



## CIO/CPRO | MESSAGE |

CIO: Chief Information Officer

CPRO: Chief Process Reengineering Officer

# Accelerating Structural Reforms to Secure Sustainable Growth for the Group

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We promote the DX-driven, thoroughgoing overhaul of business processes, an important management issue to be tackled by the entire Resona Group, with the aim of leaving behind the inherently cost-intensive nature of our retail business.

### Breaking Free of Dependence on Conventional Procedures while Improving Experience Value for Customers

Our branch-counter operations still include transactions that use paper documents and personal seals as well as banknotes and other physical instruments and require manual processing. However, we are further pushing ahead with the use of AI and other digital technologies with an eye to overhauling our business processes. To enable customers to easily complete procedures at any of our branches, we will also promote paperless and cashless transactions via the widespread utilization of Resona Group tablets and teleconferencing-based consulting. Moreover, we will update procedures that have traditionally required branch visits, replacing them with online procedures that can be completed digitally. Through these endeavors, we will shift the branch mission from clerical work to the provision of solutions, with the aim of improving experience value for customers through the integration of face-to-face and digital channels. Also, we will promote the transition to a “one platform” approach designed to unify all back-office operations across the Group along with the integration of Minato Bank’s back-office operations and systems scheduled for January 2025. In this way, we will accelerate operational streamlining and process reforms aimed at supporting our management strategies.

### Upfront Investment in Intellectual Capital (IT)

The structural reforms of systems, which has been under way under the title “Resona NEXT,” entered their second stage in FY2023. Through this initiative, we strive to step up strategic investment aimed at upgrading our customer services by, for example, taking on such new technologies as generative AI and expanding our digital banking platform.

The structural reform of systems will be undertaken on an ongoing basis in coordination with the overhauling of business processes. In addition, we have positioned data governance as a priority issue and will tackle this subject accordingly. At the same time, we will promote systems development and the DX of in-house operations via the use of AI and other digital technologies.

### Advancing IT Governance for Both Aggressive and Protective Governance Measures

As part of aggressive IT governance measures, “Resona NEXT” is focused on promoting 1) “generalization,” 2) “openness” and 3) “streamlining,” the respective goals of which are to stop using dedicated terminals specifically designed for financial institutions, promote the shift to an open platform and drastically streamline systems.

With this in mind, we will proactively utilize AI and other new technologies while promoting such innovative workstyles as remote working. To optimally allocate personnel so that strategic planning and execution as well as in-house systems development are well supported, we are enhancing the IT skills of those at business divisions while securing a robust pool of IT specialists and appropriately assigning them to each business unit. Measures now in place include those aimed at strengthening the overall IT/DX skills of the entire workforce and better motivating employees to promote DX.

Meanwhile, because businesses around the world are subject to increasingly sophisticated cyberattacks with growing severity, we need to upgrade our risk governance by enhancing information security and other measures. We will properly respond to the growing call for robust cybersecurity measures by enhancing the Group’s IT governance in addition to playing our part in Anti Money Laundering/ Countering the Financing of Terrorism (AML/ CFT) and upholding the Act on Economic Security Promotion.

