



Case Study

MONEY

What matters to Virgin Money is empowering employee innovation

Do what matters

Virgin Money is helping its employees use the Microsoft platform effectively with a new BizApps Center of Excellence (COE) that provides guidance, standards and capabilities for the use of business applications across the bank. The COE has enabled accelerated delivery, lower costs and enhanced customer and colleague experiences.

Company Name: Virgin Money

Country: UK

Company Size: ~7,300 employees

Industry: Banking, Financial Services

Solution: BizApps Center of Excellence, Microsoft Power Platform, Microsoft Dynamics 365

Inspiring change: Meeting the need for governance and standardization

Since its inception, the Virgin brand has been synonymous with a spirit of constant innovation. Virgin Money, one of the UK's leading challenger banks, keeps this spirit alive in the financial services industry. In recent years, leaders have gone all-in on the Microsoft platform, making major investments to become a completely digital bank. This includes implementing a foundational [Microsoft Azure](#) cloud platform and launching a suite of modern business applications, including [Microsoft Power Platform](#) and [Microsoft Dynamics 365](#).

As inspired and engaged employees started building their own applications in earnest, leadership quickly realized that they needed to establish a central governing body for business applications, including development standards and procedures, to avoid the build-up of technical debt.

“We knew that we wanted to create a Center of Excellence for our business applications, but we didn’t have the experience to create it in-house. We needed a strong partnership.”

– Ruaridh Wallace
COE Lead, Virgin Money

The bank found its partners in Accenture and Avanade – a joint venture between Accenture and Microsoft – and together we began creating Virgin Money's BizApps COE.

Driving innovation: A new Center of Excellence takes shape

We established the BizApps COE as an enabling function that promotes, facilitates and assists in the use and delivery of the bank's Microsoft business applications platform. The COE offers Virgin Money's employees and customer communities various services that aim to improve delivery efficiency, lower costs and enhance experiences through standardization, innovation and subject matter expertise.

“What the COE really does is enable accelerated delivery for the different projects our people want to do with their Microsoft tools,” says Richard Goldsworthy, COE operations lead at Virgin Money. “We offer the knowledge, skills and confidence needed to give recommendations and help bring ideas to life.”

“In simple terms,” says Wallace, “we’re structured to provide advisory services, build capabilities and to enable self-services that employees can use to create solutions in a structured, standardized way that supports our strategic vision and avoids technical debt.”

Pillars of the COE include:

- **Platform management:** The COE team owns the BizApps strategic platform and defines its architecture and roadmap. It ensures the platform operates effectively, overseeing costs, cloud controls and evergreen change.
- **Project support:** The team provides services to enable, accelerate and standardize the delivery of BizApps solutions. The COE's Front Door and Architecture Forum services offer design assurance and guidance, and govern release management.

- **Capability maturity:** The team introduces and improves platform and service capabilities such as strategic monitoring, DevOps automation and a citizen development framework. They also help develop skills and internal capabilities.
- **Colleague and customer support:** Application managed services provided by Accenture and Avanade support apps that have been onboarded and offer minor enhancement services for those without long-running squads. The COE also supports pro-dev and citizen-dev communities of practice.

"There are currently 26 core capabilities that we're continuously evolving," says Goldsworthy. "These include improved CI/CD, the use of AI, and data-modelling. There's a high demand on the COE, and we're here to meet it to remain evergreen with the Microsoft roadmap."

Achieving what matters: High adoption, constant evolution

Virgin Money's BizApps COE lays the foundation for the bank to continue supporting both employees and customers. "The benefits have been huge," says Wallace. "We've already adopted about 95% of what Power Platform can do, and we're at about 50% capacity for Dynamics."

"Adoption among our people has just been so fast," echoes Goldsworthy. "Citizen development has taken off, and so many of the successful solutions that have been built across the bank have been underpinned by the COE team."

This includes the award-winning ReDi chatbot, Credit Card FAQ, business onboarding and marketplace solutions, and numerous case management and process automation solutions. These have all contributed to increased customer and colleague engagement, streamlined operational processes, reduced cost and lowered development time to deliver.

By putting in place the proper strategy, technical design, user provisions and governance, the COE has continued to scale and provide consistency across the bank.

"It's been a two-year journey from establishing the idea to getting where we are now, but we're really showing the value across the business. And we aren't finished. We'll always just keep evolving with the world around us. It's very exciting."

**– Ruaridh Wallace
COE Lead, Virgin Money**

About Virgin Money

Virgin Money is a Tier 1 bank with c.6.6 million retail and business customers across the UK, bringing the best of the Virgin brand to make banking better and enable customers to achieve their financial goals. Led by its purpose of 'making you happier about money', Virgin Money offers a range of straightforward, award-winning products including current accounts, credit cards, savings, investments, mortgages, pensions, loans and more.

Rewarding, digital-first customer experiences are central to its ambition of becoming the UK's best digital bank, supported by a network of stores, contact centres and relationship managers. Through the Virgin Money Foundation and key partnerships, the bank also delivers positive change in society as part of its progressive sustainability and ESG agenda.

An inclusive and ambitious culture for approximately 7,300 full time equivalent colleagues is fostered through 'A Life More Virgin' policy, encouraging colleagues to work in a healthy, flexible, digitally-led environment. Headquartered in Glasgow with major offices in Newcastle upon Tyne and London, Virgin Money is a FTSE 250 company, dual-listed on the London Stock Exchange (VMUK) and the Australian Securities Exchange (VUK).

About Avanade

Avanade is the leading provider of innovative digital and cloud services, business solutions and design-led experiences on the Microsoft ecosystem. With 43,000 professionals in 25 countries, we are the power behind the Accenture Microsoft Business Group, helping companies to engage customers, empower employees, optimize operations and transform products, leveraging the Microsoft platform. Majority owned by Accenture, Avanade was founded in 2000 by Accenture LLP and Microsoft Corporation. **Learn more at www.avanade.com.**

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