



TIS INTEC Group Business Briefing

Consulting Business — DX Business Strategy

December 5, 2022

TIS Inc.

Speaker Introductions



Masahiro Ueda, TIS Inc.

Senior Managing Executive Officer,

Division Director, Business Innovation Unit, and

Division Director, Digital Society Services Planning Unit

Experience as a director at several consulting firms through work at Shinwa Audit Corporation (now, KPMG AZSA LLC). Later, as partner at KPMG AZSA, set up in-house consulting division. In 2017, involved in creation of Business Innovation Unit at TIS, and is currently director of this unit.



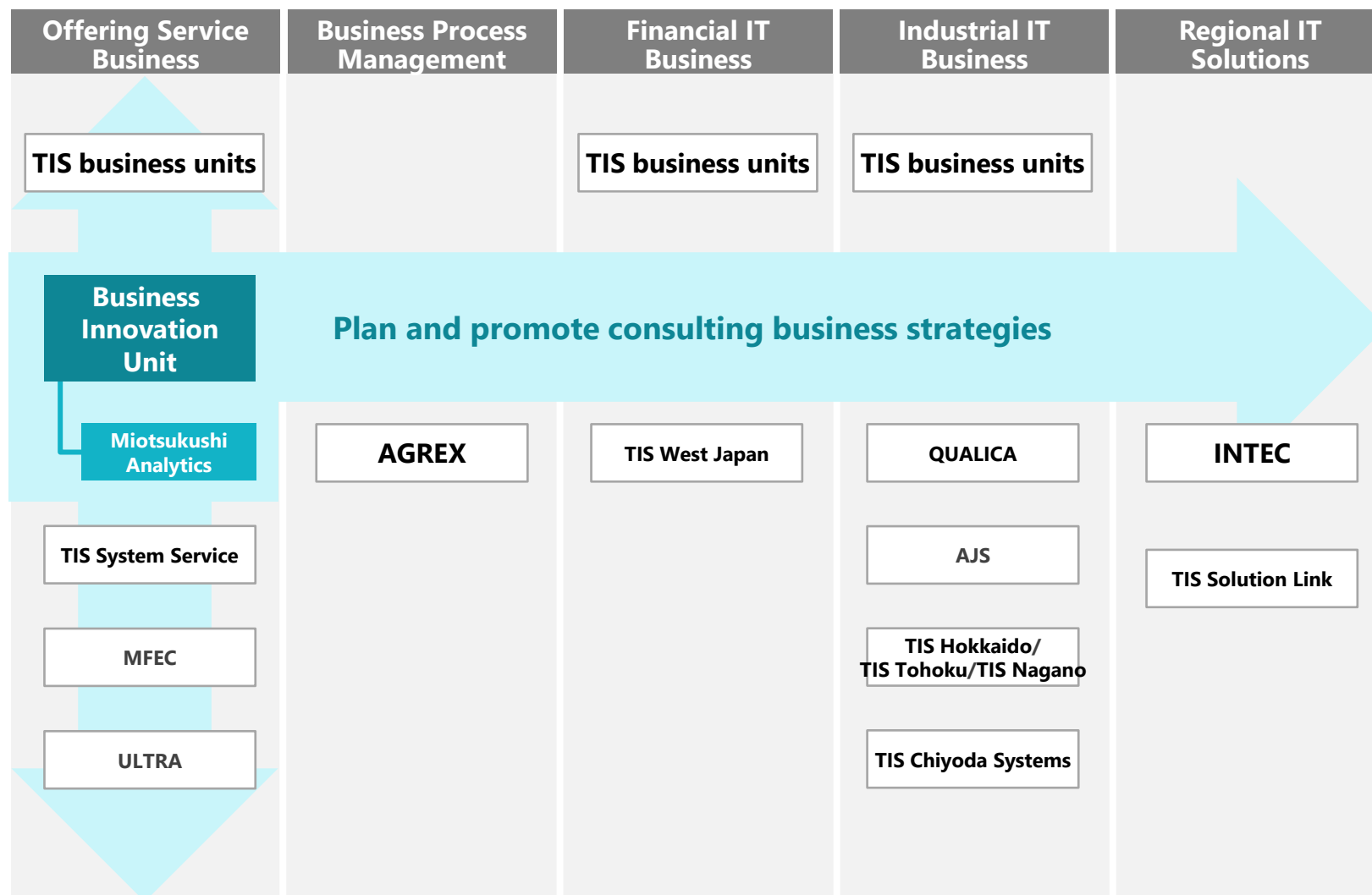
Wataru Ihara, Miotsukushi Analytics Co., Ltd.

President

Established consulting firm in Japan for foreign-owned company in 2006. Later, engaged in large-scale data analysis for research facility under A*STAR SERC umbrella, and as analytics consultant for major call center operator. In 2014, established Miotsukushi Analytics. Got involved with TIS INTEC Group in 2020 and continues relationship.

Positioning of Consulting Services in Group Structure

- Along with Miotsukushi Analytics, the Business Innovation Unit (BIU) is responsible for planning and promoting all consulting business strategies for the TIS INTEC Group.



Consulting Business — DX Business Strategy

- 1** Basic Philosophy,
Medium-Term Management Plan
- 2** Consulting Business Strategies
- 3** Topics

1 Basic Philosophy, Medium-Term Management Plan

OUR PHILOSOPHY (TIS INTEC Group Philosophy)

