Creating New Customer Experiences through Data Science

The Evolution and Future of the Juroku App through Our Strategic Business Alliance with Resona HD

In March 2026, the Juroku App, a cornerstone of the non-face-to-face channels connecting The Juroku Bank with its customers, surpassed 500,000 users.
With this milestone, we are stepping up personnel exchanges under our partnership with Resona HD to further enhance the customer experience and create a new marketing model.
Two employees who have learned leading-edge digital marketing through secondments to Resona HD, one now back at the Bank and the other still on secondment, joined the employee dedicated to promoting the app at The Juroku Bank to discuss how data can bring face-to-face and digital channels together.

Theme (1) Inspiration from Other Industries and a Data-Driven Culture

—What has inspired you during your secondments to Resona HD, and how has the working environment differed?

Adachi: What has inspired me most, and what I most want to bring back to The Juroku Bank, is how deeply a data-driven culture runs throughout the organization. Data is treated as a key management asset and informs every stage, from designing initiatives and assessing their impact to the subsequent cycle of improvement.The division is organized into areas such as marketing, AI development, and visualization, but people exchange views freely across functions and levels of positions.That brings a steady flow of better ideas from different perspectives, helps people reach agreement early, and gets initiatives moving quickly. I find that environment inspiring every day.

Yokoi:That really captures it. In the department where I worked, more than half the staff had joined from outside the financial industry. This created an agile atmosphere that, in a positive sense, felt like a bank, but not quite a bank.I took advantage of a program called the 10% Challenge, which allows employees to devote 10% of their working time to initiatives outside their usual responsibilities. During my secondment, I launched a research project with an external medical institution and start-ups to improve workplace productivity, and we achieved tangible results through seminars and other initiatives.Seeing firsthand how a company culture that systematically supports employees in taking on new challenges can foster a more proactive mindset was an invaluable experience.As someone from a regional bank, I also deeply identified with and was impressed by their unwavering focus on customers and communities, including the importance they place on local contributions such as financial literacy education.

Takashi Yokoi

Retail Sales Department, The Juroku Bank.
Drawing on the data science knowledge he acquired at university and his strengths in digital technology, he spent a year on secondment to Resona HD's Data Science Division through the Career Challenge System.
Since returning, he has been applying that expertise on the frontline and working to create a new marketing model.

Theme (2) The App's Evolving Role—From Promotion to Dialogue

—Now that more than 500,000 accounts have been registered with the Juroku App, what do you see as its strengths and the challenges emerging?

Hotta:From a face-to-face perspective, the biggest strength is that the app has helped us reconnect with a wider range of customers, including salaried workers and homemakers, with whom we previously had relatively little contact.From a digital perspective, we now have a foundation for accumulating data on the behavior and needs of around 500,000 customers.Until now, however, a large share of our messages has gone out to everyone at once. The major challenge ahead is to build the insights and know-how to turn this growing pool of data into finely targeted marketing tailored to each customer.I feel we are right at the transition from making people aware of the app to helping them make use of it.

Yokoi:Advice notifications are the key to addressing that challenge and taking the app to the next stage: delivering the most relevant information based on each customer's behavior and profile.This is not simply a tool for pushing products.
If we put profit first and send everyone too much information they do not need, customers will feel it has nothing to do with them and lose interest.
For example, when a customer pays their automobile tax through the app, that transaction can trigger an automatic, timely message about an auto loan, anticipating a possible vehicle replacement or future running costs.
It is only when we send relevant information to the people who need it that customers begin to see it as personally meaningful.
Those messages can then become touchpoints that deepen engagement with the app and, ultimately, with our Group.

Hotta:So you see it as a communication tool that starts with the customer, not the product.
Our ultimate goal for the Juroku App goes beyond convenient everyday payments and helping customers solve problems.
We want it to be a digital tool that offers timely insights into life events and needs that customers may not yet have recognized themselves.
I am convinced that the data science expertise you both bring back from the secondments can transform the future of the app by giving us a much clearer picture of what information our existing users need right now, and what they do not.

Theme (3) Data-Driven Sales That Maximize Life Time Value (LTV)

Adachi:LTV (Life Time Value) is one of the key metrics in Resona HD's marketing.
Rather than pursuing only short-term earnings, the aim is to build lasting relationships of trust with customers and maximize value over the course of a lifelong relationship.

Yokoi:So, it is about the long-term relationships with customers, rather than immediate results.

Adachi:Exactly. There is a consistent willingness to reassess initiatives quickly, even those already underway, if the evidence suggests they are weakening engagement or placing a burden on customers.
That emphasis on engagement offers a valuable insights for The Juroku Bank's digital strategy.

Yokoi:In fact, when we evaluated the impact of advice notifications, we found a statistically clear difference between the group that received them and the group that did not.
Rolling this out across the Bank would allow us to encourage changes in behavior among many more customers.
That is a scale we simply could not achieve through experience and intuition alone.
Resona HD's advanced scoring model, Data Ignition, was developed by analyzing data from around 10 million customers.
It is a treasure trove of insights.
Our responsibility as employees who have experienced these secondments is to make the most of that know-how, refine it to meet the needs of The Juroku Bank's customers, and bring the benefits back to our communities.

Theme (4) Enriching Communities by Bringing Digital and Face-to-Face Channels Together

Adachi:Looking ahead, I believe it will become increasingly important to take an omnichannel approach, which connects the app with face-to-face channels rather than treating it as a stand-alone service.
For example, data indicating a customer's interest in a housing loan could prompt us to send relevant information through the app and encourage a branch visit. Or, if a customer tries to call our call center but is unable to get through, we can follow up with a notification through the app and arrange further face-to-face contact only with those who request it.

Takashi Hotta

Assistant Manager, Retail Sales Department, The Juroku Bank.
As the employee dedicated to promoting the Juroku App, he leads efforts to strengthen the customer base by expanding non-face-to-face channels and to share app-related know-how across The Juroku Bank.

Yokoi:So, it's about connecting digital and face-to-face touchpoints and guiding each customer to the channel that best suits their needs.

Adachi:Exactly. Regional banks have defined service areas and dense local branch networks. That gives us a real advantage: we can use customer data consistently across channels and let the app and branches each play to their strengths.

Yokoi:I agree. The closeness between headquarters and branches is a major strength.
We need to stop thinking of digital and face-to-face channels as entirely separate services. They are two sides of the same service, able to hand over to one another seamlessly whenever needed.
If headquarters carefully shares the data and customer needs behind its digital initiatives with branches, both sides can act with a shared understanding and conviction. That should also bring positive change to face-to-face sales.

Hotta:Exactly. Headquarters and branches need a common understanding so that digital and face-to-face channels work as one.
Our personnel exchanges with Resona HD are already beginning to fundamentally change the way we approach data analysis and digital marketing.
The next challenge is to ensure that the insights and efficiency gained from data analysis do more than improve our own marketing or streamline headquarters operations. We need to turn them into added value for customers through both digital channels and face-to-face services at our branches.
I am convinced that bringing the new bridge offered by digital technology together with the real connections we have built in our communities over many years at a higher level will be a powerful driving force. It will enable us to give deeper and more immediate expression to Juroku Financial Group's mission of "achieving growth and prosperity for our customers and the local community," even in an increasingly non-face-to-face world.

Yuka Adachi

Currently on secondment to the Data Strategy Division of Resona HD.
Taking over from Yokoi, she is learning the latest approaches to data utilization and use of AI agents, as well as know-how on using marketing automation (MA) tools that place the highest priority on building long-term engagement.