

CIO Message

CIO: Chief Information Officer

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To realize “Retail No. 1,” the Resona Group is currently promoting structural reforms of systems in a way that closely aligns with the overhaul of business processes, while pushing ahead with cost structure reforms. These reforms are expected to enable us to break away from an inherently cost-intensive mode of retail operations while helping us implement DX via the use of generative AI and other cutting-edge technologies, with the aim of developing a structure supporting the swift provision of high-value-added services to customers.

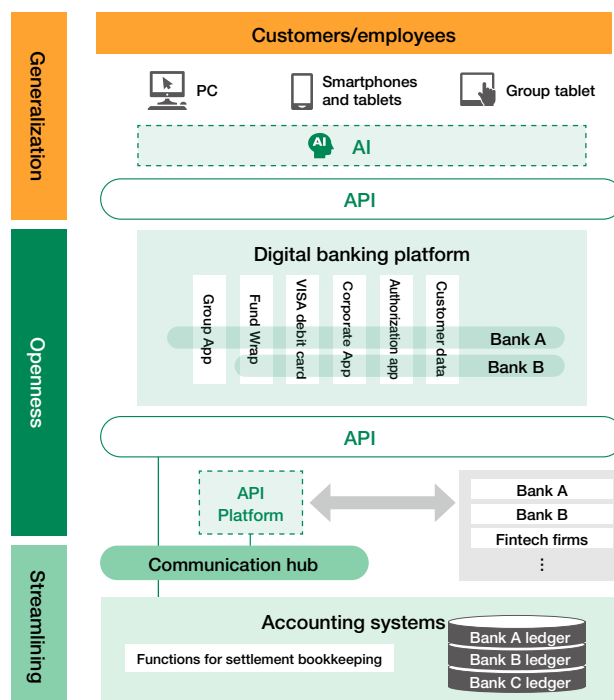
With regard to cybersecurity measures, we strive to build in safeguards against increasingly sophisticated global threats of cyberattacks. To this end, we regularly upgrade our information security structure. Through these efforts, we will maintain a safe and secure service environment that allows both in-house and external users to have confidence in our systems.

Promoting Next-Generation System via Structural Reforms of Systems

Having embarked on the final year of the second stage of these reforms under the title “Resona NEXT,” we are stably promoting 1) “generalization,” 2) “openness” and 3) “streamlining,” the respective goals of which are to stop using dedicated terminals specifically designed for financial institutions, to promote the shift to an open platform and to drastically streamline systems. The goal of these reforms is not simply to update our systems but also to strategically overhaul platforms supporting our business structure. This will, in turn, enable us to drastically improve executional speed, operational efficiency, and data utilization.

In FY2024, we completed the integration of systems in place at Minato Bank, successfully transitioning to “one platform” encompassing the entire Resona Group. This made it possible for us to deliver new customer experience value via the fusion of face-to-face and digital channels while taking a “multi-regional” service approach that accommodates differing conditions in regions nationwide.

In addition to executing the structural reforms described above, we have allocated 80% of our system-related investment budget to DX-related projects in order to develop an upgraded IT infrastructure that strategically helps us increase the pace of medium- to long-term service development. Utilizing this infrastructure, we aim to establish a structure capable of delivering the optimal and sophisticated solutions needed to resolve increasingly diverse issues our customers and society as a whole are confronting. We will do so by increasing the sophistication of our consulting-oriented sales approach while strengthening our cross-channel service structure. These are but examples of how we strive to accelerate the development of high-value-added services.



Augmenting Value Creation Capabilities via DX

We are updating in-house systems used by all employees to drastically improve the efficiency of internal operations. Along with further promoting data utilization, we are striving to integrate systems and operations in order to optimize our business processes as a whole.

Furthermore, we are shifting to the in-house development of systems while pushing ahead with the overall enhancement of employee skills related to IT and DX. In addition, we have introduced generative AI as standard for all employees. In these ways,

we will not only increase the efficiency of business operations but also create new services.

The initiatives discussed above will empower each individual employee to drastically enhance their capacities and, ultimately, yield a significant increase in our organizational capability. Drawing on this increased capability, we will enhance the value we deliver to customers through the flexible and agile provision of services. This is how the Resona Group will achieve sustainable growth.