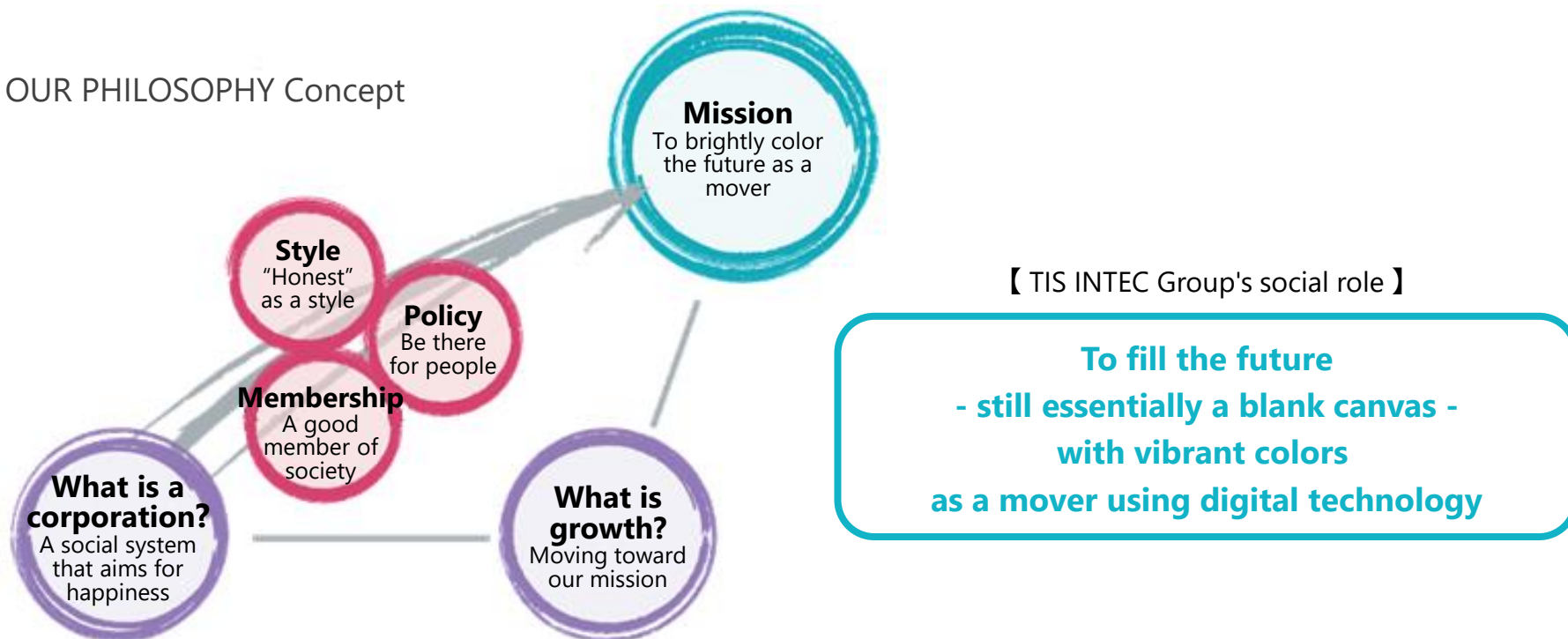


OUR PHILOSOPHY represents a sense of value shared throughout the TIS INTEC Group.

OUR PHILOSOPHY broadly clarifies Group management, corporate activities and vital concepts and ideals for members of the Group, including directors and employees.

The TIS INTEC Group's entire business revolves around OUR PHILOSOPHY. The Group pursues this mission as a social role to fill the future — still essentially a blank canvas — with vibrant colors as a mover using digital technology.

OUR PHILOSOPHY Concept



Evolution of TIS INTEC Group's Consulting Business

- Consulting services centralized and realigned into Business Innovation Unit in 2017, paralleling gradual amplification of consulting capabilities.
- During medium-term management plan running from 2021 through 2023, Miotsukushi Analytics and Fixel are brought into Group, strengthening data analytics and UI/UX design capabilities and accelerating structural transformation.

2018–2020

Transformation to 2020

Lay foundation for structural transformation
(Establish and extend strategic domains)

2021–2023

Be a Digital Mover 2023

Accelerate structural transformation by improving value provided in DX services

Robust investment into services that help solve social issues to fuel long-term growth

2024–2026

Medium-term management plan to realize Group Vision 2026

Group Vision 2026
Create Exciting Future
Realize business innovation and market creation using advanced technology and know-how



- Be seen by leading companies in different industries as having an appealing presence, always trusted as a strategic partner
- Always embrace reform in existing industries and markets, and earn reputation as market-creating innovator
- Transcend the limits of an IT enterprise; be a leading company with innovative market concepts
- Proudly demonstrate high profile and showcase solid standing as a corporate group chosen by clients, society, employees—everyone

Stronger consulting business

Business Innovation Unit set up

Centralize groupwide consulting structures, set up Business Innovation Unit (then, Business Innovation Division), and be more proactive about engaging external talent

Turn Miotsukushi Analytics into subsidiary

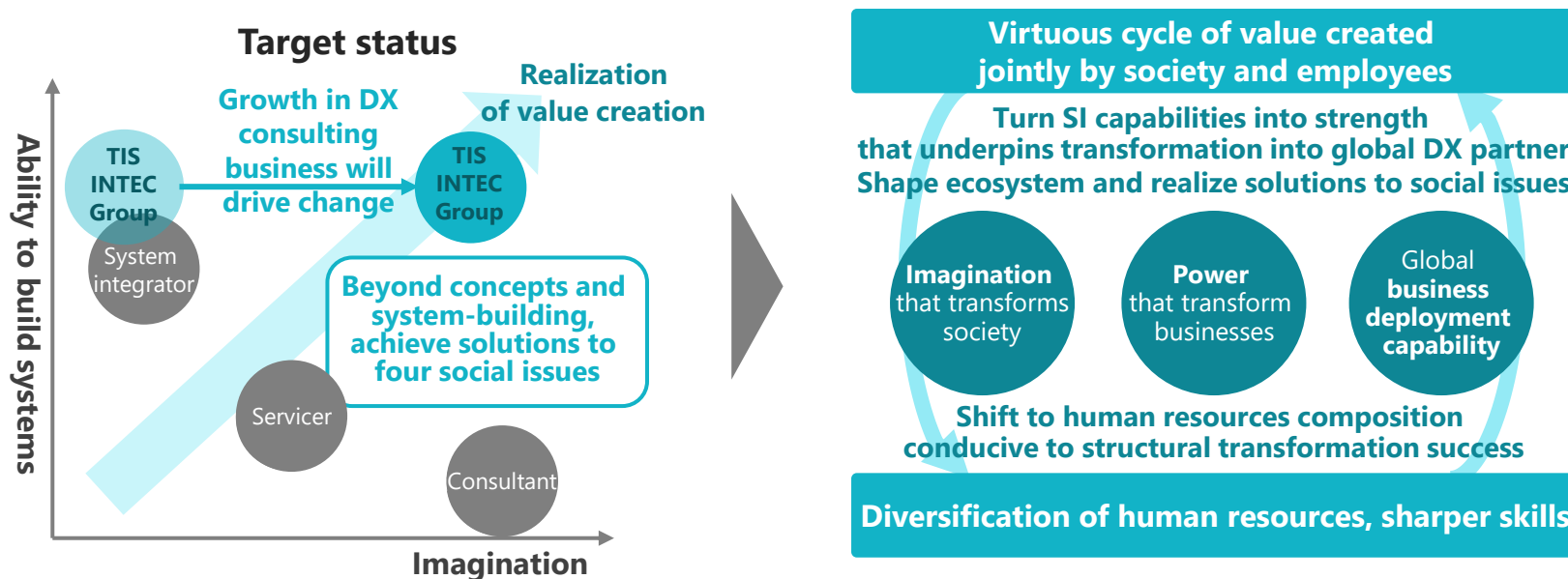
Bring Miotsukushi Analytics, which pursues data analysis and AI consulting businesses, into the Group

