



Spotlight on

Nationwide

Putting genuine care at the heart of customer experience

Interview with Stephen Noakes: Director of Retail

Nationwide continues to set the benchmark for customer experience in the UK, ranking second overall in this year's Customer Experience Excellence index. Their strongest gains have been in the pillars of Empathy and Expectations, two areas that define the Society's unique position as a modern mutual committed to both human connection and technological progress.

A commitment to choice and clarity

At the heart of Nationwide's strategy lies a simple principle: customers should never be forced down a channel they don't want to use. While many large banks have accelerated branch closures, Nationwide has committed to keeping its branch network open until at least 2028. This promise, recently extended to include the newly acquired Virgin Money estate, means customers can rely on nearly 700 branches nationwide. For many communities, this pledge makes a tangible difference: 127 of Nationwide's branches are currently the last in town, a figure set to rise to 150 following competitor closures. As Stephen Noakes explains, this presence is not just symbolic: "We do see stronger commercial performance from those last branches in town, often because customers want the reassurance of face-to-face service." By setting such clear expectations around availability, Nationwide provides stability in a sector where uncertainty over physical branches dominates.

Empathy in action

Nationwide's customer-facing teams embody the Society's longstanding culture of empathy. Branch colleagues are empowered not only to serve but also to support customers through difficult moments, with extra investment in frontline manager development and vulnerability awareness. Whether in-branch, over the phone, or via digital channels, Nationwide has trained staff to recognise and respond thoughtfully to customer needs.

This empathetic ethos extends beyond customer transactions. The Fairer Futures programme, with partnerships spanning Centrepoin, Action for Children, and Dementia UK, embeds Nationwide in the heart of communities. A standout initiative is the provision of Admiral nurses in 200 branches, available to anyone, not just Nationwide customers. This service provides specialist dementia support in areas where provision is often limited, reinforcing the Society's belief in service that transcends pure commercial value.

Raising expectations digitally

Nationwide has also transformed its digital offering. Just two years ago, the mobile app lagged industry leaders and lacked some key features which customers rightly expect; today these gaps have been closed, reliability has remained consistently strong and customer satisfaction is at an all-time high. The Society is now modernising its internet banking platform to better serve older demographics while expanding chat and telephony services for those who prefer human interaction. By investing consistently across digital, branch, and telephony channels, Nationwide is not only meeting but exceeding customer expectations. Noakes notes: "Service continues to be one of our key differentiators, and we're investing heavily against it. It is genuinely a strategy of ensuring the customer can use their channel of choice."

AI that supports, not replaces

Nationwide is also taking a distinctive approach to AI adoption. Rather than using AI to replace colleagues, the Society is piloting tools that relieve staff of repetitive tasks, such as generating complaint response letters or conducting quality assessments. This frees colleagues to focus on higher-value, caring interactions with customers, aligning technology strategy directly with Nationwide's values.

Relevance across generations

Nationwide's combination of ethical purpose, empathetic service, and clear commitments resonates strongly with both older and younger generations. The Society was ranked number one in the student market last year, fuelled by creative engagement through social media and influencers. For Gen Z, Nationwide's social purpose and community initiatives are as important as its financial products, ensuring the mutual remains relevant to the next generation of customers.

A modern mutual advantage

In a marketplace often defined by cost-cutting and digital-only strategies, Nationwide's differentiated model, anchored in human values and transparent expectations, sets it apart. The Society is shaping a modern mutual proposition that speaks to stability, trust, and relevance. This combination continues to power Nationwide's ascent in the Customer Experience Excellence index and makes it one of the UK's most trusted financial brands.

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Stephen Noakes
Director of Retail
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