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CHIBA BANK

Chiba Bank IR Day (DX･AI)

April 4, 2025

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Today's Speaker

Chiba Bank
Managing Executive Officer
(Group Chief Digital Transformation Officer)
Hideki Shibata

Joined to Chiba Bank in 1994
Served as General Manager of overseas representative office, General Manager of branch in Chiba prefecture, General Manager of Human Resources Development Office, General Manager of Digital Innovation Division, Executive Officer and General Manager of Digital Strategy Division. He has been appointed to the current position since April 2025.

Chiba Bank
General Manager of
Digital Strategy Division
Kyoko Ito

Joined to Chiba Bank in 2021
Joined to the bank as a career hire after working for IT startup company and as the head of DX division of media company.
Served as General Manager of Digital Innovation Division and Business Planning Division, and the General Manager of the Digital Strategy Division. She has been appointed to the current position since April 2025.

EDGE Technology
President and
Representative Director
Yuta Shimada

Worked for 10 years in the Japanese subsidiary of Saxo Bank, a European bank specializing in electronic trading.
Director, EDGE Technology in charge of sales since 2019. In 2024, he was appointed to President and Representative Director.

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Key Message

DX strategy

◆ **The number of registered Chibagin app is expected to reach 1.50 million in the final year of the current mid-term plan.**
About one-fourth of Chiba Prefecture's population has registered the app, and **DX of the Group contributes to the DX of the region itself.**

[App]

◆ After the renewal of the app in April 2020, expanded functionality through scratch development and **received high evaluation from the app store, while 30% to 40% of transactions shifted to digital.**

[TSUBASA Alliance]

◆ With the progress of digitization and paperless processing, **began to study the concept of a joint office center**.

[Non-Financial Business]

◆ **Expand efforts to utilize NFT, Metaverse, etc. Gradually incorporate AI know-how** through personnel exchange with Google (role-playing AI “Scenario-kun”)

Strengthening AI utilization

◆ Aiming to generate synergy of 3 billion yen cumulative over 5 years by making Edge Technology a subsidiary and PMI

[Utilization Domain Ⅰ Enhancement of digital contact with customers]

◆ Aiming to enhance One-to-One marketing and further improve customer experience by enhancement of the Needs Rank Model.

[Utilization Domain Ⅱ Enhancement of the Chiba Bank Group's business activities]

◆ Achieve automation in an unprecedentedly wide range of business domains by the utilization of AI.

[Utilization Domain Ⅲ Enhancement of customer business activities]

◆ Provide optimal services tailored to the scale and needs of customers, and support data utilization in all areas.

[Utilization Domain Ⅳ AI education]

◆ Aiming to become an AI-native company by raising the level of AI human resources development through cooperation with EDGE Technology.

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DX

Creating maximum customer value through DX strategy

2017 — 2020 — 2023 — 2026

Chibagin DX [1.0]
Digital Banking Strategy

- Operation of TSUBASA FinTech joint platform
- Development of banking and banknote apps that utilize the FT joint platform

Chibagin DX [2.0]
Improved CX and productivity

- Establish moonshot targets
- Promotion of app, portal, data usage, paper/seal-less
- Implement DX personnel development system

Chibagin DX [3.0]
The optimal customer experience

- Deliver proposals personalized to customers
- Develop ecosystem that promotes regional engagement

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Evolution of the customer-focused business model

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DX Strategy ③

Utilizing AI technology in each business area to further advance the “Creating the Optimal Customer Experience”

Chiba Bank DX [3.0]

Retail customer needs

Corporate customer needs

Creating the Optimal Customer Experience

Evolution of the customer-focused business model

Personalization Strategy

Regional Ecosystem Strategy

Evolution of Financial Operations

Creation of Non-financial Operations

Development of digital infrastructure to connect with customers	Personal Apps Corporate Portals
Development of infrastructure for more efficient banking operations	paperless seal-less
Supporting operations through platforms and new technology	Platforms BaaS New Technologies
Digital support for needs	Regional trading company Chibagin Market
Digital support for sales	Advertising Business

Digital Marketing to improve strategic outcomes

Accelerate strategy through human resources development

Future Direction

Aiming to further enhance the customer experience through utilizing AI technology

Utilization Domain Ⅰ
Enhancement of digital contact with customers

Utilization Domain Ⅱ
Enhancement of the Chiba Bank Group's business activities

Utilization Domain Ⅲ
Enhancement of customer business activities

Utilization Domain Ⅳ
AI education

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Region-wide DX

Aiming for the "Region-wide DX" to improve productivity in the region

DX of the Bank

Strengthening the organizational structure

Human Resource Development

Paperless

RPA

DX of the service

Provision of app and portals

Data utilization

ICT consulting

DX of the region

Percentage of working-age digital customers

53%

Digital transaction ratio

30% to 40%

- Convenient financial and non-financial services
- Personalized recommendation
- Maintenance of branch network
- Improved corporate productivity
- Responding to labor shortages

Social value

Supporting an Enriched Lifestyle

Improving productivity in the region

Contribute to solving local social issues

Economic value

Increase in fans

- Lower transaction costs
- Increase in gross profit due to cross-use
- Increase in advisory revenue

Offered value

DX platform

EDGE Technology

Accelerating transformation through the use of AI

Growth investment

DX investment

Software investment

Inorganic investment

TOB for AI company

Expanding efforts while expanding platform

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TSUBASA Alliance / Coalition of Administration Concept

Progress in coalition including subsystems. Considering the possibility of coalition of administration center with other participating banks in the future.

Coalition of core systems

- ✓ Completed 5 banks coalition Completion
- ✓ Considering further coalition

Deepening coalition of subsystems

- ✓ Banking App (8 banks)
- ✓ Paperless base (2 banks)
- ✓ Cashless (3 banks)
- ・・・

Considering sequential coalition for about 300 subsystems

Coalition of administration center

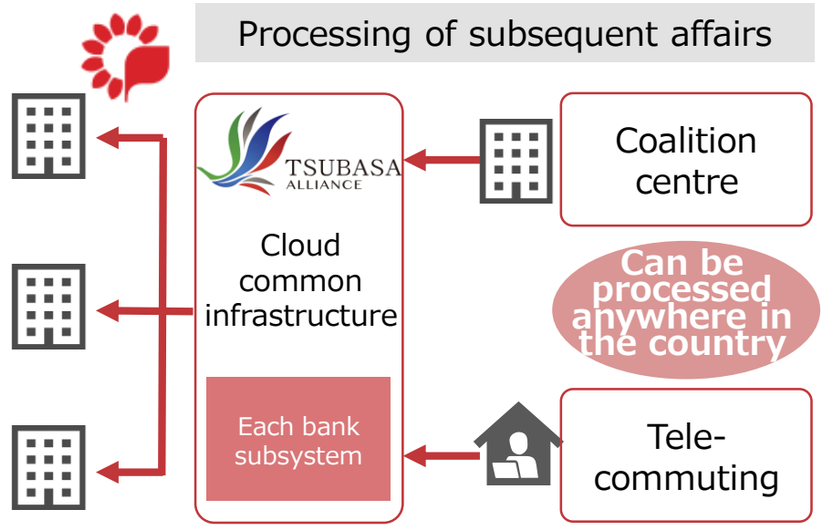
- ✓ Administration coalition with Daishi Hokuetsu
  - ・Account transfer reception service
  - ・Bank transfer keystroke operations

New

- ✓ Began studying the construction of system infrastructure for administration coalition
  - ・Middleware coalition through cloud lift