Turn Fixel into subsidiary

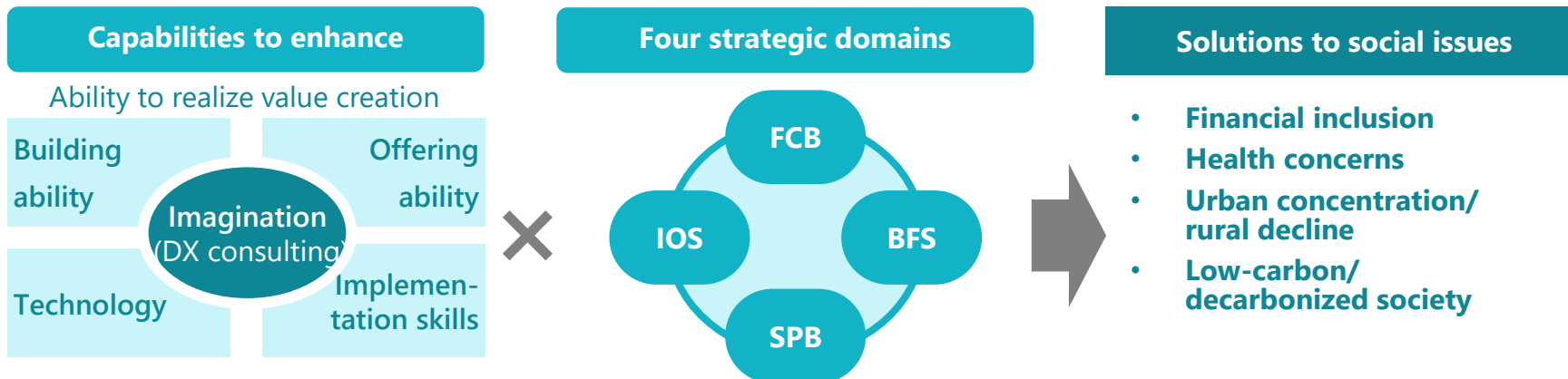
Bring Fixel, which is involved in UI/UX design consulting for business systems, into the Group

Direction of DX Business Strategy

- Through efforts to improve value provided through implementation of DX across all business areas, expand strategic domains and grow business of solution-style services that address social issues, we seek to establish a position ready to tackle social changes and changes in clients' business activities.



Approaches to reach target status



Aim of DX Consulting Services under DX Business Strategy

- DX consulting services will enhance value chain across all TIS INTEC Group businesses by improving value provided in DX services to clients and society, and by reinforcing frontline capabilities that are so vital to effective client contact.

TIS INTEC Group Value Chain



Group strengths

- Payment
- ERP
- ...



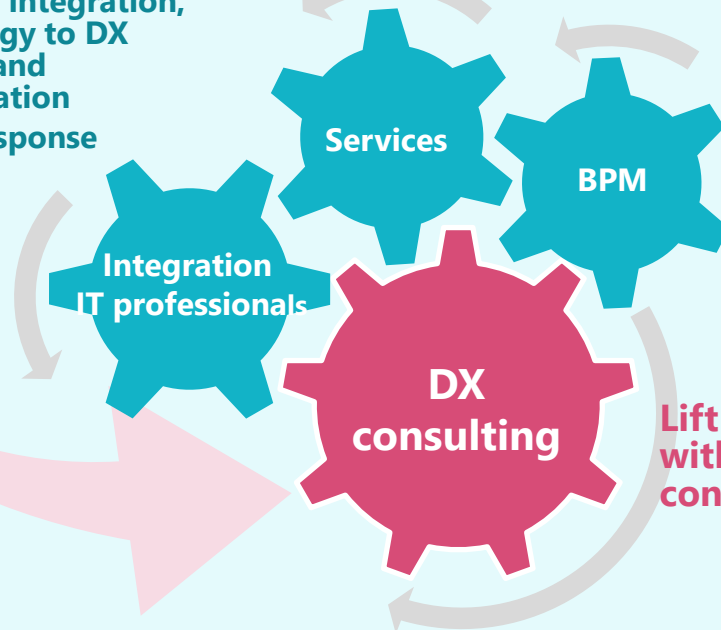
Complement strengths/technology

Increase number of consultants and leverage strategic training

- End-to-end integration, from strategy to DX utilization and implementation
- Bimodal response

- Accelerate shift toward DX through service introduction

- Strengthen upstream business process reengineering(BPR) proposal capabilities
- Boost added value through data utilization/application



Lift value chain, starting with enhanced DX consulting

Initiatives to Improve Value Provided Through DX Services

- To improve the value provided through DX services, we are focusing on efforts to promote co-creation with stakeholders, build stronger DX consulting capabilities and enhance IT delivery.

Improve value provided in DX services

Go beyond restrictions of time and place, connect people, things and information, and create new value through business, service and IT infrastructure innovation.

Business innovation

Service innovation

IT infrastructure innovation

DX Consulting

Forte Fields

Promote stronger consulting expertise

- Deepen pool of DX consultants (From about 250 to more than 500)
- Constantly strengthen data analytics/UX and other designs



Integration

Technology

UX

Encourage joint efforts with stakeholders

- Encourage co-creation with clients (including involvement through establishment of joint ventures with clients)
- Leverage partner alliances



Services

Data Analytics

Agile

Enhance IT delivery

- Constantly improve productivity
- Raise added value of services by drawing on skills of IT professionals
- Reinforce agile-style management



