

From “Digital Literacy for All” to Daily Banking Automation: Mizuho’s RPA Journey in Vietnam (2025–2026)

June 25, 2026

In March 2025, the Central Steering Committee issued Plan No. 01-KH/BCĐTW on promoting science, technology, innovation, and digital transformation, including the “Bình dân học vụ số” (“Digital Literacy for All”) movement. Following this direction, the State Bank of Vietnam (SBV) issued Decision No. 1938/QĐ-NHNN dated 28 April 2025, setting out the banking sector’s implementation plan.

This policy direction provides strong momentum for financial institutions to accelerate digital adoption, strengthen operational governance, and enhance staff digital capabilities in a practical and inclusive manner.

Within this context, Mizuho Bank, Ltd. Vietnam branches have prioritized process automation as a concrete way to translate national digital transformation objectives into day-to-day banking operations. Our approach focuses on leveraging Robotic Process Automation (RPA) to reduce manual workload, improve consistency, enhance timeliness of routine outputs, and support staff in developing practical “digital ways of working”—aligned with the spirit of “Bình dân học vụ số,” which emphasizes making digital skills and tools accessible and useful in daily tasks.



2025: RPA for automated report extraction (control, reporting, and archiving)

In 2025, the Vietnam branches implemented an RPA solution to automate the extraction of routine reports from the core banking system to support internal control activities,

regulatory/management reporting preparation, and systematic archival. Traditionally, these tasks required repeated manual actions such as generating standard reports, exporting data, applying defined naming conventions, and storing outputs in designated repositories. While each step may appear straightforward, the end-to-end workflow can be time-consuming, highly repetitive, and vulnerable to operational risks such as missed schedules, inconsistent file naming, or incomplete archival—especially during peak periods.

By deploying RPA, these steps were standardized and automated under predefined rules, including:

- Scheduled execution (e.g., daily/weekly/monthly cycles as required)
- Automated report generation and export based on approved procedures
- Consistent output formatting and file naming conventions
- Centralized storage with controlled access to support governance and audit readiness

This initiative strengthened governance in reporting and record retention while allowing staff to reallocate time from repetitive tasks to higher-value activities such as exception review, analysis, and follow-up actions. Importantly, it also served as a practical internal digital learning catalyst: staff involved in operations, controls, and support functions participated in mapping process flows, defining business rules, and validating automated outputs — building familiarity with automation concepts and digital process thinking.

2026: Expanding RPA to support daily operations (from reporting to workflow assistance)

Building on the 2025 foundation, in 2026 the Vietnam branches upgraded the RPA solution to support broader operational workflows beyond report extraction. The objective was to assist employees directly in daily execution while maintaining appropriate controls and ensuring alignment with internal policies and risk requirements.

Examples of workflows supported by the upgraded automation include:

- Preparing standardized email drafts for customer communications based on predefined templates and verified data sources, supporting efficiency and consistency
- Assisting with structured data entry in relevant internal systems, reducing repetitive manual input and supporting accuracy through standardized process steps
- Supporting end-of-day reconciliation by gathering required data, compiling structured outputs, and enabling faster identification of exceptions for human review
- Automating printing and preparation of account statements and other standardized documents, supporting timeliness and consistent formatting

A key design principle of the 2026 upgrade is “automation with accountability.” RPA is positioned as a digital assistant that executes rule-based steps under approved procedures, while critical decisions, approvals, and exception handling remain with authorized staff. This approach helps ensure that automation strengthens—rather than replaces—operational controls and professional judgment.

Governance, risk management, and sustainable adoption

For RPA to deliver lasting value in banking, it must be implemented with robust governance. The Vietnam branches' deployment emphasizes:

- Clear process ownership: each automated workflow has defined owners responsible for business rules, periodic review, and change management
- Controlled access and segregation of duties: bot and system permissions are managed in line with internal access control principles
- Logging and traceability: automated activities are monitored and documented to support operational transparency and audit needs
- Exception handling and continuity: processes include fallback procedures so operations can continue in case of system changes, errors, or unexpected scenarios

Equally important is the human factor. The “Bình dân học vụ số” movement highlights that digital transformation succeeds when staff are empowered to adopt digital tools confidently. In the branches' experience, involving end users in process mapping, testing, and continuous improvement helps transform automation from an IT initiative into a shared operational capability—where staff proactively identify opportunities to streamline workflows and enhance service quality.

Conclusion: Contributing to practical digital transformation through automation

SBV's Decision No. 1938/QĐ-NHNN and Plan No. 01-KH/BCĐTW provide clear strategic direction for the banking sector: accelerate digital transformation while improving efficiency, governance, and human capability. Mizuho Bank, Ltd. Vietnam branches' RPA journey demonstrates how a practical, step-by-step automation roadmap—starting with reporting and archiving in 2025 and expanding to selected daily operational workflows in 2026—can support these objectives in a measurable and sustainable way.

