal Natwest Low-code COE thus proven, allows NatWest to plan more ambitious future phases.

“Appian was brought in because it was the best solution for phase one, and also the best cloud solution strategically for the future phases we want to implement,” Marjot concludes. “It will be a core part of the hub we form in our architecture, as my experience through this process to date has been of an incredible company that is really competent and willing to help you succeed.”

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Steve Marjot, Head of Change Centre of Excellence