Further platform coalition

Coalition of administration center concept



- ✓ Cost reduction (coalition of server and middleware)
- ✓ Securing personnel in the future

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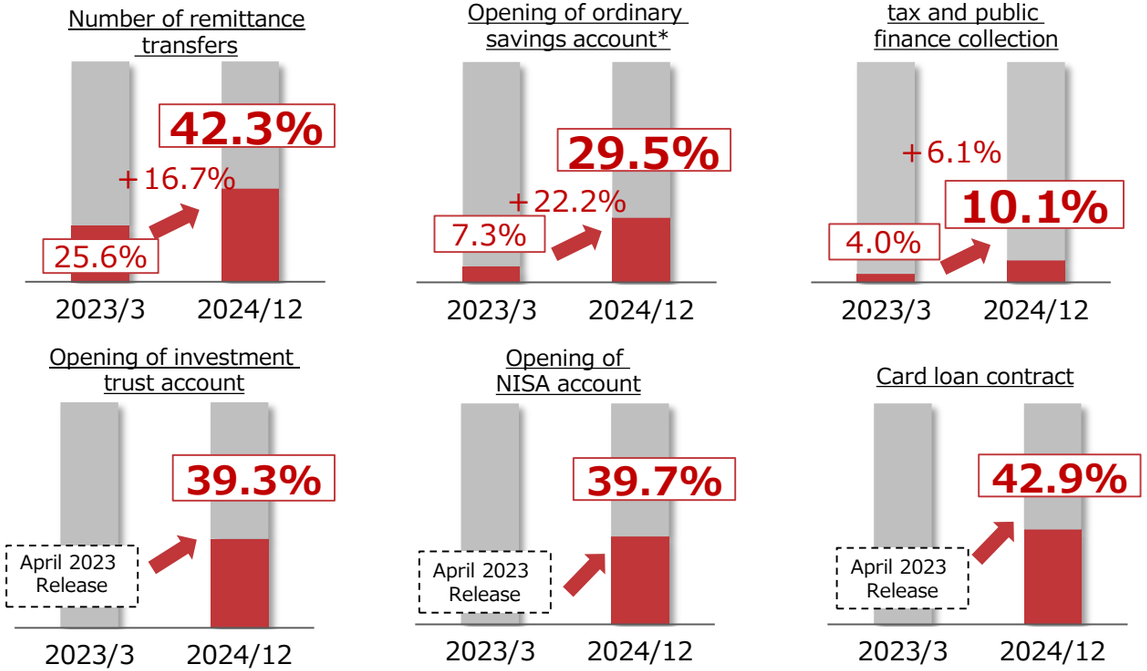
Transforming Customer Experience Through DX

Transforming customer experience by achieving proposals that meet customer needs in a timely manner in all channels

Percentage of transactions using app (monthly comparison)



※ Only open ordinary savings accounts is web accounts opening

Effect of digitization on outgoing transfers

Overall outgoing transfers	FY2020 1H	FY2024 1H	Rate of increase
Number of cases	2.69 million	3.76 million	+39%
Fees	0.76 billion yen	1.01 billion yen	+32%

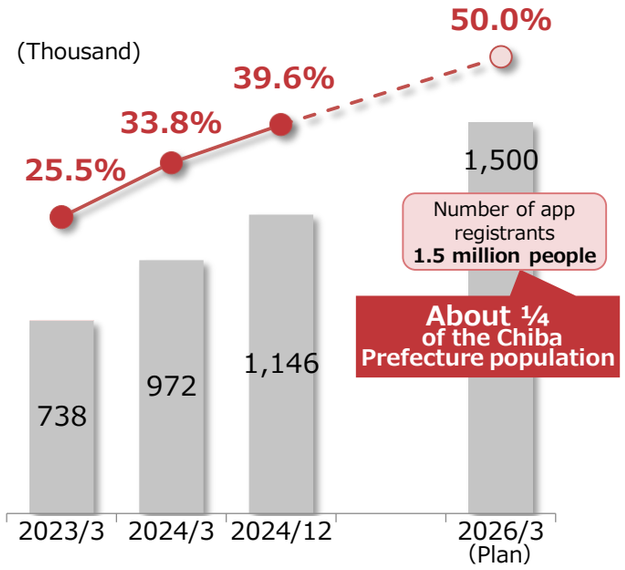
Number of transfers ↗

Total transfer fees ↗

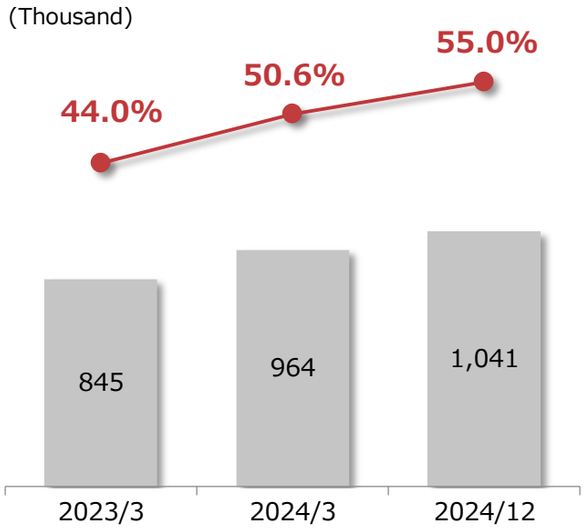
Transaction Cost ↘

Registration / Status of utilization / Evaluation

Operating customer penetration rate*1



Number and percentage of working-age digital customers *2



Ratio of monthly active users *3

79.4%

(Average of FY2024 1H)

Evaluation of application store

App store **★4.6/5**

Google play **★4.5/5**

(as of March 31, 2025)

*1 Number of borrowers registered to the corporate portal ÷ number of corporate borrowers
*2 Number of digital customers aged 15 to 64 ÷ number of customers aged 15 to 64
*3 Number of users who launched the app at least once a month / Number of registered users of the app at the end of the month

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Chibagin App ①

Developing an app that can solve any problem

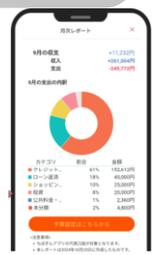
	Implemented already	Future plans FY3/26	Future plans From FY3/27
Expand functionality			
Familiar financial services via the app Digitalize branch transactions	• Barcode payment • Payments/transfers • Balance/transaction statement • Timed deposits/cancelations/account openings • Online account openings/transfers • Public personal authentication	• Notification function • Registration of public money receipt account • Ongoing customer management • special-purpose deposit	• Installment fixed deposit
Fulfillment of financial services Convenient and safe services	• Loan repayment schedule • In-app loan • Trust Inquiry • Trust account openings • Early repayment of residential loans • Fund wrap balance		• Securities account balance • Foreign currency deposits/insurance
Connect to life Collaboration with other services	• Google Pay/Apple Pay • Unified local tax QR • API collaboration		• Collaboration with local governments, other industries, My Number system
Increase customer cotact points			
Personalization Transaction/asset visualization, proposals tailored to customers	• App promotion incorporating data analysis results • Notice of debit schedule • Engagement tool	• LP simulation	
Improved UI/UX			
Comfortable smartphone experience Simple operation, exciting design	• Customization • Passbook mode (detail search, memo registration, etc.) • Continual improvement of conducting wire, buttons, etc.	• Continual improvement of UI/UX • Authentication collaboration to other channels	
Communication			
Consulting anytime, anywhere Smooth communication/coordination with in-person transactions			• Chat/online consulting, etc

Solve any problem through a single channel

New Add new functions

Money reports (Oct.2024)

- Daily transaction and deposit/withdrawal information visualized in graphs, reports, alerts, etc.
- Providing customers with "money awareness" and offer proposals that meet their individual needs



Application for VISA debit card (Oct.2024)

Linkage with Chibagin Market (Nov.2024)

Notification function (Scheduled for May 2025)

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Chibagin App ② (Development System)

Organizing a sustainable agile team

In-house development

Easy to design functions and make small-scale improvements.
On the other hand, planning and development know-how from scratch is required.

