

Taking the pain out of purchasing a home

NatWest Group takes on digital transformation to make home buying easier

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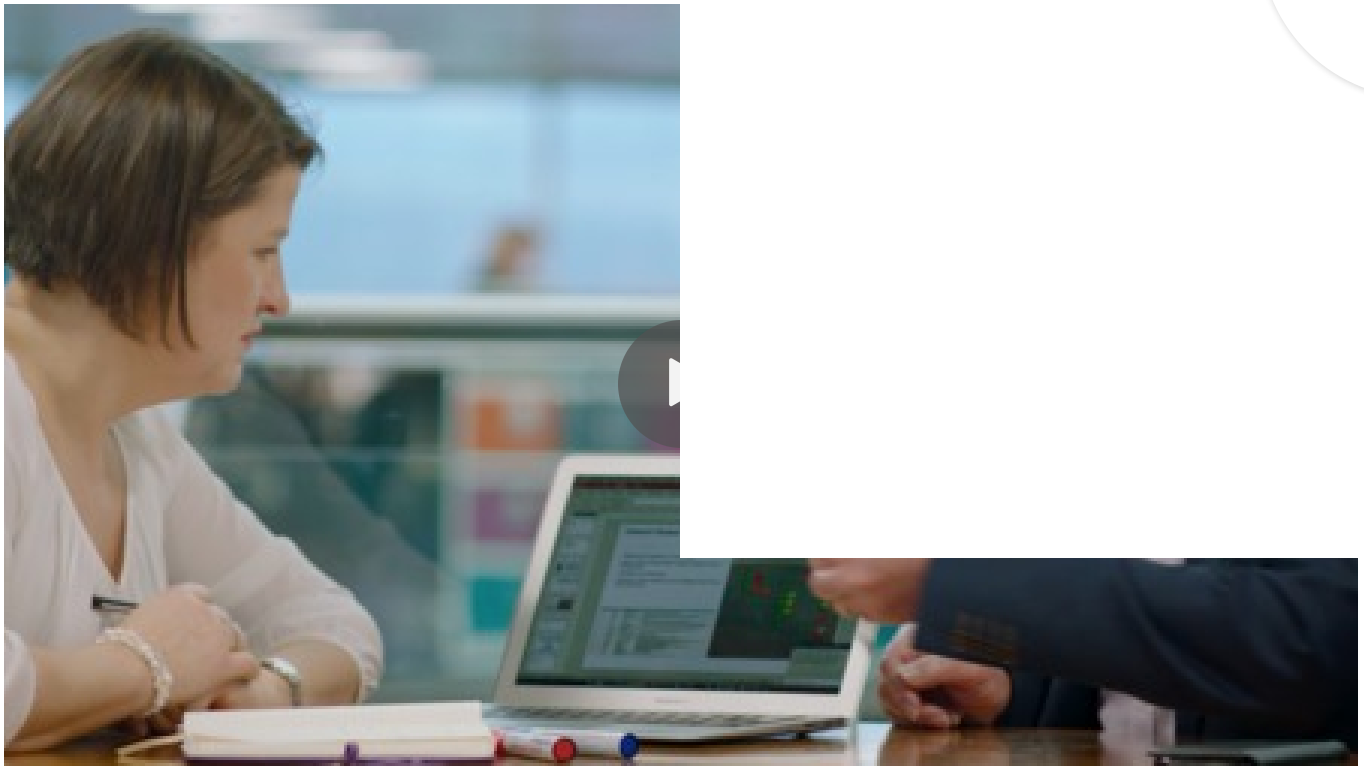
Business challenge Transformation Outcome

For many, owning a home is a dream come true and an essential ingredient in realizing that dream.

But as regulations, products and processes evolve, the home buying process can be complicated. Banks are tasked with being able to deliver policy information to each customer's unique needs throughout the home buying process.

Together with IBM®, NatWest Group is solving the challenge of mortgage support.

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The Shift: How Royal Bank of Scotland (now NatWest Group) and IBM made home buying easier (2:34 min)

Increased customer loyalty

Since implementing the digital mortgage support tool, NatWest has seen a 20% improvement in customer loyalty

Time savings

Call duration has decreased by 10% due to the digital mortgage support tool

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“In the mortgage industry, change is constant. Regulation changes, products change, processes change. It’s imperative that the customer has the support and the information they need to allow them to focus on their home buying journey.”