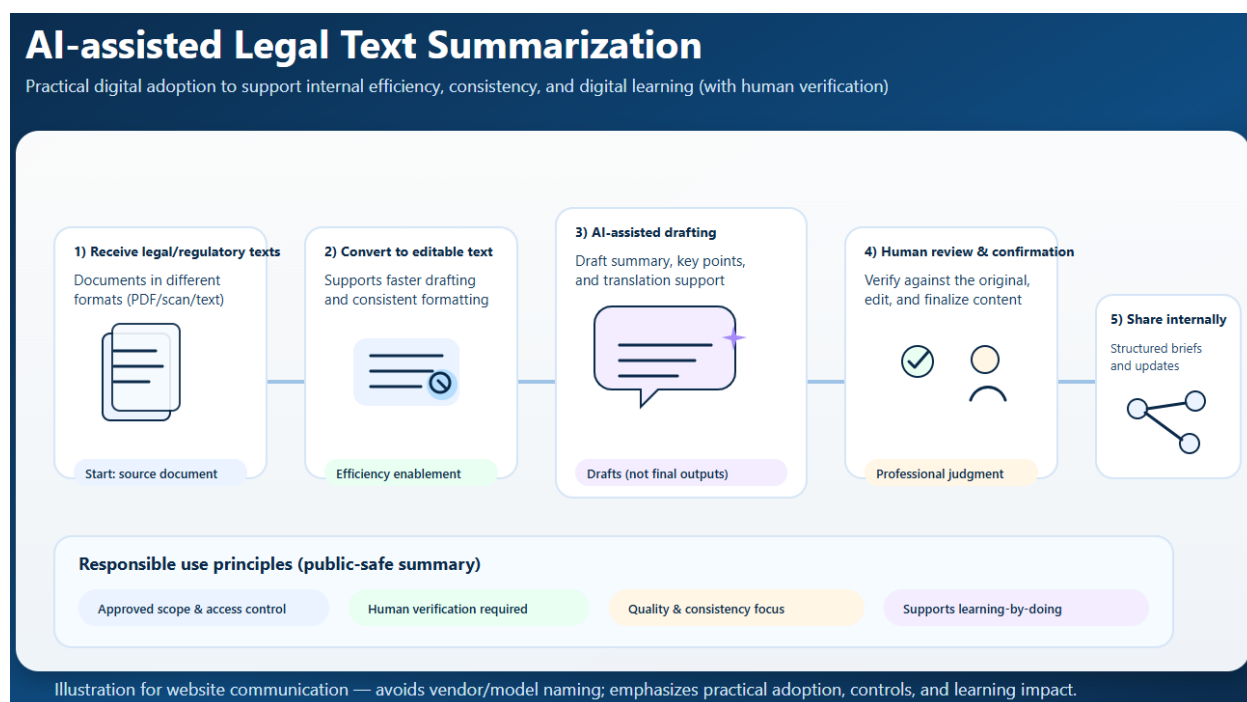
Looking ahead, the Vietnam branches will continue refining automated workflows, strengthening governance, and fostering a culture of continuous improvement. By combining technology with responsible controls and staff empowerment, we aim to contribute meaningfully to the banking sector's digital transformation agenda and to the practical realization of “Digital Literacy for All” in the workplace.

Supporting “Digital Literacy for All” through practical AI adoption

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In the context of digital transformation, helping employees become more familiar with digital tools in their daily work is increasingly important. In line with the spirit of the “Bình dân học vụ số” movement (“Digital Literacy for All”) and consistent with the direction set out under Decision 1938, Mizuho Bank, Ltd. Vietnam branches continue to promote practical digital solutions that support process improvement and workplace innovation, in coordination with the Bank’s relevant governance and control functions.

One of these efforts is the adoption of an internal AI-assisted workspace (chat-based) to support staff in handling legal and regulatory documents. Legal updates are often received in different formats and can require significant time to review, summarize, and share in a clear and accessible way across relevant stakeholders. This initiative applies AI in a practical manner to improve the first-draft stage of document handling while keeping professional review and judgment at the center of the process.



How the AI-assisted process supports daily work

In a streamlined workflow, the AI-assisted tool can help staff:

- Convert documents into editable text (including support for non-editable formats, where applicable)
- Draft an initial summary in a structured format (e.g., purpose, key changes, impacted areas, effective dates)
- Identify key points for internal stakeholders (e.g., compliance considerations and operational impacts)
- Support drafting of English translations when required
- Prepare a draft “internal brief” that can be refined and shared more efficiently

The tool is designed to support—not replace—human expertise. All AI-generated drafts are reviewed, corrected, and confirmed by staff against the original document before being used or shared internally. This approach helps reduce repetitive manual work while allowing employees to focus more on analysis, interpretation, and appropriate internal communication.

Digital learning impact (“learning by doing”)

This initiative contributes directly to workplace digital learning. By using AI responsibly as part of routine tasks, employees gain hands-on experience with practical digital skills such as drafting structured summaries, checking sources, improving clarity for non-specialist readers, and applying consistent documentation formats. Simple guidance (including suggested prompts and drafting templates) is provided to help employees use the tool effectively and consistently.

Responsible use and appropriate controls

Mizuho places importance on responsible use and appropriate controls in the adoption of AI-assisted tools. Use of the tool is limited to an approved scope, with access restricted to authorized users. Employees are reminded to follow internal rules on confidentiality and information handling, and to avoid using the tool for inappropriate content or decisions that require formal professional judgment without proper review. Human verification remains an integral part of the workflow to support quality, consistency, and operational discipline.

Operational value and KPI alignment

From an operational perspective, the initiative supports key objectives typically associated with IT and process performance, such as improving efficiency in routine drafting work, strengthening standardization and traceability of internal briefs, and encouraging user adoption of practical digital workflows in daily operations.

Through initiatives like this, Mizuho aims to further promote the spirit of “Digital Literacy for All” by making digital technology more approachable, practical, and aligned with day-to-day work. Incremental improvements in the way we work can contribute to a broader journey of innovation, learning, and sustainable digital transformation.