Citizens: Transforming from the core for the age of intelligence everywhere

Citizens Financial Group, headquartered in Providence, Rhode Island, is one of the nation's oldest and largest financial institutions in America. Citizens offers a broad range of retail and commercial banking products and services, including tailored advice, ideas and solutions, to individuals, small businesses, middle-market companies, large corporations and institutions. Pacing their digitalization, keeping security and customer privacy top of mind, Citizens is executing on a data-first, cloud-first platforms strategy and has a foundational advantage for their next – AI-first transformation.

Citizens, in collaboration with Infosys, has already achieved significant milestones including establishing their robust data lake, MDM aka Citizens Customer Master (CCM) and developing key enterprise APIs. Citizens has also started harnessing Microsoft Copilot, for their engineers to develop code. In partnership with Infosys, Citizens evaluated the tool LEAP to provide real-time end-to-end business observability on the

payment rails for operations. This tool brings in the required application operational automation and drives efficiency in managing applications across the Citizens' landscape. With this collaboration, Infosys will help bring efficiencies at scale and reduce time to market for Citizens. These are but examples of how Citizens is seeking to leverage AI and automation, to move to a more agile operating model. The approach also factors in appropriate guardrails for security and governance. The bank has also successfully undertaken massive upskilling of their staff to prepare for success in the time of AI.

By AI-enabling their core landscape, Citizens is also fostering an ecosystem of valuable fintech and hyperscaler collaborations for the bank. Even as they enhance operational resilience and stability, Citizens is looking to deliver highly differentiating, hyper-personalized AI-powered customer experiences.

"Infosys has been a key strategic collaborator in Citizens' next-gen transformation program including our journey to becoming AI-powered. Together, we have not only modernized our technology landscape with a robust data fabric and cloud native platforms but also built a solid foundation for future growth aligned with Citizens' north star technology vision without losing focus on resiliency and stability."

– Michael Ruttledge, CIO, Citizens Bank