MaryAnn Fleming

Head of Homebuying Services

NatWest Group

A smart platform that gets smarter every day

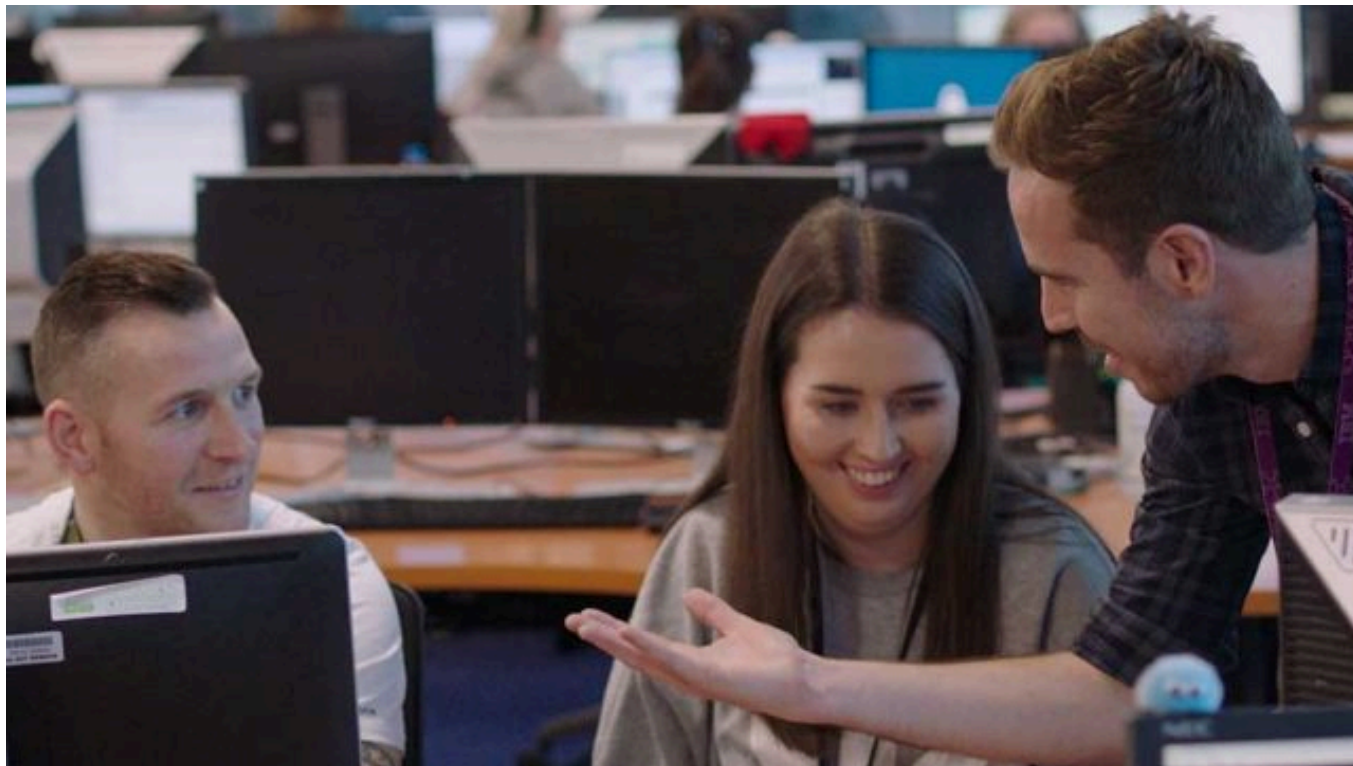
[IBM Consulting™](#) and NatWest have co-created an AI-powered, cloud-based platform that empowers mortgage call center employees with real-time digital mortgage support for home buyers.

The platform, built with [IBM watsonx Assistant](#) technology, is named “Marge”—and is a valuable new asset to NatWest’s digital mortgage support team.

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Marge is intentionally personified as a member of the NatWest team and has her own evolving personality. Marge was built directly on the cloud, embedded in NatWest’s digital mortgage support team.

existing data structures, and has access to new data added every minute through content updates and customer interactions. For NatWest mortgage call center employees, she is one single point of access for digital mortgage support for their cognitive enterprise.



“Our colleagues have a level of confidence that they never had before, which, in turn, gives customers confidence in the decisions that they’re making for their future.”

MaryAnn Fleming
Head of Homebuying Services

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Humans + technology = happy customers

While on the phone with a customer, NatWest employees get quick digital mortgage support from Marge by typing keywords into a console. With cognitive enterprise technology at their fingertips, they are able to support new and existing home buying customers.

Since implementing the digital mortgage support tool, NatWest has seen a 20% improvement in customer Net Promoter Score (NPS)—a key customer loyalty metric—and a 10% decrease in call duration.

As Marge evolves, NatWest employees will be empowered to do great work during the digital transformation and the bank will continue on its journey to becoming a [Cognitive Enterprise](#) (PDF), IBM's vision for the next-gen business model.



About NatWest Group

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NatWest [↗](#) is a leading banking and financial services company based in the UK. The company serves approximately 19 million people, families and businesses throughout the UK and Ireland. Headquartered in Edinburgh, Scotland, the group had net income of more than GBP 3.8 billion in 2019.

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