BPM

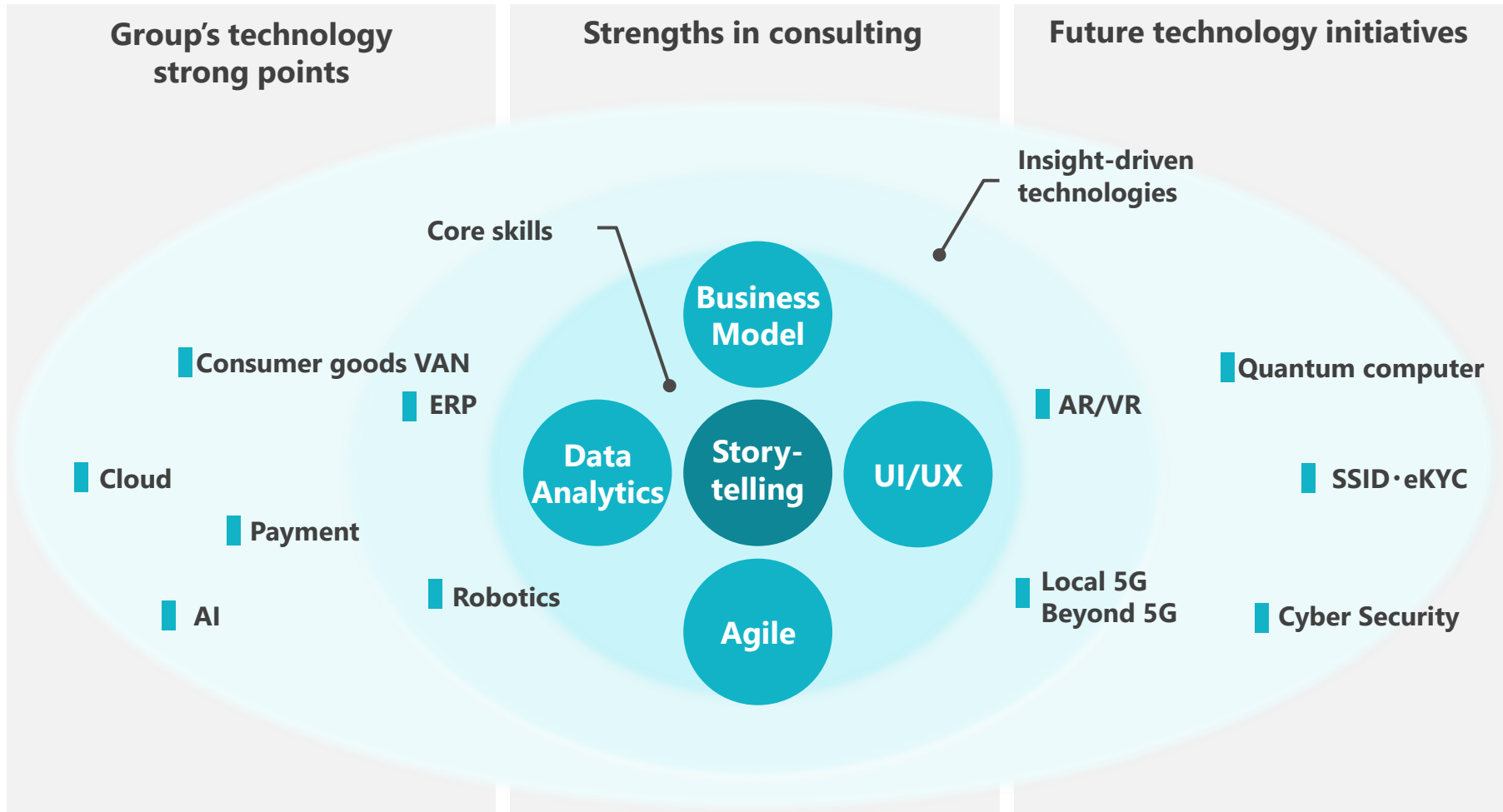
Business

IT Delivery BPO

2 Consulting Business Strategies

Consulting Business Strengths

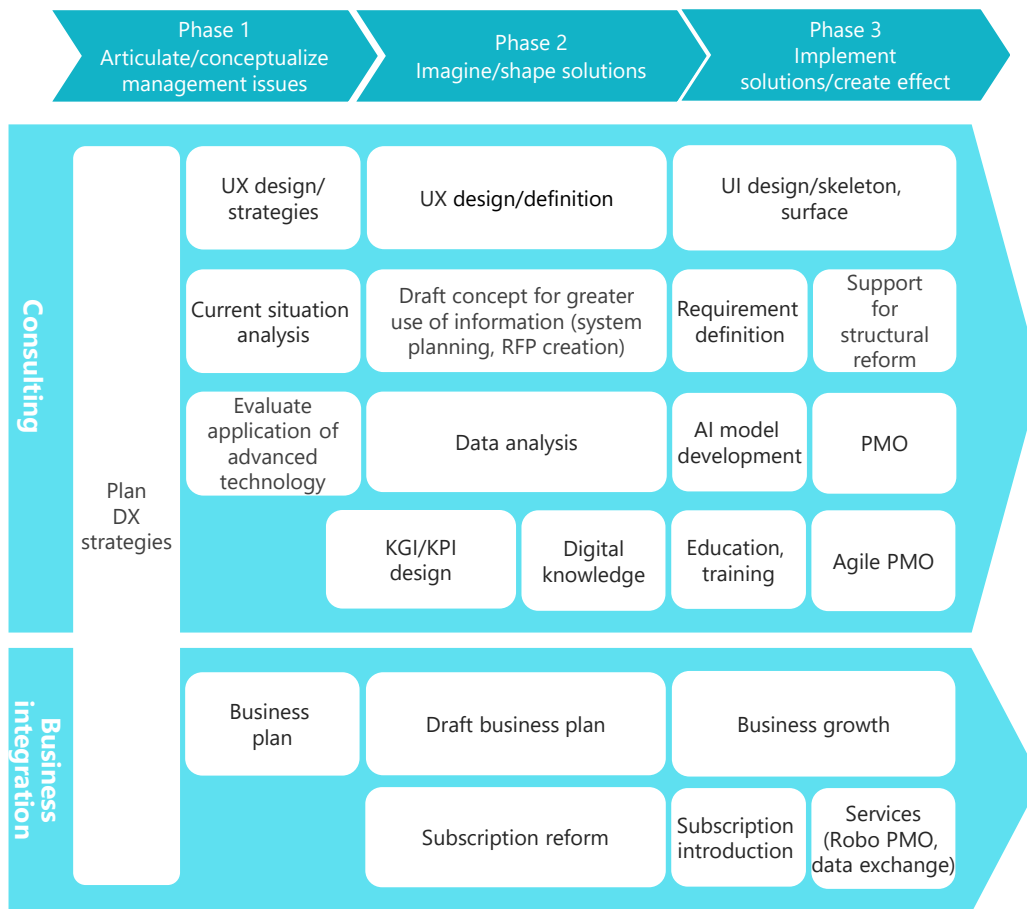
- The consulting business combines five core skills with insight-driven technologies—a vital corporate strength—to deliver very effective results in business innovation, service innovation and IT infrastructure innovation.
- By amassing more insight-driven technologies, we will be able to offer a wider array of consulting services.



