Case study: AI adoption at NatWest

Phase 1:

Building the foundations for the relationship of the future

The first phase of NatWest's adoption journey put the building blocks in place for AI to scale across the bank.

Modernised technology and data foundations

NatWest has built a more connected, scalable and modular technology estate, giving the bank greater agility to deliver new products faster, work more effectively with partners and maintain the protection and resilience customers expect. Developing a more connected view of customer data helps trusted information move more easily across NatWest and fuels AI's capability to bring together what the bank knows about a customer across different interactions, products and time to create a more joined-up relationship. This foundation is already enabling faster technology delivery: **NatWest's release cycles have improved from around 30 days to approximately 3.5 days**, while the bank has invested in developer tooling including AWS Kiro and GitLab Duo.

Invested in people, skills and partners

All of the bank's **~60,000 colleagues have been trained in AI and NatWest has hired 6,000 engineers since 2021**, bringing its total engineering workforce to more than 12,000. The bank continues to invest in early talent, increasing graduate recruitment by 20% in 2026, partly driven by new graduate programmes in data science and more than doubling the number of engineering graduate opportunities in the UK from 70 in 2025 to 150 in 2026. NatWest has also established a world-leading Chief AI Research Office to help keep it at the forefront of emerging AI developments, alongside a dedicated Responsible AI team.

Partnerships have also played a crucial role in expanding the bank's knowledge and accelerating its transformation. **Partnering with global tech leaders like OpenAI and AWS gives NatWest early access to emerging technologies**, in tandem with the safeguards detailed above, while its Open Innovation network keeps the bank close to cutting-edge fintech developments through minority investments in companies such as Serene, Yonder and Bourn.

Established guardrails and governance

Responsible AI governance, frameworks, controls and oversight help ensure that innovation is matched by the highest standards of trust, security and resilience rightly expected of a bank. These foundations mean NatWest is well positioned to adapt as customer needs and AI evolve, moving from traditional AI and machine learning into generative and increasingly agentic capabilities, while maintaining the trust customers expect.

Phase 2:

Rewiring how the bank works in service of the customer

With those foundations in place, the focus shifted from introducing AI tools to redesigning processes and changing how work gets done.

Reshaping how colleagues work every day

Generative AI is helping colleagues spend less time on administration and more time supporting customers.

- In Commercial Mid-Market, an **AI meeting-prep tool is estimated to save around 28,000 hours a year**, having produced more than 5,000 AI-generated meeting briefs in less than six months.
- In Private Banking and Wealth Management, **AI-powered client intelligence now converts all adviser calls into actionable insights** that help shape how the bank best serves clients, with overall use of AI increasing threefold during the first half of 2026.
- In Retail, AI tools are already **saving more than 70,000 hours a year through automated call summaries and tens of thousands of simplified complaint responses**. Most require little or no editing before reaching customers, freeing up colleagues to focus on the more complex, judgement-based aspects of customer support.

Quicker and simpler banking

AI is improving the customer experience through the digital services people already use every day.

- NatWest's AI digital assistant Cora continues to evolve with gen AI capabilities, with **23% more chats now resolved entirely digitally**.
- Business customers using Bankline can now access enhanced support through Cora that uses gen AI to provide conversational support that guides them more quickly to the right information, service or support. **In just two months, genAI has handled more than 10,000 customer chats**. Over half (55%) involved issues that Cora was previously unable to resolve and would've required human support.

Speed to market

AI is also changing how software is built and delivered.

- Engineers are using AI-assisted software development tools, with almost **44% of engineering code now generated using AI**, and new features and services now reaching customers four times faster than in 2021.
- As AI becomes embedded across the bank, it is moving from helping colleagues complete individual tasks to changing how things are done.

Phase 3:

Unlocking new opportunities to strengthen customer relationships, build trust and drive growth

With AI becoming embedded across the organisation, NatWest is creating more intuitive customer experiences, supporting business growth and strengthening protection.

More intuitive and personalised banking relationships

A new spending insights tool helps customers manage their finances by asking questions about their money, spending and budgeting in more natural language conversations, soon to be voice-enabled.