Creation of sustainable development teams through design consulting, app vendors, etc.

Planning and drafting

Sharing of knowledge

UX/UI verification

NIJIBOX

地域とともに 未来へはばたく TSUBASA ALLIANCE

CHIBA BANK

Speedy development

Cost reduction

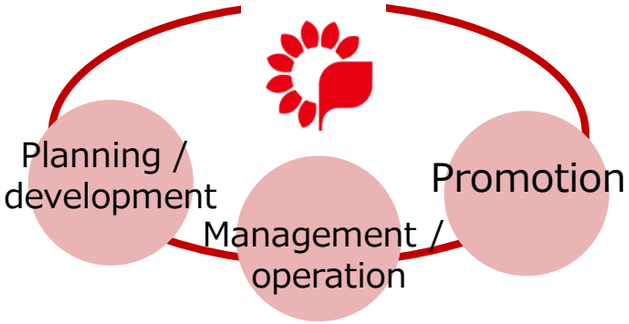
Application development

SCSK

API development / app infrastructure

T&I・IBM

Structure within the bank



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Non-Financial Business: New Business ①

Advancing new initiatives in non-financial sectors to meet a wide range of needs and diversify revenue stream

Non-Financial

Support operations through platforms and new technology

NFT PoC
- Issuance at various events

Meta-verse PoC
- Various events
- Housing exhibitions
- Content for younger generations

BaaS
- Sukupay payment integration

Anti-money laundering
- Establishment of TSUBASA-AML Center Co., Ltd
- Joint operation of core business

Considering future business utilization to build new customer touchpoints

Digital support for needs

Chibagin Market

C-VALUE by ちばぎん商店

STEP1 Regional products
Crowdfunding
Total of **244** projects (As of the end of September 2024)

STEP2 Life events
Chiba Housing Concierge
Aiming for full-scale business expansion by FY3/26

STEP3 Lifestyle
Supporting consumption activities in the new normal

Google
JBP | Personnel exchange
Advancement of marketing and digital talent

Digital support for sales

Adver-tising business

Advertising Media business
As of the end of Sep. 2024
Operational rate **approximately 49%**
(total of 675 ad slots)

Advertising consulting business
- Web advertising operations
- SNS operations
- Website creation, etc.

■Advertising business revenue
(million yen)
56 → 113
FY3/24 2H → FY3/25 1H
FY3/26 (Plan) **0.3 billion yen**

Meeting a wide range of needs

Diversification of revenue

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Non-Financial Business: New Business ②

Investigating the acceptability of new technology through various PoCs and considering its use in the banking business in the future / Incorporating AI know-how through collaboration with Google

NFT

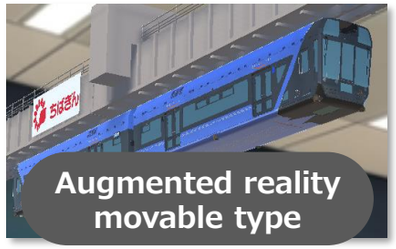
Aqua-Line Marathon (Nov. 2024)

Approximately 14,000 cases

Chibagin Cup J-League pre-season match (Feb. 2025)

Approximately 5,000 cases

Chiba Urban Monorail (Mar. 2025)



Now being distributed to approximately 1,600 plarail purchasers through crowdfunding

Chibagin Market

Purchasing-type crowdfunding site

C-VALUE by ちばぎん商店

Boso Cross Railway Tasuki Project (Project started in Dec. 2024)

Chiba Urban Monorail Plarail (Mar. 2025)

Metaverse

housing exhibition hall (Mar. 2024)

Approximately 1,350 people

(completion of PoC)

Online game (Nov. 2024)

Approximately 15,400 people (as of March 2025)

(PoC in progress)

Google

Marketing area

Joint business plan (JBP)

(Jan. 2024 to Dec. 2024)

Google Cloud

Continued collaboration after JBP completion

Human Resources Exchange

Google Advanced Solutions Lab

(From Jan. 2024)

Dispatch of a total of 10 people

Lectures and practical training from Google Specialist

Lecture about AI ✖ Developping prototype

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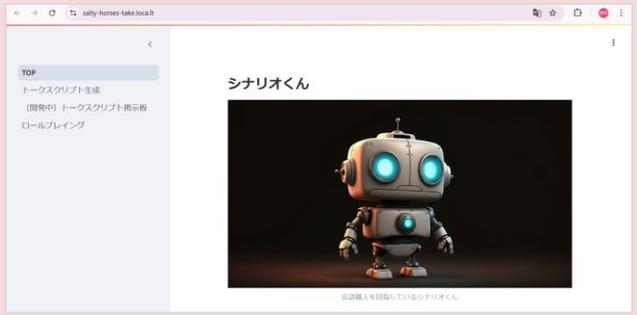
Developed AI application capable of generating talk scripts & conducting role-playing



Scenario-kun

Web application that allows bank employees to easily create talk scripts and role-play

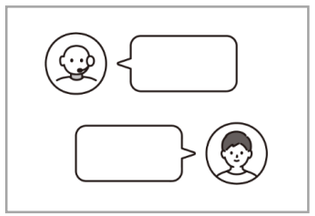
Talk scripting function

Before — Talk script created by headquarter

■ Talk script created by headquarter

- Discrepancy from what the frontline is looking for
- No opportunity for feedback from sales branches
- There is only a predetermined type of script

After — Create talk scripts with AI

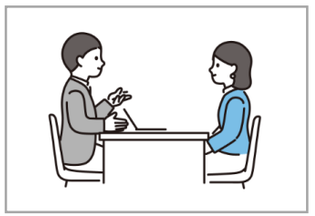


■ Talk script created by AI

- Can make their own talk scripts
- Flexibility to change the content according to your customer's information
- Can be generated in seconds

Role-playing function

Before — Face-to-face role playing



■ Face-to-face role playing

- Branches with a small number of people are difficult to implement
- Coordinating schedules with the other party
- Participants feel nervous because of the presence of the other party
- Burden on the feedback side

After — Role-playing with AI

■ Role-playing with AI

- Can practice regardless of the number of people
- Can be done at any preferred timing
- Allows for trial and error since the opponent is AI
- Feedback from AI is also possible

