



# ABN AMRO adopts a *future-focused* approach to Gen AI development

Working with Capgemini as its project partner, the bank transitions to Microsoft Copilot and launches a new Gen AI factory approach to become a personal bank in the digital age.

ABN AMRO, the third-largest bank in the Netherlands, supports more than five million retail and 365,000 commercial clients. To do so, the organization enables its clients to access premium advisory services and first-class solutions at their convenience.

The high technical requirements associated with this convenience and the substantial expectations it creates among the bank's customers requires ABN AMRO to continuously pursue innovation in all forms. When the organization transitioned its strategy to become a personal bank in a digital age, it established three key focus areas: building a future-proof bank, supporting its customers' transition to sustainability, and reinventing the customer experience.

As part of this effort, ABN AMRO decided to implement a fresh digital service model that would draw upon the most modern and client-friendly technology available. In order to identify its options and define a pathway to achieve its vision, the bank engaged Capgemini as its innovation partner for conversational AI products. This engagement launched a collaborative project that would lead to an industry-defining customer experience.

**Client:** ABN AMRO

**Region:** Europe

**Industry:** Banking and capital markets

**Client Challenge:**

ABN AMRO wanted every digital interaction with its clients to feel like they had had a personal one-on-one conversation with a bank representative.

**Solution:**

The bank partnered with Capgemini to transition to Microsoft Copilot to begin developing Gen AI solutions that will create the desired customer experience as part of a three-layer customer support journey.



## **End-to-end collaboration drives Gen AI innovation**

The partnership between ABN AMRO and Capgemini began with inspirational sessions that drew upon expertise from both companies to define a future vision for the bank. This event brought stakeholders from both partners to review the bank's existing customer services strategy and imagine the possibilities for its future.

Based on the insights achieved during the inspirational sessions, ABN AMRO and Capgemini proceeded to shape a strategy and roadmap that would help achieve the organization's desired future vision. Leading stakeholders from both partners committed to a bank-wide and highly digital three-layer service model that would naturally lead customers along an experience journey that would service their needs conveniently and at speed.

Central to this structure was the pursuit of new Gen AI solutions. However, successfully implementing these technologies required a transition from ABN AMRO's existing system to Microsoft Copilot. This would enable the bank to introduce Large Language Models and a variety of other solutions that would support Generative AI more effectively.

However, any architecture implementation would need to deliver safety, security, and privacy. In order to accelerate the pace at which it could produce new solutions, the project team established proper security guardrails in advance, ensuring that the introduction of Copilot and all ensuing solutions would meet these essential requirements. ABN AMRO, Capgemini and Microsoft jointly detailed out the future proof architecture further in workshops prior to the start of the implementation.