Speed and simplicity for growth

Agentic AI is also beginning to bring the ease customers increasingly expect, supporting growth.

- In Commercial & Institutional banking, **agentic AI is helping transform the onboarding experience, reducing friction and speeding up the process for many customers**. As these capabilities scale, onboarding journeys that traditionally took several days are expected to be reduced to hours, helping customers get up and running more quickly. What this means in practice for customer relationships is explored in greater detail in Chapter 1.

Greater protection

- As adoption evolves and new threats emerge, AI is strengthening fraud prevention and resolution, risk monitoring and customer protection, while governance, investment and oversight continue to evolve alongside the technology to help innovation scale safely. As an example, **AI-powered fraud journeys have reduced scam reporting times from up to 20 minutes to around 90 seconds**, while improving fraud detection. The bank's Agentic X

programme is embedding security, compliance and risk controls directly into AI-enabled workflows, helping new capabilities scale safely and efficiently.
- NatWest is also building the security, scale, sovereignty and sustainability needed for the future. Through its Chief AI Research Office, the bank is developing its own small language models, specialised for banking use cases, and investing in GPUs, the high-performance computing infrastructure required to train and run AI at scale.

Learnings from NatWest's AI adoption

The organisations seeing the greatest benefits are not simply providing access to AI tools, they are helping people understand where AI can add value, building the skills and judgement needed to use it well, and redesigning how work gets done. For NatWest, this meant helping colleagues to:

1) Understand how AI works and where it can add value to individual roles

Colleagues were more likely to embrace AI when they understood where it could increase productivity, support decision-making and improve routine tasks. With all ~60,000 colleagues completing AI adoption training, NatWest is building a shared understanding of AI across the organisation and a foundation for wider adoption.

At the same time, successful adoption depends on creating the confidence to experiment while maintaining judgement and accountability. As AI becomes part of more day-to-day activities, colleagues need to understand not only how to use AI, but when to challenge outputs, apply their expertise and make decisions independently.

2) Build the skills needed to use AI effectively

Building on this foundation, colleagues were encouraged to develop additional skills relevant to their roles and responsibilities. More than 271,000 AI learning modules have been completed, with 60% of colleagues choosing to take part in further elective learning. This includes targeted initiatives such as Power Up Your AI Skills, which has engaged more than 16,000 colleagues through practical, business-led training designed to help colleagues apply AI in their day-to-day work and identify where it can create the greatest impact. Alongside this, colleagues are developing specialist skills aligned to their roles.

For example, technical training in areas such as GitLab Duo and low-code technologies, helping coders across the bank incorporate AI into software engineering and development. For colleagues looking to build deeper expertise in responsible AI, NatWest also offers its newly expanded in-house Responsible AI and Data Ethics Accreditation, developed with the University of Edinburgh, helping colleagues better understand the governance, ethics and accountability needed to support AI adoption at scale.

Equally important is ensuring leaders are equipped to lead through this change. NatWest's Leading in an AI World programme has supported more than 700 senior leaders, helping them build the confidence and capability needed to redesign ways of working, lead teams through change and realise the benefits of AI responsibly.

3) Design new ways of working

The greatest gains come when organisations move beyond using AI for isolated tasks and redesign how work gets done. For NatWest, this included the rollout of premium Microsoft Copilot licences to colleagues across the bank, supported by a structured adoption programme tailored to different colleague personas and the work they do. Persona-led training, practical guidance, progress prompts and community activity are designed to help colleagues embed AI into their day-to-day roles, alongside access to in-built AI agents that can support a range of everyday tasks.

This approach has helped colleagues beyond simply learning how to use a new tool, to also finding practical ways AI can support them in their day-to-day roles. The impact is clearly measurable:

- **NatWest delivered £100m of investment capacity in 2025 and expects to create more than £100m of additional capacity in 2026**, enabling the bank to reinvest in better customer propositions and future growth.
- NatWest continues to embed leading AI and technology capabilities across the whole organisation, including engineering at scale, making the bank more efficient and quicker to capture future growth opportunities.