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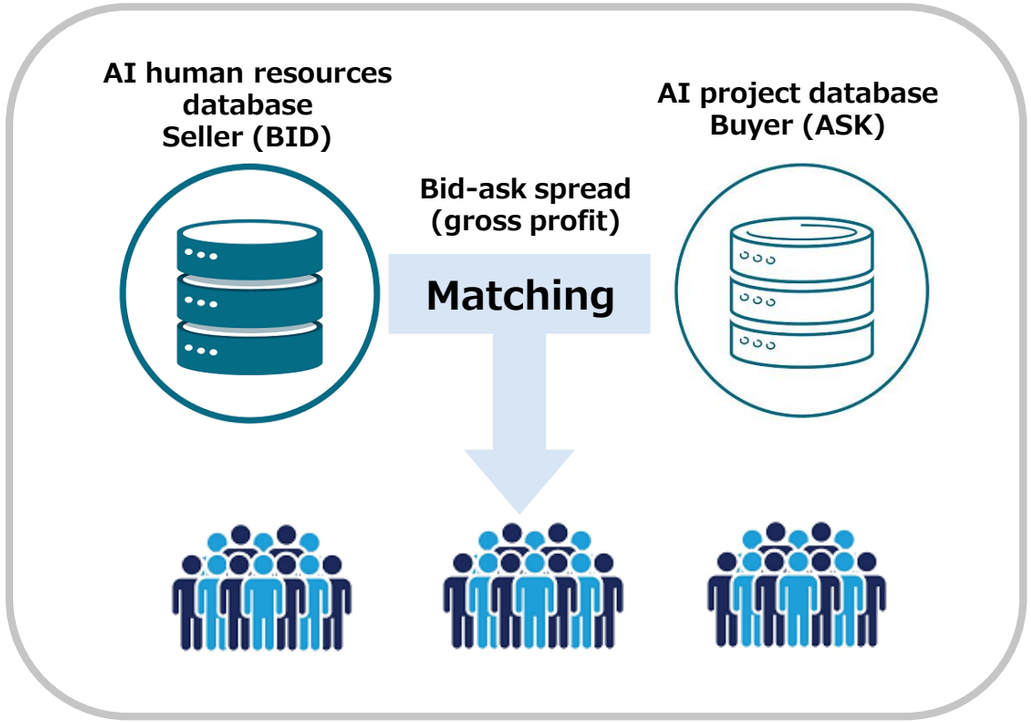
Strengthening AI utilization

Business Model of EDGE Technology

- While being the company that develops AI on a contract basis, one of its features and strengths is that it possesses **one of the largest databases of AI human resources in Japan**.
- The company offers three services: an AI solution service to support AI development, an education service to train AI personnel, and an AI product service specializing in new sales.
- The company provides a wide range of support to companies working on AI development, and most recently has **100 employees working with approximately 240 engineers**.

Conceptual diagram of business model



Examples of clients

Business companies holding big data

BANDAI NAMCO Fun for All into the Future　SUNTORY　AGC

SIer that lacks specialized personnel for AI development

NTT DATA　NRI 野村総合研究所 Nomura Research Institute　IIJ Internet Initiative Japan

Full Member of the Japan Deep Learning Association (AI Vendor)

Startups with large funding rounds

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Complete Subsidiarization of EDGE Technology

Enhancing expertise and proposal capabilities through the provision of AI services to customers in the local community

CHIBA BANK

Purpose

To create a local community better suited to bringing each person's hope to life

Vision

An Engagement Bank Group that works closely with the community

Mid-term Plan

Ⅰ: Creating the optimal customer experience
Ⅱ: Enhancing the quality of existing business
Ⅲ: Providing new value

DX Strategy

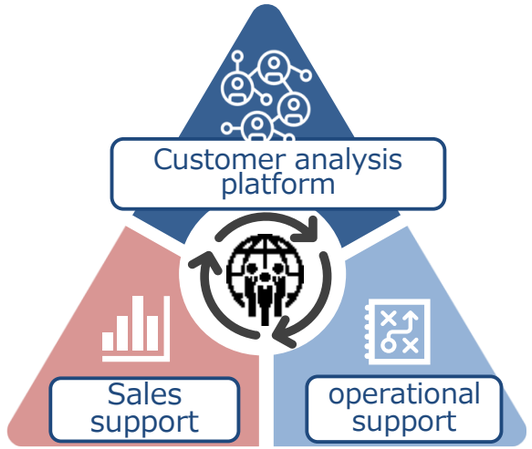
Ⅰ: Personalization Strategy
Ⅱ: Regional Ecosystem Strategy

- **Strengthening solutions in the AI domain**

CHIBA BANK × EDGE Technology

What we strive for in the area of collaboration

Enhancing expertise and proposal capabilities through the provision of AI services to regional customers



- **Strengthening the customer base in the prefecture**
- **Strengthening of expertise in the financial sector**

EDGE Technology

Corporate Philosophy

Bringing happiness to people around the world through technology

Basic Policies

Ⅰ: For the happiness of people around the world
Ⅱ: The age when humans create AI
Ⅲ: Optimal AI services

Business Strategy

Collaboration among AI Solution Services, AI Education Services and AI Product Services

Develop human resources that will enable the realization of both companies' Purpose and Corporate Philosophy

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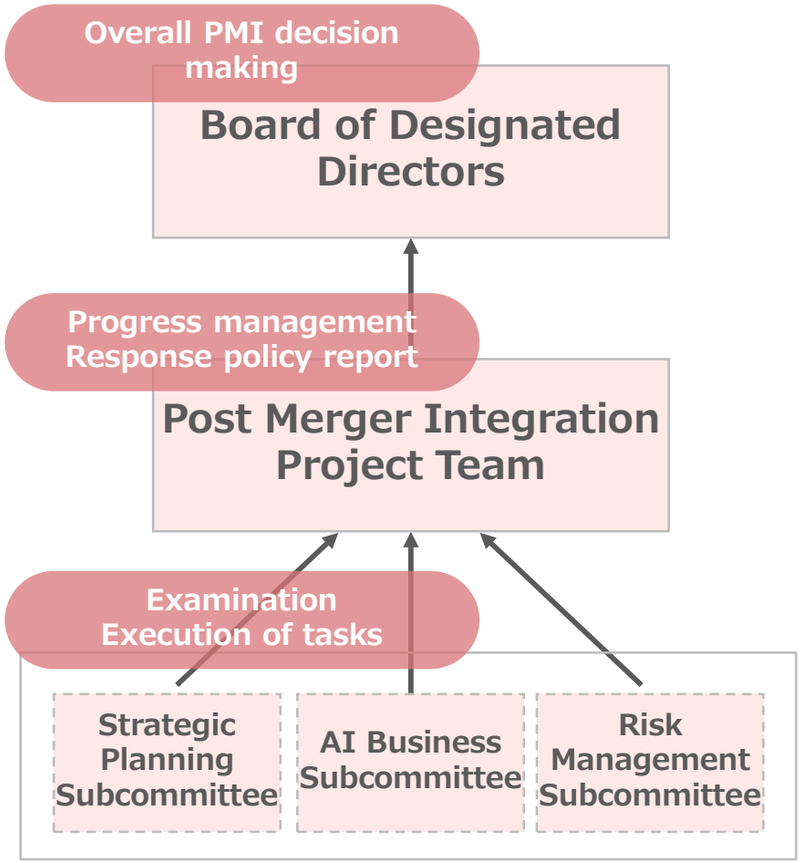
EDGE Technology Post Merger Integration (PMI)

Promoting PMI for synergy creation. Concretize efforts in each synergy area.

