What research have you undertaken to help you understand Citi and the program you are applying for?

* Points on the program and how you may fit in
* Citi and technology, whats the impact, say sumn ab looking at the role tech had at citi

The program description offers a glimpse into what technology and software development is like at Citi, everything is built in house from front end to back end applications. There is a clear path laid out, from learning the fundamentals of the Analyst role to unlocking the best fit for my skills. I admire the opportunity to gain an understanding of a variety of technologies.

I’ve spent time reading on firstly and most importantly the role of technology at Citi, there is a clear approach to innovation and putting clients first. With the creation of innovation labs in 2009, Citi has looked at how technology advancements can play a powerful role in areas such as operations and delivering clients’ expectations. These have led to impactful solutions such as Citi being the first bank to launch 24/7, 365 dollars clearing which has not only enhanced client experience but has also demonstrates the positive direction that technology at Citi is heading in. Moreover, reading the global insights section of Citi’s website allowed me to understand specific cases of technology’s implementation. Artificial intelligence and machine learning are of strong interest to me, in one of these articles, the Head of the NY innovation lab at Citi discusses its merits and drawbacks. ChatGPT is one the most common large language models (LLM) which is trained to answer questions, what struck me here is the clear investigation on how similar tools may be incorporated across Citi’s businesses. There is a clear example highlighted with a model being able to handle client enquires and send SWIFT MT599 messages to them. While this is a specific case, I am confident that it demonstrates the time and commitment spent on harnessing technology for the future.

What do you do to keep your knowledge of business and finance current? What recent story in the business press has interested you most and why?