Our Strategies for Value Creation

Proactive Initiatives for New Technology

Along with the progress in information technology, the diversification of communication methods accompanying the expansion in the use of social media, and the penetration of electronic settlements into our daily lives, financial technology is evolving at a dramatic pace. Amid this operating environment, through collaborating with external organizations and making use of cutting-edge technology, Mizuho is endeavoring to create new businesses and provide highly convenient services for our customers more so than before, so as to create an advanced brand image as a financial institution.

Technology Policy

Improve our products and services and implement business process reforms by utilizing outside expertise and technologies

Mizuho's Strengths

- Customer Base
- Information Base
- Financial Knowledge and Technology
- Creation of New Business
- Business Collaboration

Third Parties' Strengths (Major Vendors, FinTech firms, etc.)

- Innovative Creation
- Leading Edge Technologies
- Assessment Capabilities
- Support for Customers' Growth, Accumulation of Industry Knowledge

Improving services for customers and implementing reforms in its business processes

Promotion Structure

Established Incubation PT as an independent organizational unit across the Group

- To strengthen new business creation and initiatives across the Group, Mizuho established “Incubation PT,” an independent and specialized team, in July 2015.
- “Incubation PT,” by drawing on expertise and technology from outside the Group, is working to create new businesses that cause “disruptive innovation” and are not bound by prevailing notions and ideas.
- In addition, the director in charge of Incubation PT as Chief Digital Innovation Officer is in overall charge of the management of creating new business and makes decisions flexibly and quickly.
Specific Initiatives to Date

Incubation PT is drawing on cutting-edge component technologies and actively collaborating with other companies through open innovation* with the aim of providing new services

*Open innovation: An approach to creating innovative services and businesses by not relying exclusively on internal resources but also bringing in technology and ideas from external organizations.

Principal component technologies: Artificial Intelligence (AI), Big Data, Blockchain, and Robotics, etc.

SMART FOLIO (Robo-Advisor)
This service is provided over the Internet and gives suggestions for investment trust portfolios based on customers’ risk appetite for free of charge. For customers who use Mizuho Direct, the SMART FOLIO service has value-added functions that aim to help customers reach their investment objectives through goal approach analyses, and support them to select savings-type insurance products.

Collaboration with Money Forward
To provide support for corporate customers in raising efficiency in their accounting operations, Mizuho has introduced its automated services in cash receipt reconciliation and salary payment. These services combine the cloud computing services of Money Forward, and Mizuho’s bank settlement services.

Simple Balance Checking Services through LINE
On the LINE service for balance checking, customers with MHBK accounts can confirm their balance and activities on account simply by sending a stamp of the official character of MHBK.

Collaboration with Money Tree
Through collaboration with Money Tree, which provides personal financial management services, Mizuho provides its “Mizuho Direct” application platform with the Lifetime Financial Record service, which enables viewing customers’ account activities on smartphones over the customers’ lifetime.

Medium- to Long-term Initiatives

Fusion of AI and Robotics
The humanoid robot “Pepper,” which combines AI and robotics, joined MHBK in July 2015. Pepper provides a new kind of hospitality for customers by making small talk about finance and giving them guidance. In addition, in May 2016, Mizuho took up the next challenge of combining Pepper with IBM’s Watson technology to provide more sophisticated services.

Open Innovation Initiatives
In October 2015, Mizuho held a Fintech Forum, and more than 200 persons attended, mainly from start-up companies. Going forward, Mizuho will continue these initiatives to actively bring in expertise and technology from the outside, and endeavor to create new businesses and improve services for customers.

Blockchain-related Technology
Blockchain* technology holds the promise of making the system faster, safer and lower-cost. Mizuho participates in the international consortium led by U.S. start-up company R3 CEV and is conducting testing of a number of original technologies in collaboration with outside companies and taking other initiatives with the aim of commercializing Blockchain technology at an early date.

*Blockchain: A distributed database that contains a growing list of data records that is secured from tampering and revision