

# “Digital Literacy for All” Movement at Mizuho Bank, Ltd. – Ho Chi Minh City Branch (“Mizuho HCMC”)

December 30, 2025

## 1. Leadership, Direction, and Communication

In response to key national directives—including the Central Steering Committee Plan No. 01-KH/BCĐTW (March 21, 2025), Decision No. 1938/QĐ-NHNN (April 28, 2025) by the Governor of the State Bank of Vietnam, and Official Letter No. 4189/NHNN-TCCB (May 26, 2025)—Mizuho Bank, Ltd. – Ho Chi Minh City Branch acted swiftly and decisively. All instructions from the Central Government, the Party Central Committee, and the State Bank of Vietnam were promptly communicated to every staff member through multiple channels, including internal bulletins, the email system, and dedicated sharing sessions.

Demonstrating proactive leadership, our branch formulated its own action plan and launched specific programs to implement these directives. Notably, on June 10, 2025, we initiated the emulation movement “The Whole Country Competes in Innovation and Digital Transformation” and the “Digital Literacy for All” campaign. To ensure effective governance, **the branch’s Digital Transformation Steering Committee was reinforced**, with updates on May 29 and December 8, 2025, expanding its membership to include one Digital Ambassador and 15 Digital Atoms—technology experts dedicated to driving the campaign’s deployment.

This close coordination across departments has already yielded promising initial results, laying a solid foundation for the next phases of our digital transformation journey.

## 2. Implementation Results

### 2.1 Communication and Awareness-Raising

From the outset, **comprehensive communication efforts** ensured the success of the campaign. The official announcement on June 10, 2025, coupled with regular updates on our internal website, achieved 100% staff engagement, guaranteeing that all employees understood and embraced the campaign’s spirit and core objectives.

### 2.2 Development of Guidelines, Regulations, and Digital Skills Programs

To support the campaign, Mizuho HCMC developed and published two key documents: the “Digital Skills Framework” and the “Guidelines for Emulation and Commendation.”

- **The Digital Skills Framework** provides clear instructions for assessing and certifying digital skills proficiency and is accessible to all staff via the internal website.
- **The Guidelines for Emulation and Commendation**, approved by the Board of Directors, aim to recognize and reward teams and individuals who demonstrate exceptional achievements and contributions to the campaign.

### 2.3 Digital Transformation & Innovation

The campaign has fostered a **strong culture of innovation and creativity** among employees. To date, thirteen ideas and initiatives have been successfully implemented, delivering measurable benefits in terms of time, resources, and cost savings. A milestone achievement was reached in

September 2025, when Mizuho HCMC successfully registered its initiative titled "RPA Tool for Automated Report Extraction" on the Ministry of Science and Technology's Science and Technology Innovation Portal in September 2025. This initiative leverages RPA to automate report processing, saving an estimated 12 working hours per year.

## 2.4 Digital Products

### a. IT Services Management

We have advanced our IT service management by adopting ITSM and the ITIL Framework, standardizing and optimizing IT service delivery across the organization. Through a centralized ticketing system, automated workflows, real-time monitoring, and a user-friendly self-service portal, our IT team can efficiently track, resolve, and prioritize technical issues. This approach has led to faster response times, reduced downtime, and greater transparency in IT operations, directly supporting our strategic goals and enhancing customer satisfaction.

### b. Generative AI (Wiz Chat)

Mizuho HCMC is proud to introduce Wiz Chat, our **AI assistant** designed to enhance workplace productivity and communication. Wiz Chat offers intelligent support for a variety of tasks, including answering questions, generating reports, analyzing documents, and providing real-time information. Staff interact naturally with the assistant, receiving prompt and accurate responses that save time and reduce manual effort, allowing greater focus on strategic activities and customer service.

Wiz Chat also facilitates collaboration and knowledge sharing, helping clarify complex topics, summarize lengthy documents, and support decision-making with synthesized data. Its intuitive interface and multilingual capabilities make it accessible to all employees, regardless of technical background. Security and compliance remain top priorities, with Wiz Chat operating under strict privacy protocols to safeguard sensitive information.

By embracing AI technology, Mizuho HCMC is modernizing its workplace, improving operational efficiency, and empowering staff to achieve their goals. We encourage everyone to explore Wiz Chat's capabilities and discover new ways it can add value to daily work.

**The “Digital Literacy for All” campaign has established a strong foundation for ongoing digital transformation at Mizuho HCMC. Through proactive leadership, clear communication, robust guidelines, and innovative digital solutions, we are fostering a culture of efficiency, collaboration, and continuous improvement. Our commitment to technology and staff empowerment positions us to achieve strategic objectives and deliver exceptional service in a rapidly evolving business environment.**