Consulting Service Domains

- We have the capability to provide end-to-end, comprehensive DX consulting services, from planning and implementing strategies to getting results.

DX consulting service domains



- **Have capability to provide end-to-end, comprehensive DX consulting services, from planning and implementing strategies to getting results.**

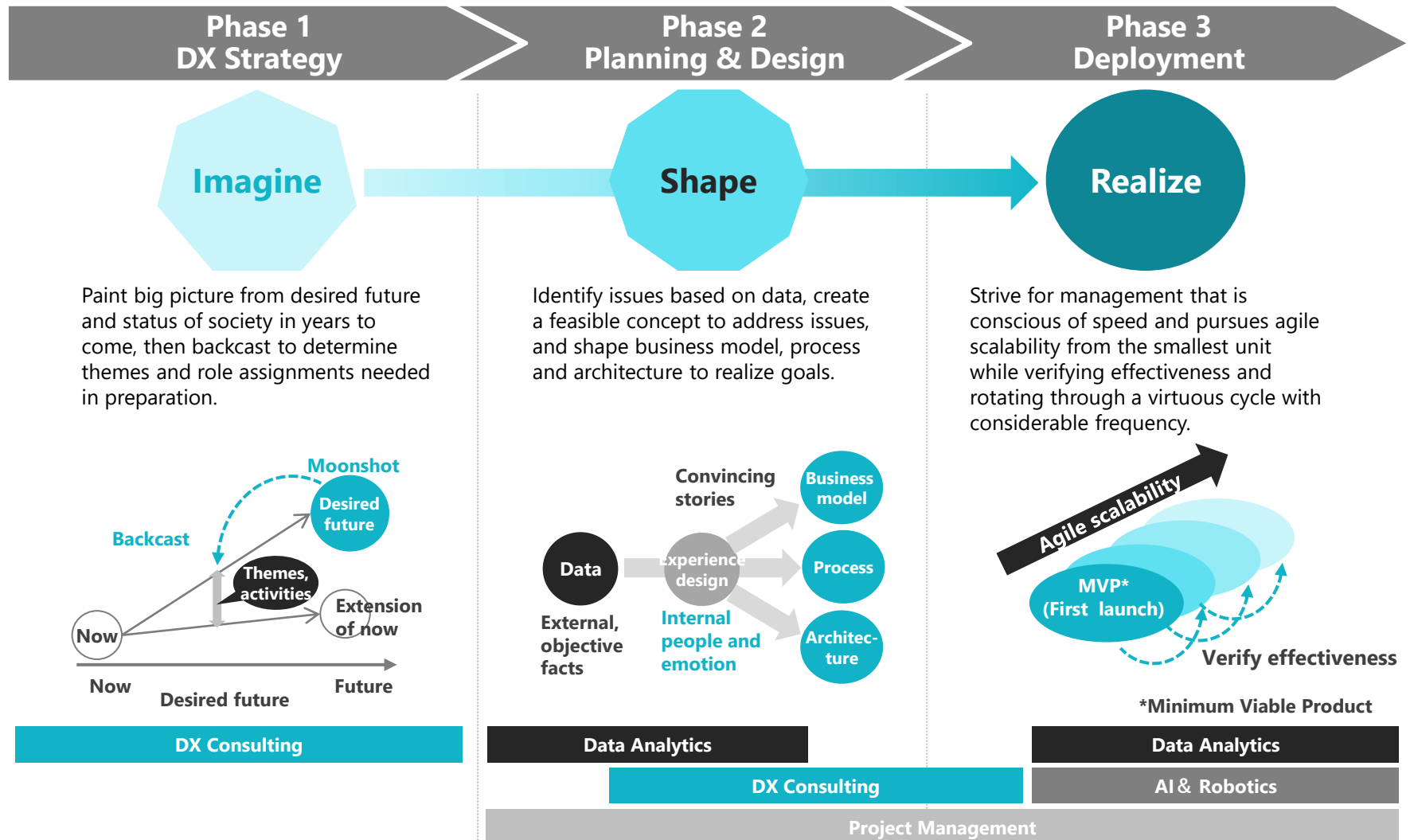
DX consulting offering menu

Articulate/conceptualize management issues		<ul style="list-style-type: none"> • DX visualization diagnostic • DX strategy creation
Imagine / shape solutions	New market/business creation	<ul style="list-style-type: none"> • Business development consulting
	Digital service transformation	<ul style="list-style-type: none"> • Carbon neutral application • Payment services consultations • Subscription reform • UX design consultations
	Customer experience transformation	<ul style="list-style-type: none"> • Data-driven marketing
	More efficient administration	<ul style="list-style-type: none"> • Trading business DX • SCM – DX • Consultations on use of robots
	Platform revamps	<ul style="list-style-type: none"> • Make greater use of information • Cloud and security applications
Support to accompany structural transformation		<ul style="list-style-type: none"> • Promote structure, define mission • Set KPI and rules • Transform business/development processes • Encourage open innovation strategy and culture transformation
DX staff training		<ul style="list-style-type: none"> • DX basics • Prepare DX staff training programs • Training to develop leading-edge IT professionals • Provide e-learning service contents
Service platforms		<ul style="list-style-type: none"> • Various cloud services

- **Address issues across wide-ranging domains, from issue articulation and solution-shaping to service platforms**

Approach to DX Consulting

- TIS's one-stop DX consulting services combine data analytics, UI/UX design and agile methods and follow a path from imagining the ending result to realizing that outcome, seeking to achieve new experiences that link data and the real world through DX.



Key Features of TIS' DX Consulting Services

- Our DX consulting services draw on the strength of a system integrator to respond comprehensively to clients' DX needs.
- In addition, we take a data-driven approach and subscribe to a point of view that our services can make a difference to society and client operations in the medium to long term.

Key Features of TIS' DX Consulting Services

Typical Consulting Firms

Comprehensive response culminating in successful DX

As a system integrator, we are with clients right through to completion of DX process. No pie-in-the-sky approach.

- Full support for system implementation, from consulting to realization, followed by continuous updates.
- Power of organization, backed by actual results accumulated to date in building and operating mission critical systems, to carry through transformation aligned with a reality that may not be ideal.
- Support for structural transformation and structural enablement, extending to DX staff training.



- ✓ Only go as far as strategy formation and concept, leaving clients and vendors to deal with implementation.
- ✓ Suggest perfect picture that Japanese companies cannot achieve because it is based on overseas case studies and best practices.
- ✓ "Difficult fit with our company."

Data-driven approach

Make decisions based on data analysis and utilization, and realize data management that facilitates growth.

