

## DX Strategy

### CDIO Message

CDIO: Chief Digital Innovation Officer

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In an era of rapid changes like this, a single enterprise acting alone is unable to sufficiently expand the value it delivers to its customers. I therefore believe it is important to engage in co-creation through alliances with external players with outstanding functions and technologies so that we can deliver new value not only to customers but all other stakeholders.

### Expanding Value Delivered to Customers via Co-Creation

In 2018, we released the “Resona Group App” for individual customers, with IBM Japan and teamLab serving as our development partners. Since then, the app has undergone steady improvement, including major updates executed in 2024. As a result, this app is now the most frequently used transactional channel for individual customers. Also in 2023, we released the Resona Group App for Business for corporate customers. This newer app brings to bear know-how we have accumulated through the operation of the Resona Group App and was created with the aim of enabling SME customers to enjoy hassle-free, more convenient transactions. Today, this app has become yet another key transactional channel for corporate customers, boasting more than 50,000 downloads as well as a steadily expanding user base.

Going forward, we will continue taking on the challenge of enhancing the convenience afforded by our digital channels.

Also, in line with our desire to swiftly enhance the content of services aimed at supporting the daily lives of individual customers as well as those aimed at helping corporate customers address management challenges, we not only pursue service development in-house but engage in the co-creation of new services with our partners. For example, in the settlement field, we are enhancing our initiatives to make innovative settlement functions and technologies available to customers through a business alliance with JCB launched in 2024 and in May 2025 strengthened a business alliance with Digital Garage. Furthermore, we formed an alliance with BrainPad Inc. in the field of data utilization while entering into an alliance with SoftBank in the insurance field. Through these and other initiatives, the number of our external partners, with whom we work to deliver new value to stakeholders, is steadily growing.

### Sharing Value via Our Platform

Our financial digital platform is an open, shared platform that enables the Resona Group and its partner companies to deliver value arising from their co-creation initiatives to as many people and businesses as possible. Today, the number of regional financial institutions that use this platform has steadily increased to comprise seven financial groups that include eight banks. Not only does it provide users with access to banking apps and the fund wrap, this platform also began delivering an AI-powered banking operation assistance tool incorporating know-how possessed by Resona and BrainPad regarding data analysis.

In this way, the scope of entities supporting this platform has expanded to transcend boundaries between sectors. This is, we believe, a testament to a shared passion possessed by these partners regarding the creation of a better society through the delivery of new value to customers. We will further expand equal partnerships with platform users and function contributors. This will, in turn, empower us to provide stakeholders with even better services in a swifter and more efficient manner. As a result, we expect that this platform will further enhance our competitiveness.

