

Civica designs and delivers highly rated mobile banking app for Nationwide



All the major UK banking players now have mobile apps, but a quick glance at the user reviews on the app stores shows a lot of dissatisfaction and poor ratings. There's one notable exception that consistently scores highly, Nationwide.

Standing head and shoulders above the competition on both Apple's iOS App Store and Google Play, the Nationwide Mobile Banking app underlines the success of the user-centred approach taken by Civica, the company that designed and built it.

Banking change

The way customers interact with banks and building societies is changing. Consumers now expect to be able to engage with their financial services provider in a variety of ways whether that's in branch, on the phone or online. The latest channel to see growth has been mobile, with forecasts suggesting that by 2016, the most common way customers will interact with their banks will be via their smartphones.

Benefits

- ▶ **User-centred design approach** ensures Nationwide has an app that its users really value
- ▶ **The highest-rated UK banking app** on the App Store and Google Play with **1 million downloads**
- ▶ **A future-proof design** that can be deployed to other mobile platforms with minimal recoding
- ▶ **A consistent look and feel** across different smartphone platforms
- ▶ An app designed to **minimise the amount of data** it sends across the mobile network.

Nationwide, **the world's largest building society**, has extensive experience in mobile banking. In 2000, it was the first bank in the UK to introduce a mobile platform. In recent years, the dramatic growth in demand for Nationwide's well-established internet banking and general self-service facilities prompted the organisation to revisit its mobile offering and create smartphone apps for iPhone and Android.



Over 500,000
registered users



1 million
downloads



A **'write once, deploy anywhere'** approach

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Richard Searle, Nationwide's Head of Channel Integration said: "Our customers are at the heart of everything we do, providing the consumer with a variety of ways to contact and engage with us is incredibly important as everyone is different and one size does not fit all. Identifying new trends and innovating the services we provide means we can anticipate the customers needs and deliver the best possible experience. Our online bank and mobile app are excellent examples of this."

Choosing Civica

Having worked together for over a decade on many projects, including most recently its core multi-channel banking platform and new internet bank, Nationwide turned to Civica, along with IBM, to build its new iOS and Android apps.

Searle explains the nature of the challenge that faced Civica: "The app needed to support an increasingly diverse range of smartphones and tablets without incurring on-going development costs. Furthermore, it had to deliver a highly secure and functional solution that's not constrained by the small screen size or touchscreen features. We also needed it to minimise the impact it had on customers' network data allowance."

A user-centred approach

Civica's role in the project was to design, develop, build and test the new mobile app, making sure it linked seamlessly with Nationwide's array of behind-the-scenes systems. **The entire project was customer-led**, with Civica running a series of focus groups with Nationwide's customers to determine the key things they wanted to achieve with a mobile banking app. Civica's user experience designers combined these insights

with their own expertise in developing easy-to-use and intuitive systems, to create an app that genuinely **meets the real needs of real users.**

Reliable security

Banks are some of the most complex, heavily regulated organisations in the world, and security is paramount, especially with sensitive data being sent over the internet. Civica's team drew on the firm's long-standing experience in **delivering highly secure systems** to ensure the app would provide a first-rate user experience, without compromising security.

Keeping down costs

Typically, apps written for one mobile platform won't run on any of the others without significant amounts of recoding. However, Civica's solution for Nationwide uses an innovative approach, whereby a single codebase can be used on iOS, Android and potentially others. This will vastly reduce the time, cost and risk involved when it comes to deploying to additional platforms in the future.

Searle explains the reasoning for this approach: "It is essential to have a mobile app that can run across the increasingly diverse array of mobile devices in the market without requiring continual expensive multi-platform recoding. This made the choice of a hybrid HTML5 solution an **excellent fit to deliver the solution.**"

Civica also used Syntactically Awesome Stylesheets (SASS), an innovative way of maintaining Nationwide's desired look-and-feel across multiple platforms, without the need to maintain device-specific style sheets.

Superb performance

Excellent performance is key to a great user experience, and Nationwide's app is **designed to excel**, even in difficult conditions, such as when the smartphone has poor signal coverage. To achieve this, it carefully balances what it stores securely on the device with information drawn from Nationwide's servers, so as to provide a first-class user experience. This approach also minimises the app's impact on the customer's mobile data allowance.

The Civica design also includes a Content Management System (CMS) to enable Nationwide to deliver targeted customer messages and information. "The seamless design ensures Nationwide can exploit the ease of customer communication via mobile without incurring any performance degradation," Searle adds.

Fantastic customer response

The response to the app has been incredibly positive, with user ratings on both the iPhone's App Store and Android's Google Play reflecting just how successful the user-centred design process has been in delivering a first-class experience that genuinely meets users' needs. Its ratings put it head and shoulders above the other UK banks on both stores, and Nationwide is already seeing its investment being justified. Searle concludes: "With the continued growth of smartphone usage, mobile banking is becoming an essential part of Nationwide's multi-channel strategy. Civica, IBM and Nationwide IT staff have worked together as a single team to **deliver an exceptional mobile solution** that will provide real value to Nationwide's customers and enable the business to realise a significant return on investment."