- Visualization of issues using data as starting point, data accumulation and mechanisms for improvement based on data.
- Extensive results with Miotsukushi Analytics' specialized teams of data scientists.
- UI/UX design also applied to mechanism for accumulating data to undertake experience design using design thinking and behavioral economics.



- ✓ Proposals lack knowledge of actual data content and operational handling.
- ✓ Data analysis and UI/UX design handled by different teams, with integrated consulting not properly developed.

Consultant point of view and mode of involvement

Engage in businesses that can support social contribution and business continuity over medium to long term.

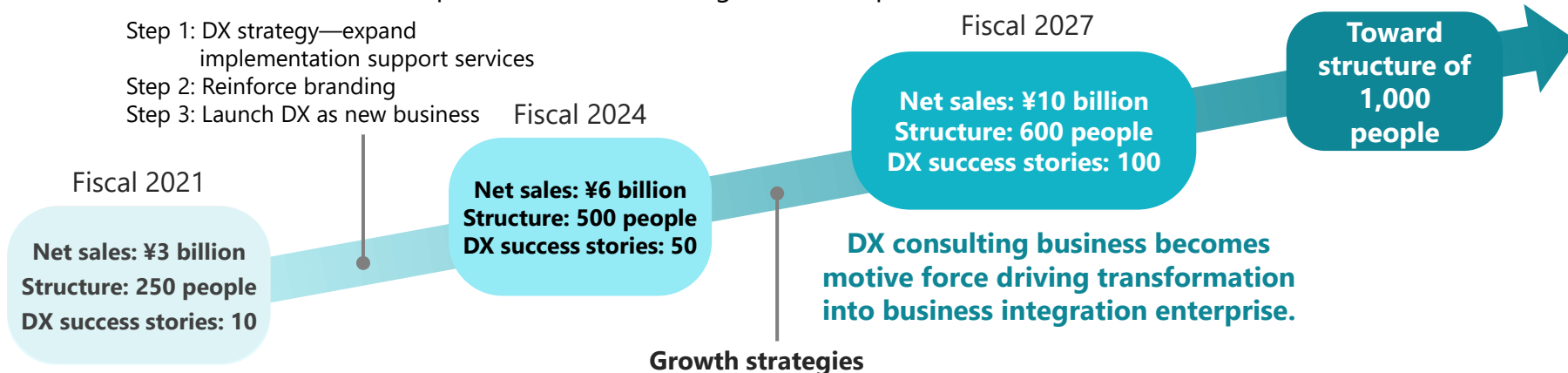
- Tackle social issues, including SDGs and ESG investment, that link directly to corporate raison d'etre.
- Precisely because TIS is itself an operating company providing solutions to social issues, the Company can be involved proactively and long term in such pursuits as joint investments and establishment of joint ventures.
- Deploy consultants in roles of circular continuity that generates solutions to issues that cannot be solved by one company in isolation and paint future through backcasting from picture of ideal society.



- ✓ Efforts hinge on involvement with companies as provider of paid support.
- ✓ Relationship nothing more than external adviser.

Growth Strategies for DX Consulting Business

- Through strategies based on five basic policies, we will use our focus on DX to drive change, transforming TIS—and by extension, the TIS INTEC Group—into a business integration enterprise.



Improve value provided by DX

- Acquire skills in AI, robotics, local 5G, AR/VR and other digital technologies to respond to wide-ranging DX needs
- Acquire Agile PMO and UI/UX design technologies, and provide DX consulting that combines our strengths
- Cultivate market-recognized DX specialization (strength) by accumulating considerable measure of proven results
- Implement targeted branding in Group's forte domains

Expand investment to generate new strengths

- Strive to create businesses through application of accumulated consulting methods
- To break away from man-hour-based business, pursue business investment (Robo PMO) in DX consulting business and highly compatible services
- To provide high-value-added DX consulting, execute M&As and equity contributions, with sense of speed, to reinforce capabilities

Diversify human resources, sharpen skills

- Develop skills of generalists and specialists, and strengthen capabilities quantitatively and qualitatively
- Hire people under integrated corporate division and HRBP (Human Resource Business Partner) structure, and constantly reinforce ability to retain human resources through reassignment
- Enrich training framework paralleling business growth

Virtuous cycle of value co-creation between society and employees

- Strengthen cooperation with Group companies and business divisions that maintain Strategic Business Partnership clients and other priority accounts
- Engage in R&D initiatives that contribute solutions to social issues
- Spur motivation and create career model to enable employees to achieve self-fulfillment in their work

Deepen and extend global operations

- Reinforce DX consulting through networks built with TIS INTEC Group investment targets and business alliance partners
- Apply latest overseas examples of DX success to domestic operations
- Actively participate in TIS INTEC Group's ecosystem, which hinges on ASEAN region, and launch joint businesses
- Establish structure for collecting latest examples from overseas (tie-up with research companies, establishment of research center)

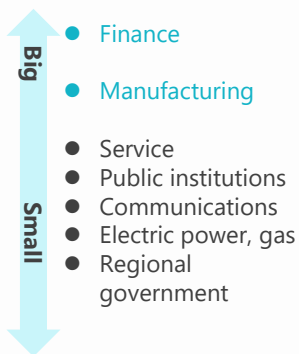
DX Consulting Targets

- Based on market trends and the composition of the TIS INTEC Group's client base, the financial and manufacturing sectors have been set as primary targets for DX consulting services.

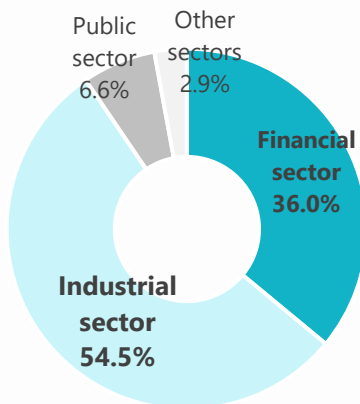
Targets

Financial and industrial sector sales represent high percentage of consolidated sales, and scale of IT investment is huge