PMI promotion system

Accelerate PMI to maximize synergies since TOB announcement



Synergy creation

Anticipated synergies 5-year cumulative total ¥3.0 billion

Completed / in progress | Future plans

Domain	Current status	Synergy assumptions (to be refined)
Utilization Domain I **Enhancement of digital contact with customers**	Establishment of "Marketing Model Upgrading Plan" for the Bank Realization of model sophistication and expansion of target models	**Developing 15 models**
Utilization Domain II **Enhancement of the Chiba Bank Group's business activities**	Study of areas for efficiency improvement through AI (Project #1) Expansion of Projects	**150,000 hours saved**
Utilization Domain III **Enhancement of customer business activities**	Confirmation of AI solution target companies' needs Provision of AI solutions to clients with identified needs	**1,200 potential customers**
Utilization Domain IV **AI education**	Introduction of "AI Job Colle" Systematization of AI / data human resource development	**Become an AI-native corporate group**

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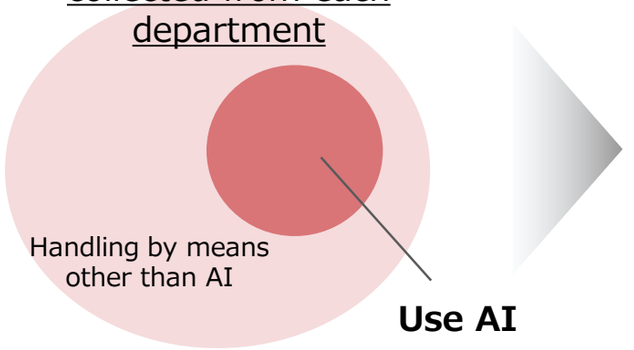
To accelerate the use of AI, we will scrutinize target operations for each technology used, prioritize them, and initiate development.

Use of data and AI to further strengthen One-to-One marketing

Business issues and operations to be upgraded collected from each department

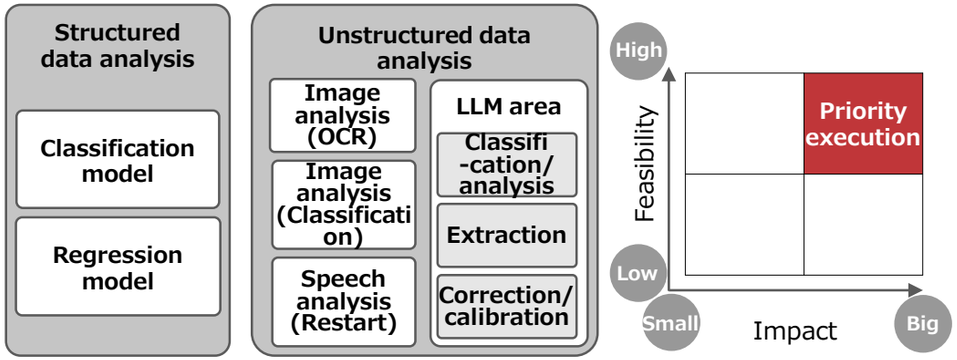


Prioritize operations with potential for AI application by carefully examining the technologies to be used, and strategically implement them

Utilization technology review / classification → Evaluation → Prioritization → Execution

Prioritization after careful examination of target operations

Classification by application technology to maximize cost-effectiveness



Start with high priority

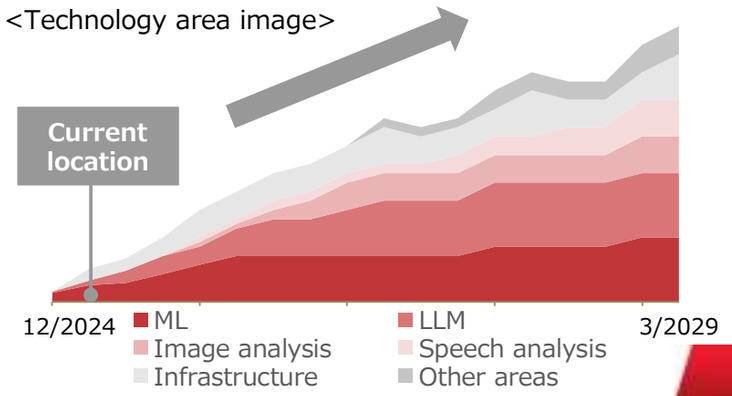
Initiate development of each domain I and II

Utilization Domain Ⅰ Enhancement of digital contact with customers	Developing a model to quantify customer needs for loan products
Utilization Domain Ⅱ Enhancement of the Chiba Bank Group's business activities	Model development on business efficiency in financial product sales and monitoring

Future prospects

Establishment of a system for each technical area
→ Accelerate the use of AI through future expansion

<Technology area image>



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[Utilization Domain Ⅰ] Enhancement of digital contact with customers

Aiming to enhance One-to-One marketing and further improve customer experience by upgrading the Needs Rank Model

Establishment of "Marketing Model Upgrading Plan"

Needs rank model

Data analysis

- Attribute analysis
- Trade analysis
- Behavioral analysis
- Life event analysis

× AI and machine learning

- ✓ Analyze the characteristics of users of the Bank's products
- ✓ Ranking customers who resemble the characteristics

Existing needs rank model

- Housing loan
- Home-renovation loans
- Education loan
- Will trust
- Regular investment NISA

Challenges

- ✓ Few target products
- ✓ There is room for improvement in accuracy
- ✓ Only outputs with high needs

EDGE Technology

Support for upgrading

To expand and upgrade product recommendations

Recommend optimal approach channels

Branch / e-mail / App

New data utilization

Web / App / Advertising

Enhance One-to-One marketing

Improve the revenue

Utilization of freelance human resources

Improve AI development environment

Leverage freelance talent with EDGE Technology contacts

EDGE Technology

Operate AI platforms

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[Utilization Domain Ⅱ] Enhancement of the Chiba Bank Group's business activities

In addition to improving the efficiency of routine work, automation in a wide range of business areas will be realized by enhancing AI utilization

Improving operational efficiency to date

RPA | **Systemization** | **Review of Operations**

113 RPA in operation

- ✓ Alternative to routine human work
- ✓ Large-scale, rapid implementation of manual work

Acceleration of operational efficiency through the AI utilization

AI

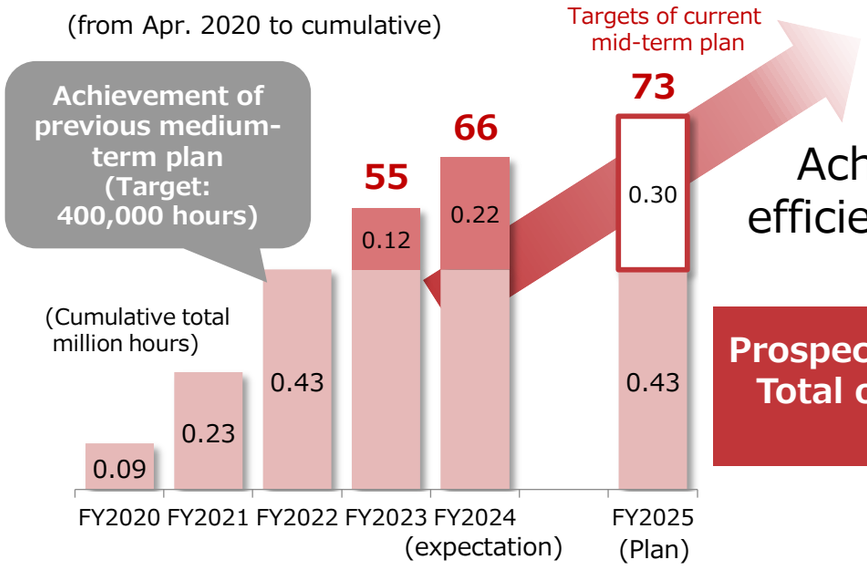
Automation in an unprecedentedly wide range of business areas

- ✓ Efficiency in areas where automation with RPA was difficult
- ✓ Alternative brain tasks such as language comprehension and writing

Consideration of use in a wide range of fields (image)

- Fraudulent account detection
- Decorative detection
- Job turnover risk
- Default detection
- Financing review model

Volume of business reduction



Achieving further efficiency through the use of AI

Prospect for reduction by AI Total of 150,000 hours in five years

Example of AI utilization

■ Monitoring of financial products sales (first installment)