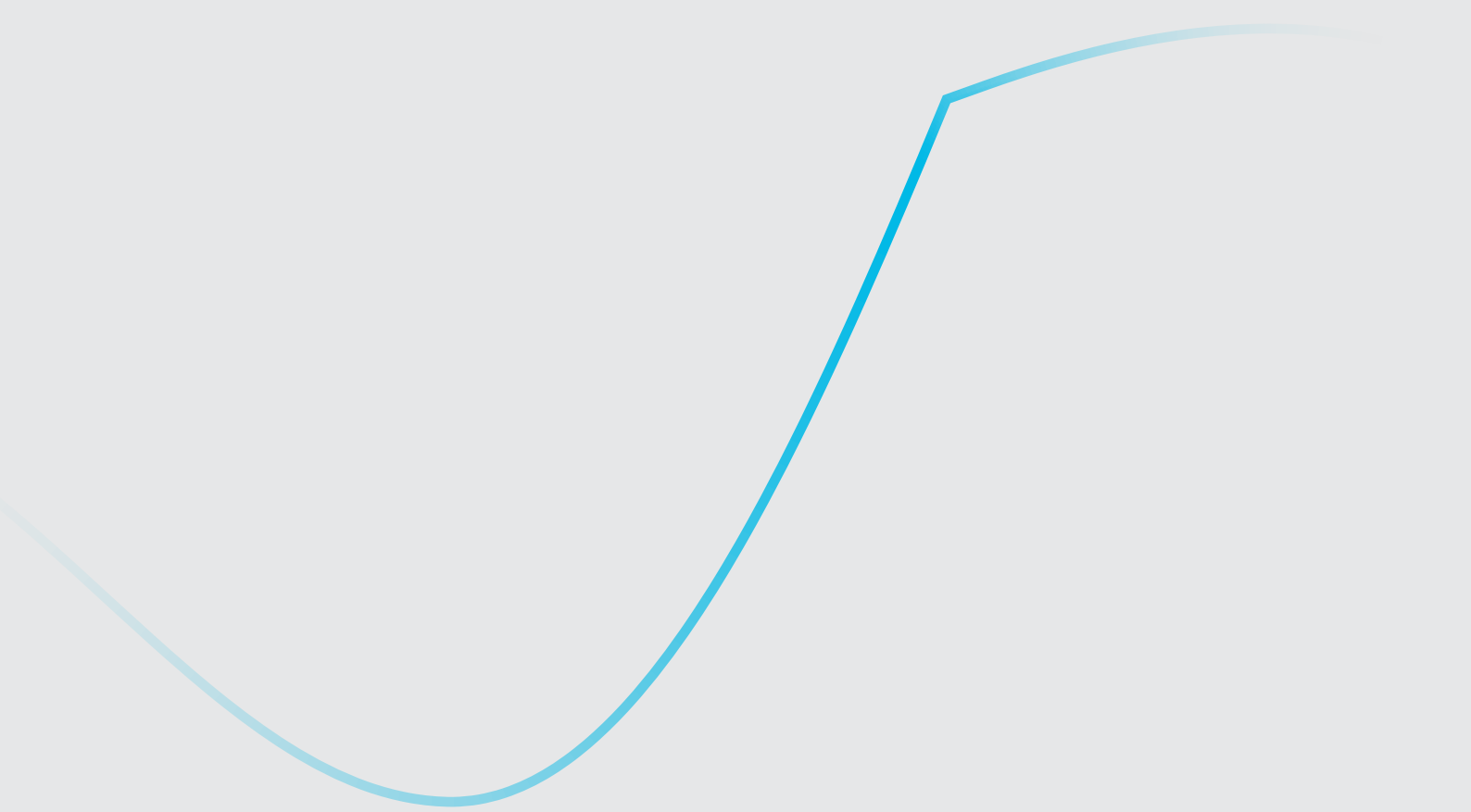
Working together, ABN AMRO, Capgemini, and Microsoft completed a smooth transition that fulfilled operational expectations. In doing so, the project team laid the foundation for numerous future developments as part of a new Gen AI factory approach that bring more natural interactions between the bank and its international customer base.

## **Guiding customers through a smoother support experience**

As part of a new three-layer service model, the partners introduced "Rikkie", a Gen AI-infused chatbot to provide a more natural one-on-one digital interaction. Tikkie, ABN AMRO's app that enables users to make payment requests and track group expenses, was selected as the first customer facing Gen AI solution to learn both from the implementation process itself, but also how end-customers experience Gen AI. Based on these learnings Gen AI is being introduced to a wider client base in the banks' Conversational Platform.

ABN AMRO now stands at the beginning of a Gen AI-powered innovation journey. Solutions built on the Copilot platform promise an expansion of personalized self-service opportunities for users as well as more effective and customized support when human interaction becomes necessary. This project has established a new foundation for ABN AMRO to develop additional agentic solutions that will serve users effectively while maintaining essential security measures.

By laying the groundwork for innovation with Gen AI technology, ABN AMRO has once again demonstrated its commitment to delivering an industry-leading customer experience.



## About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market leading capabilities in AI, generative AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2024 global revenues of €22.1 billion.

**Get the future you want | [www.capgemini.com](https://www.capgemini.com)**

