



Case Study



What matters to Virgin Money is making every conversation count

Do what matters

Inspiring change: Rewriting the conversation

Virgin Money has a clear ambition for serving its customers: To unify customer experiences, modernize engagement, and use intelligent, **AI-driven** conversations to complement the support delivered by its people. Since becoming part of Nationwide Building Society in October 2024 — the largest building society in the UK — Virgin Money has remained focused on reimagining customer-first banking by combining digital innovation with human interaction and a bold brand experience.

In today's fast-moving financial landscape, where customer expectations are shaped by instant, hyper-personalized interactions, AI isn't just a tool — it's a strategic necessity. The goal wasn't merely to launch a chatbot, but to create an always-on digital companion that makes banking smarter, faster and more human.

Virgin Money's early steps into conversational banking laid the groundwork for future transformation. At its core, conversational banking enables customers to interact with their bank as naturally as they would with a person — through secure conversations spanning voice, chat and digital channels. Initial efforts focused on building self-service capabilities for credit card and current account journeys using **Microsoft Power Platform** tools. While the first version of the assistant faced limitations in scalability, integration and clarity, it inspired a renewed vision for a more intuitive banking experience.

In the early stages, experimentation with conversational banking occurred across different departments and products. Although Accenture, Avanade and Microsoft were involved, they had not yet been engaged to drive end-to-end execution. Meanwhile, contact center employees continued to handle a high volume of basic inquiries, and customers were not engaging with the assistant as intended. In a business built on trust and accessibility, this presented a broader opportunity to better support the customer base.

Driving innovation: A strategic shift

Virgin Money, in collaboration with Accenture, Avanade and Microsoft, initiated a comprehensive digital transformation. Rather than iterating on a legacy solution, the team reimagined the assistant from the ground up — building a scalable, PCI DSS-compliant foundation aligned with Microsoft's cloud ecosystem and Copilot Studio.

Company Name: Virgin Money

Company Size: ~7,300 employees

Country: UK

Industry: Banking, Financial Services

Solution: AI, Conversational Banking, Microsoft Power Platform

This was not a patchwork fix, but a complete reset. A new enterprise data layer, real-time analytics and omnichannel capabilities (across mobile and web) were introduced. To guide the transformation, a cross-functional strategy office was established to align business and IT goals, resolve delivery barriers and redefine how conversational AI could scale across the organization.

We've been engaged from day one on this journey, supporting Virgin Money through every step of its conversational banking evolution. Over a year into the project, the team has established robust design and development foundations, setting the stage for future growth.

As we continue working with the bank to position a conversational banking platform, the tool now enables natural-language interactions — whether customers are asking "What's my last transaction?" or initiating a payment or mortgage inquiry. With Microsoft Copilot and generative AI embedded, the assistant delivers intelligent prompts, tailored recommendations and context-aware service.

"Integrating the assistant directly into our Microsoft ecosystem was a game-changer. It meant our teams didn't need to learn a new tool — they could access AI-driven support right within their existing workflows."

Laura Macleod
Digital Product Strategy Senior Manager, Virgin Money

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This transformation also marked a cultural shift — one that reflects Virgin Money's tone of voice and deep commitment to customer care. Through enablement and peer-led coaching, employees now view the assistant as a tool that empowers them to focus on higher-value, emotionally-complex conversations. Thanks to agile collaboration and shared ownership, the "virtual assistant" has evolved from a technical solution into a central part of the customer experience.

Achieving what matters: Elevating interactions

Today, Virgin Money's reimagined assistant is live and delivering measurable impact. Customers now engage with the virtual assistant to resolve inquiries, complete transactions and navigate their banking needs. It supports text-based interactions, serving as the first point of contact for an expanding range of products and services.

In continued partnership with Accenture, Avanade and Microsoft, Virgin Money is focused on expanding the assistant's capabilities, including:

- End-to-end conversational product onboarding
- Deeper Copilot integration across operations
- Real-time, AI-generated financial education (based on customer behavior)

"This isn't just about automation — it's about making banking simpler and more personal. We've re-explored how Virgin Money connects with its customers and set a new standard for digital financial experiences across the UK."

Laura Macleod
Digital Product Strategy Senior Manager, 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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