Sound recording → **Recording the results of negotiations** → **Verification by HQ**

- ✓ In-house recording and transcription systems
- ✓ Automation of registration operations
- ✓ Automation of candidate monitoring target extraction

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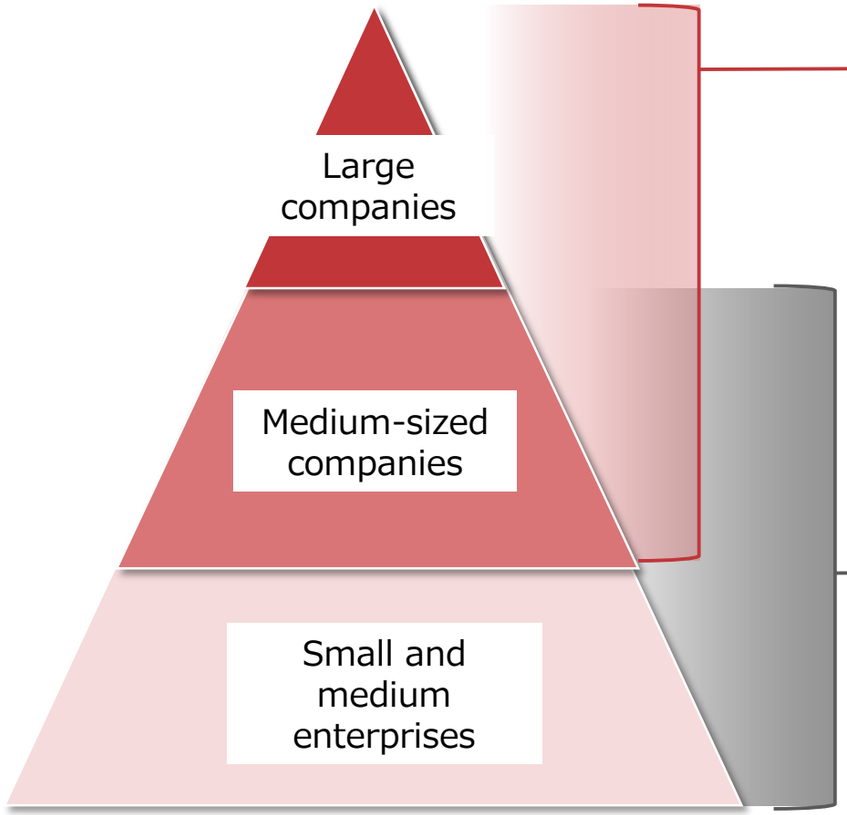
[Utilization Domain Ⅲ] Enhancement of customer business activities

Provide optimal services tailored to the size and needs of customers, and support the utilization of data in all directions



Three services provided

① AI solution service

Target: Large companies to medium-sized companies

- Supporting resources with the DX division, manufacturing division, etc.
- Individual development of AI using data held by customers

When market needs are high

Product development and consideration of sales targeting medium-sized companies and small and medium enterprises

② AI product service

Target: Medium-sized companies to Small and medium enterprises

- Sales of products developed in accordance with the business

Example: Sales support tool with artificial intelligence specialized for new business opportunities

③ AI education service

- Providing highly specialized training for R&D departments of large companies and consulting firms
- Through public solicitation of municipalities as part of the Digital Rural City initiative,
  ・providing AI and DX related training ・accompanying advisory services.

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Example by EDGE Technology ①: People Analytics

Industry : Manufacturing
Purpose of AI utilization : Utilization of personnel data
Project period: 5 months

Business issues

- The HR and Data Science departments were to work together on a data-driven HR strategy (people analytics), but the Data Science department did not have an employee with analytical experience in this area and needed expert advice.

AI utilization

- We researched and proposed data scientists who have been analyzing HR data for more than five years from the AI human resources database.
- Five months of accompanying support was provided for the use of data accumulated in talent management systems.

Effects

- After confirming the analytical requirements and organizing the data for the engagement survey, we advised on the analytical output and visualization methods.
- Creation of a business intelligence report visualizing the correlation between engagement, and performance, overtime, etc. for the HR department was completed.

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Example by EDGE Technology ② : Improved Mathematical Optimization Model

Industry : Electricity and Gas
Purpose of AI utilization: Increasing operational efficiency
Project period: 9 months

Business issues

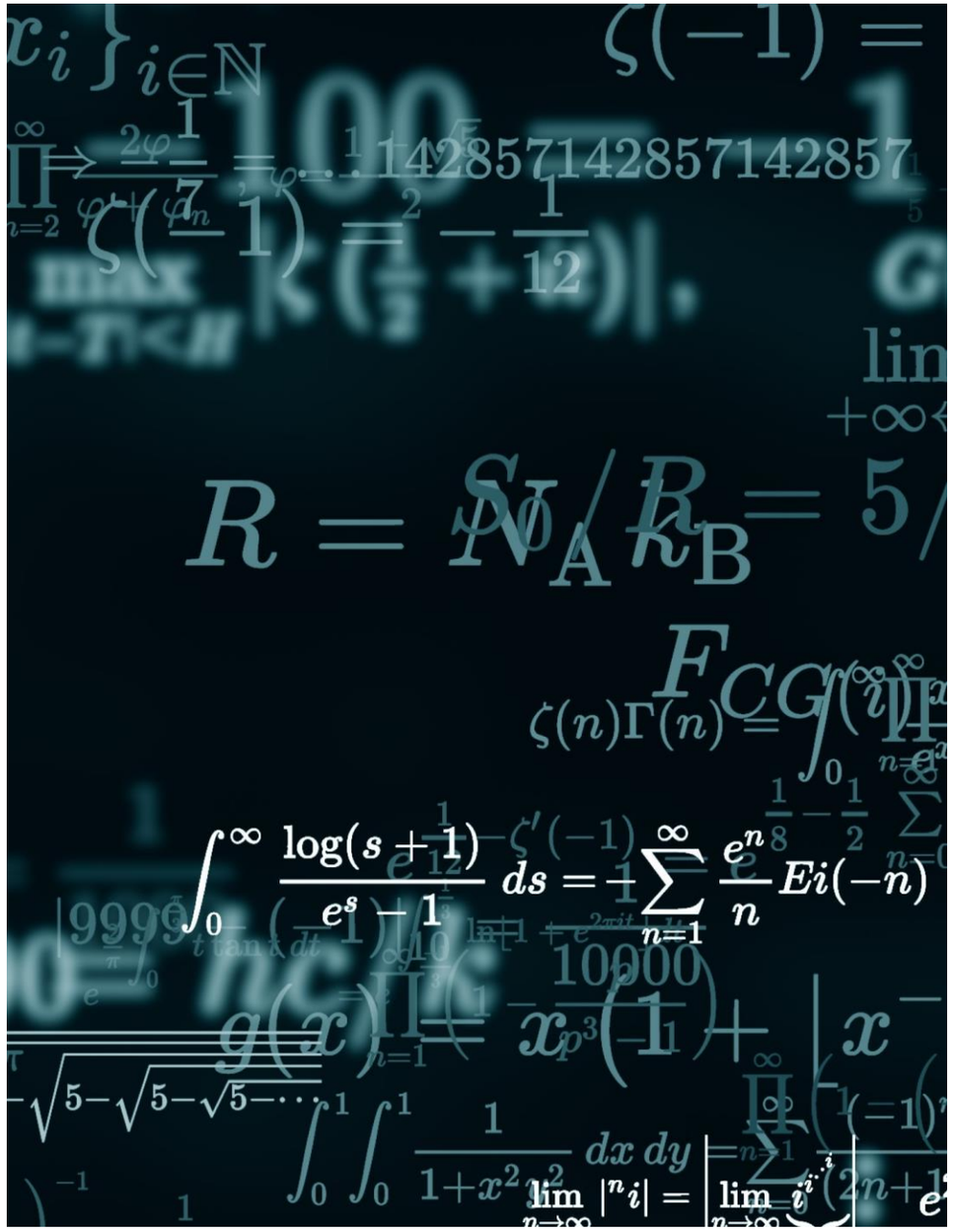
- The company has developed and is operating a model that automatically calculates tank operations, which are the key to fuel supply, taking into account fuel calorific value, available tank capacity, facility constraints, and changes in demand.
- To improve prediction accuracy, they would like to improve the model to take into account pump ratings (a measure of how much pressure, flow rate, and temperature a pump can safely operate at to transfer fuel).