Investment scale by client sector

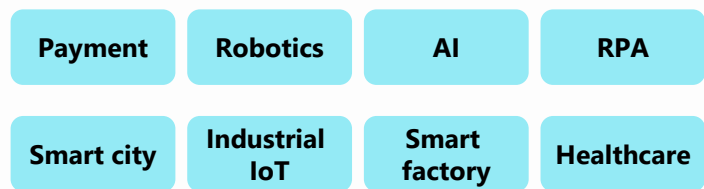


Composition of Group sales by client sector



Key Themes

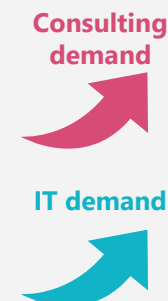
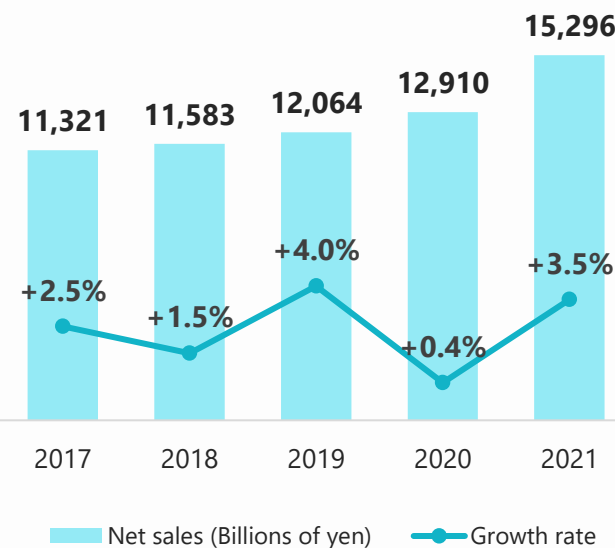
Emphasis also on new technologies, with efforts aimed at solving client concerns



Market Conditions

Information services market should acquire gradual expansion tone while demand for associated consulting services increases, thanks to greater number of companies embracing DX.

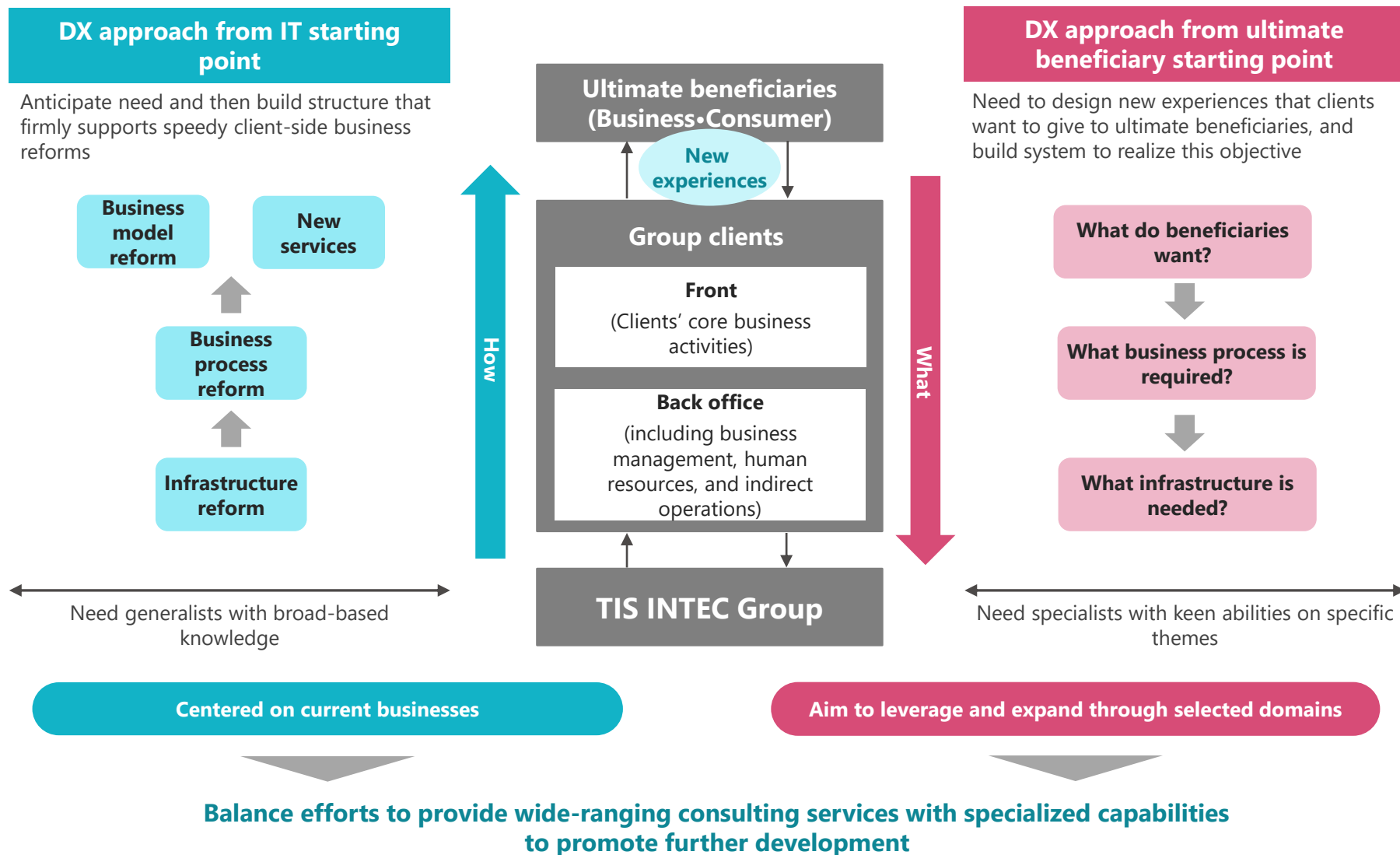
Change in information services industry sales



*Source: Materials created by Japan Information Technology Services Industry Association, based on Ministry of Economy, Trade and Industry economic census for business activity and survey of selected service industries. The figures noted above have been adjusted, paralleling revisions by the Ministry of Economy, Trade and Industry.

Seeking Further Development of DX Consulting Business

- We aim to strengthen our DX approach not only from an IT starting point, which has been a source of strength to date, but also from an ultimate beneficiary starting point with clients and thereby further develop the consulting business.



