

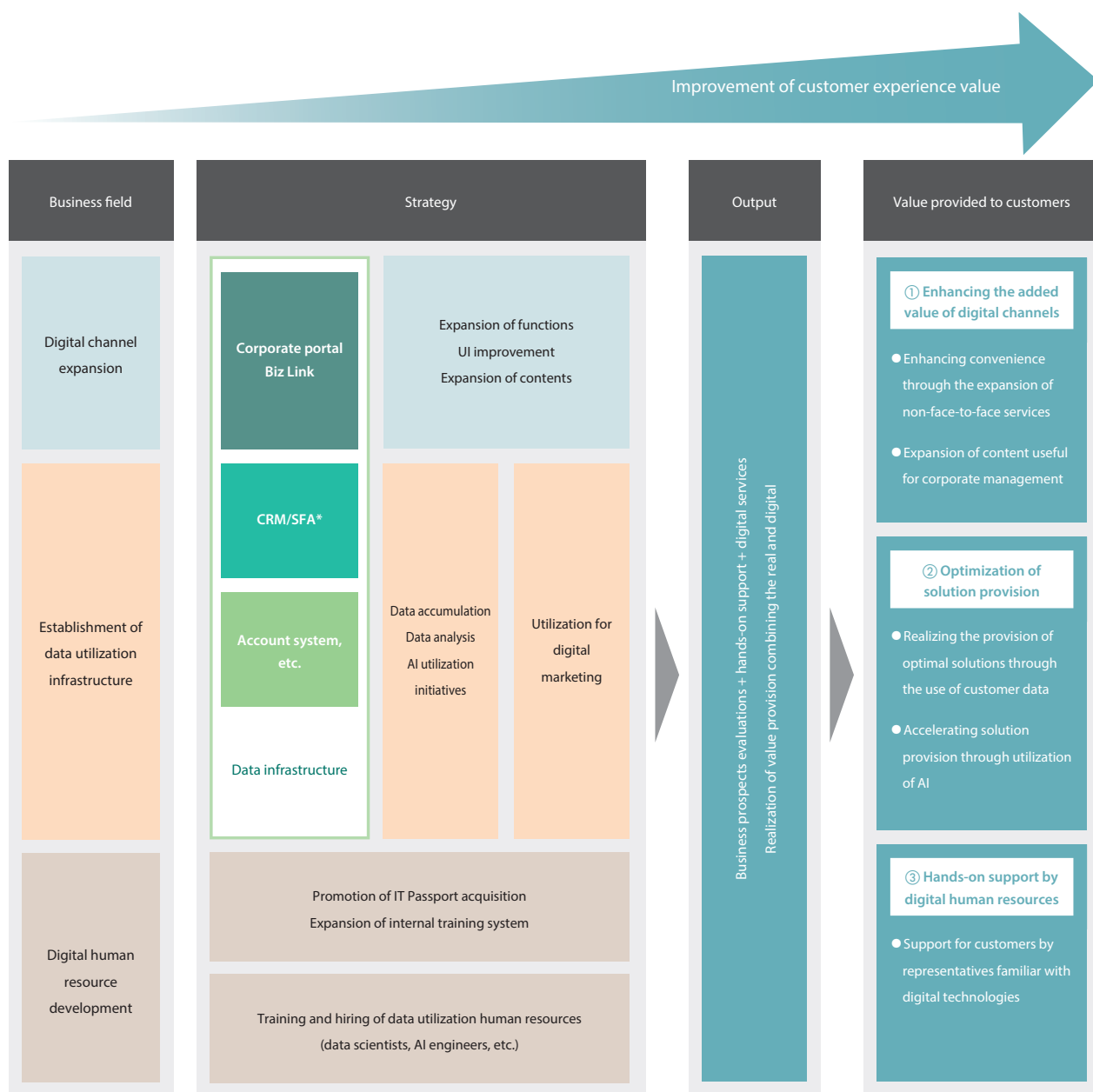
Digital Transformation (DX)

To maximize the value of customer experience through the combination of real and digital worlds by adopting DX for the Shoko Chukin Bank, we are working on digital channel expansion, the establishment of data utilization infrastructure, and digital human resource development. Regarding AI utilization, we are advancing various proofs of concept against a backdrop of recent rapid technological progress.

In these efforts, robust system infrastructure and data infrastructure are essential, and while advancing their development, beyond providing environments where customers can use with peace of mind such as cyber security measures, we consider accelerating digitalization investments for the enhancement of the customer experience value such as high-quality information provision to be of the utmost importance.

In order to support the management of SMEs in this era of rapid change, the Shoko Chukin Bank will build its value provision that combines the real with the digital to a high level of quality by combining dialogue with customers and the provision of digital services. We will also continue to invest in the development of digital human resources who support such efforts, thereby working toward their realization.

The Shoko Chukin Bank's DX and the roadmap for improving customer experience value through it



* Systems that collect and analyze customer needs and data in an advanced manner

Main future initiatives

Strategic items	Vision	Main initiatives
Enhancement of digital channel convenience and expansion of customer contact points	<ul style="list-style-type: none"> Transform the customer experience through corporate portal (Shoko Chukin Bank Biz Link) utilization (provision of experience value that leads to customers' corporate value enhancement) 	<ul style="list-style-type: none"> Improve UI/UX of Shoko Chukin Bank Biz Link Expand services to support customer management (expansion of forms that can be provided by the electronic delivery service, enhancement of useful information, etc.) Develop a system where sales representatives provide speedy responses to needs based on information received through Shoko Chukin Bank Biz Link
Digitization of traditional bank sales activities	<ul style="list-style-type: none"> Transform sales activities by establishing CRM/SFA utilization to "mobilize the collective power of the entire company to deliver the best proposals to customers" 	<ul style="list-style-type: none"> Establish new action styles for sales representatives by accumulating and utilizing action and business discussion data in CRM/SFA Streamline sales representatives' administrative work through utilization of AI Improve customer satisfaction in face-to-face sales through organizational knowledge based on data
DX solution implementation support	<ul style="list-style-type: none"> Contribute to the enhancement of corporate value by broadly supporting SMEs' DX challenges through collaboration with external specialized organizations 	<ul style="list-style-type: none"> Establish a hands-on support system through DX consulting, starting with a DX and IT survey Strengthen the service lineup by expanding external partnerships
Data infrastructure development	<ul style="list-style-type: none"> Establish an environment where data required for each business operation can be smoothly utilized through data aggregation and organization Achieve data-driven management 	<ul style="list-style-type: none"> Construct and organize data accumulation infrastructure and analysis environment Visualize and cross-share various data using BI tools Achieve MA (marketing automation) utilizing CRM/SFA data infrastructure, etc.
AI utilization	<ul style="list-style-type: none"> Improve productivity of SMEs and the Shoko Chukin Bank by establishing an environment where AI can be seamlessly utilized in business operations 	<ul style="list-style-type: none"> Advance CRM/SFA infrastructure utilization through AI Expand cases of AI utilization to improve productivity Raise awareness of the need to connect the time created by productivity improvement to value provision for customers
Digital human resource development	<ul style="list-style-type: none"> Develop sales human resources who understand management support and digital technologies Hire and train human resources to serve as the foundation for data and AI utilization 	<ul style="list-style-type: none"> Promote acquisition of national certifications such as IT Passport, and develop an environment for offering in-house DX training courses Strengthen hiring of human resources in the sciences