AI utilization

- Using a mathematical optimization solver, the current script was changed to a script that takes pump ratings into account.
- The mathematical optimization problem became larger by considering the pump ratings. The problem of not being able to solve the problem in practical computation time arose, but the algorithm and the weighting of the objective variable were modified to cope with the problem.

Effects

- The model was modified to take pump ratings into account and to be usable in actual operation, and implemented in the production environment.
- The developed algorithms, scripts, and experimental results were documented.



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Example by EDGE Technology ③ : Supported by More Than 20 Employees per Company

Industry: Information and communications
Purpose of AI utilization: Effective utilization of data
Project period: more than 28 months

Business issues

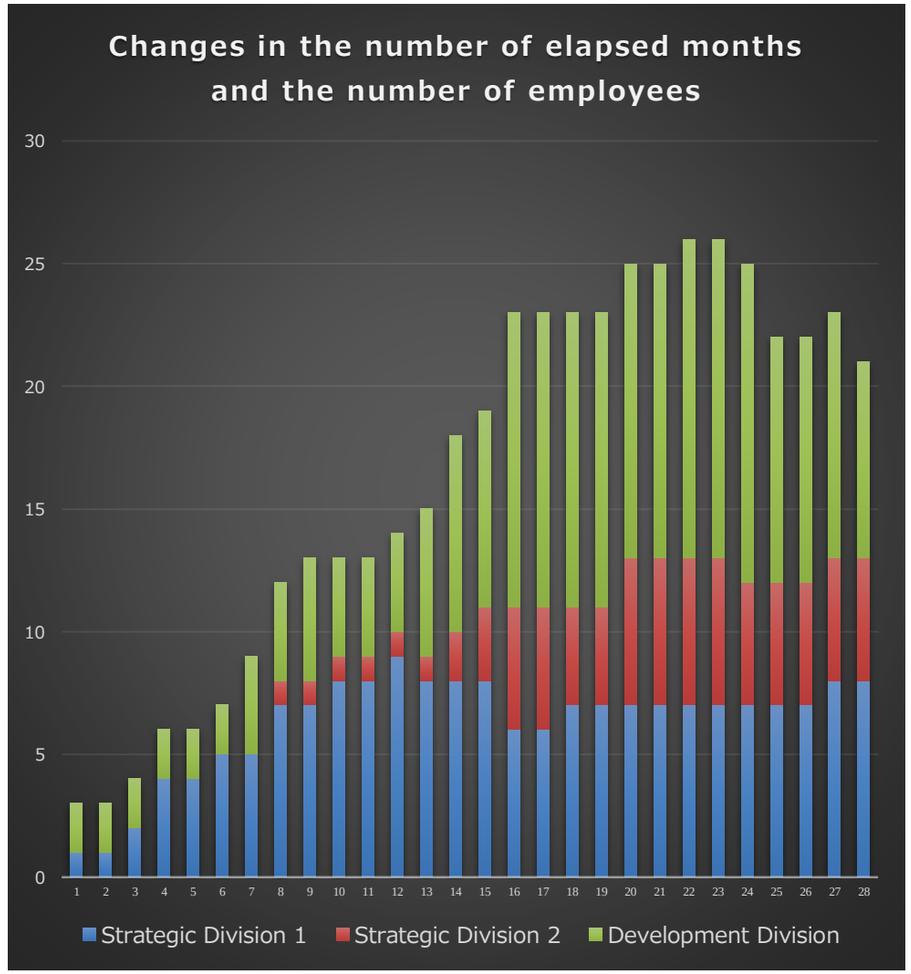
- As a strategic subsidiary of the group, it is responsible for strategic planning using data, but it was difficult to carry out the project at a satisfactory level due to the overwhelming lack of resources to solve the volume of issues commissioned by other group companies.

AI utilization

- Through in-depth discussions with the person in charge of overseeing the business division, the requirements for the necessary resources were clearly defined.
- We began procuring optimal resources from the AI human resource database for the three divisions under its control (Strategic Division 1, Strategic Division 2, and Development Division).

Effects

- The track record of supporting resources has increased over time, exceeding 20 employees in the 16th month.
- In order to strengthen the organization for the purpose of internalization, we are also supporting fee-based job placement (hiring from freelance to full-time employees).



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Example by EDGE Technology ④: Regional Revitalization

Promoting regional revitalization initiatives through AI

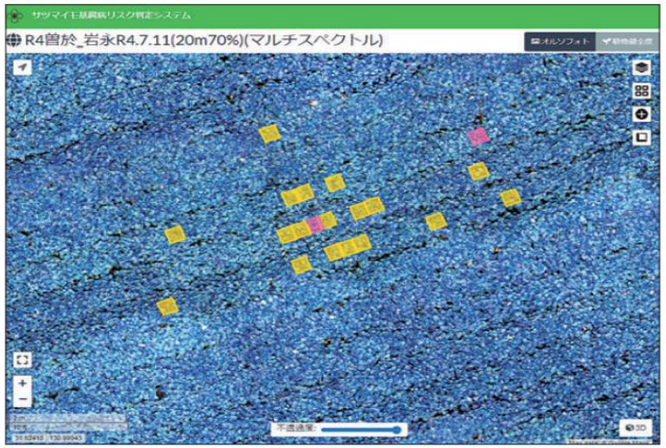
- The company is working to revitalize local communities through AI education, and has a a large number of business dealings with local governments (15 deals over the past three years).
- **Since there are few companies that can provide field work-type* AI training services,** the company has accumulated a track record in receiving orders through its proposals through public proposals.
- The latest public offering in Ibaraki Prefecture goes beyond training services to support the creation of digitization plans.

*Face-to-face case study training for local companies on-site visits to factories, farms and other locations

Kagoshima prefecture

Example of AI utilization in field work ①: Technology for reducing foot rot disease in sweet potato production areas by using sensing drones and GPS levelers.

Automatically determines the risk of developing foot rot disease based on the shape of leaves in drone photos.



Source: Materials prepared by Associate Professor Eiji Kanda, Faculty of Agriculture, Kagoshima University

Shizuoka prefecture

Example of AI utilization in field work ②: Automatic sorting of oranges. Japan's first AI sorting plant.

Judges the appearance of oranges and eliminates damaged oranges with greater accuracy.

Source: JA Mikkabi Official Website

Ibaraki prefecture

Example of this year's business training program: Creating a plan to solve business problems digitally

Output the knowledge acquired through classroom lectures and field trips by creating a digitization plan.

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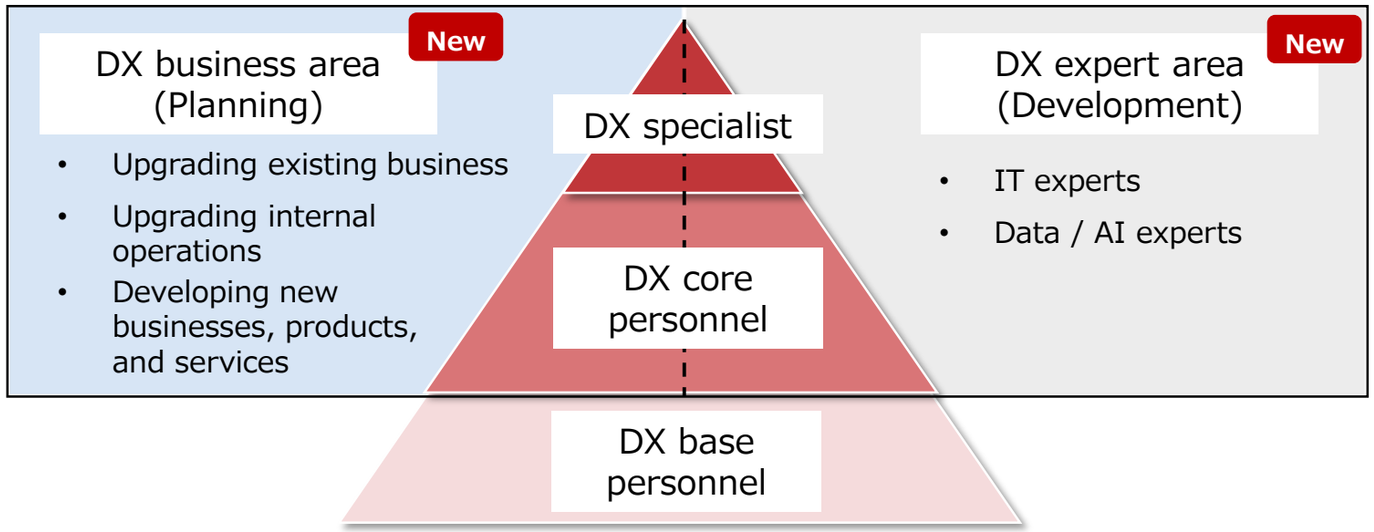
[Utilization Domain Ⅳ] AI education

Aiming to become an AI-native company by raising the level of AI human resources development through cooperation with EDGE Technology

Securing DX and AI human resources

New DX certification system



Identify two business areas and five fields

▼

Training and human resource acquisition based on areas and fields

- Understand bank employees' DX experience (including student and previous jobs)
- Organize recommended qualifications by field
- Provide various contents
  ・AI Job Colle ・Qualifying courses
  ・Holiday college (voluntary training on holidays)

Raising AI literacy levels

AIJobColle

AI education courses "AI Job Colle" offered by EDGE Technology

- Courses accredited by the Japan Deep Learning Association
- Courses have been introduced in several municipalities, including the Tokyo Metropolitan Government

required Lecture ① **AI section**	-AI Literacy -Examples of industrial applications	**Targeted All approximately 4,000 employees have completed**	The "**First Year of AI**" in the Bank Group **Become an AI-native corporate group**
optional Lecture ② **Data science section**	Data analysis methodology	**approximately 100 employees have completed**	

※as of March 31, 2025

Raising the level of AI personnel through collaboration

EDGE Technology

Various collaborations with EDGE Technology

▼

Raising the level of AI know-how through projects

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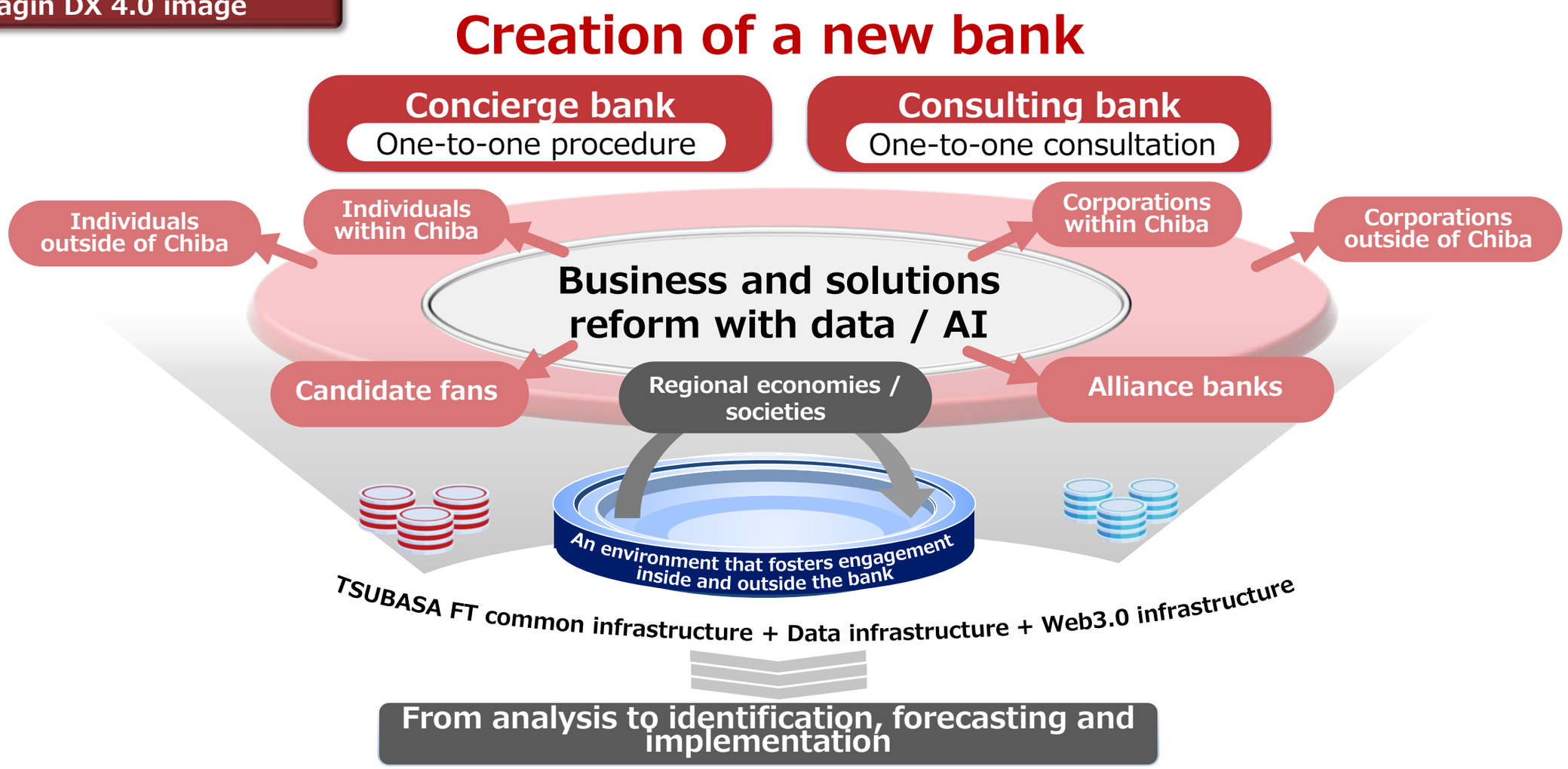
Use of AI to upgrade DX strategy and create a new bank

Chibagin DX 4.0 image



- Advance the customer experience, organizational culture, innovation, and the entire banking ecosystem through the use of AI
- Develop a large number of data and AI natives to advance operations and improve consulting skills

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Inquiries related to this presentation should be addressed to:

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