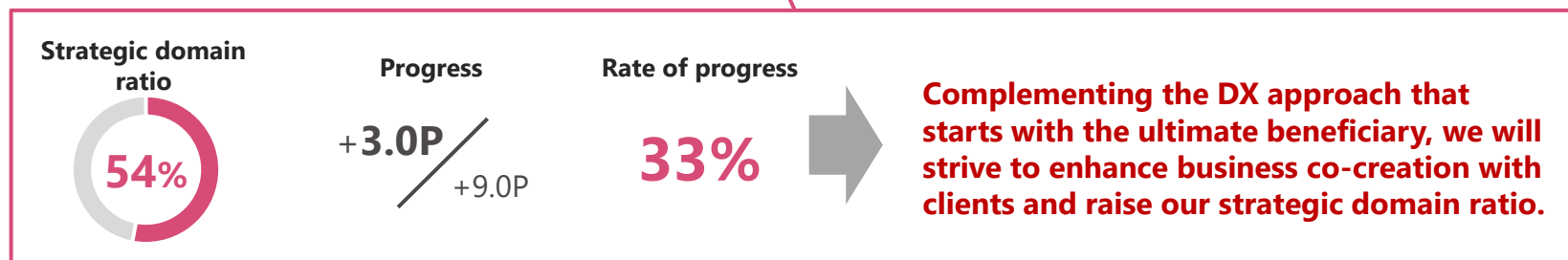
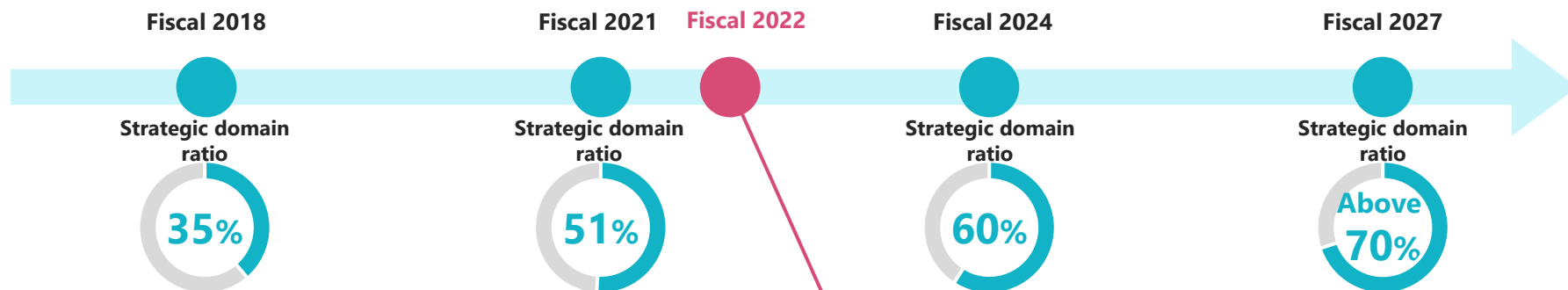
Seeking Further Development of DX Consulting Business

- Ability to provide deeper value to core clients, through DX approach starting with IT, has fueled shift to strategic domain structure.
- Going forward, we will enhance business co-creation with clients under DX approach starting with ultimate beneficiary and raise strategic domain ratio even higher.

DX approach from IT starting point

+

DX approach from ultimate beneficiary starting point



3 Topics

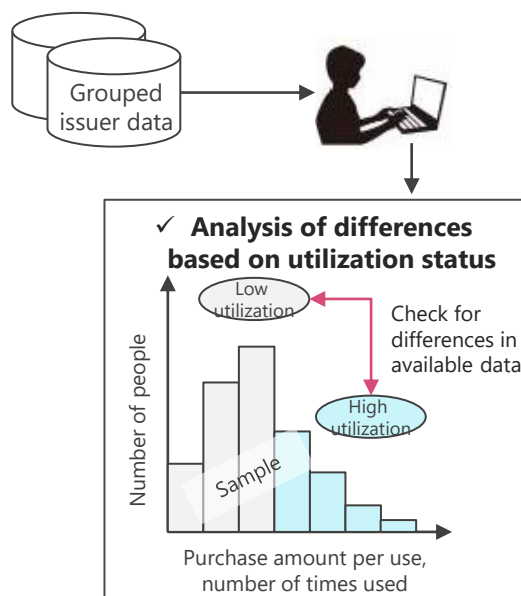
DX Consulting x Integration (Financial Sector)

- Data analysis and market surveys clarified active credit card utilization by cardholders.
- Used results to present suggestions for revising marketing strategy and associated measures, and contributed to client-side business innovation.

Project summary

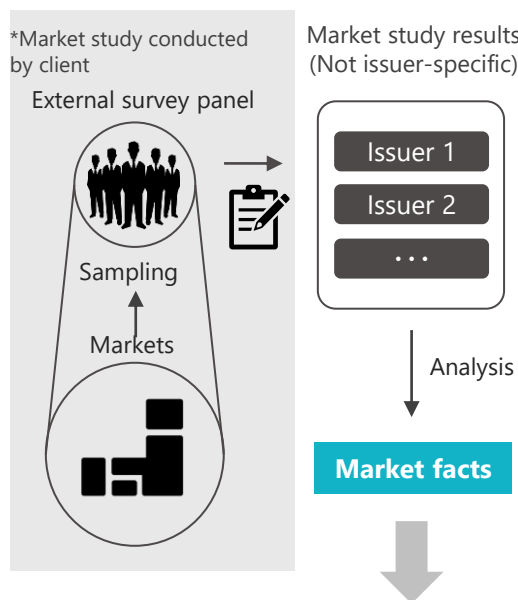
1. Analysis of issuer data in possession

Split client-held issuer data into two groups, based on card utilization, and check for differences in data categories



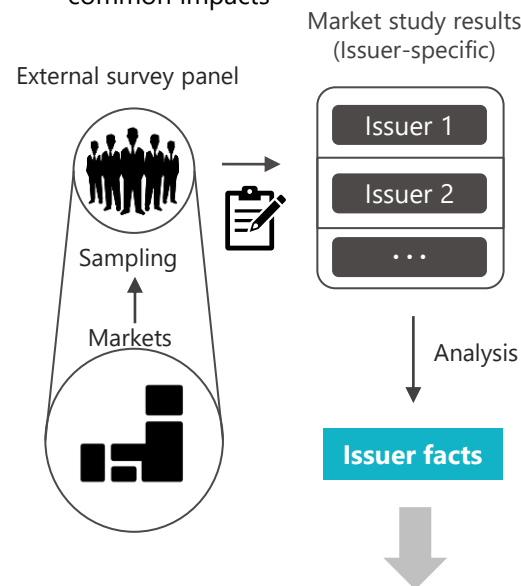
2. Preliminary review/analysis

Dissect results of preliminary review, explore differences as market facts, and figure out common elements affecting card utilization



3. Large-scale market study/analysis

Implement large-scale survey on issuer basis, conditioned upon market facts, and figure out elements affecting utilization of cards overall and issuer-common impacts



- Addressing assumption that no gap exists between issuers and trends in card usage, show differences in card utilization on issuer basis and clearly indicate attributes of cardholders who use their cards with high frequency
- Apply results to revise strategies and measures, contributing to client-side business innovation

DX Consulting x Integration (Industrial Sector)

- For industrial sector, platform available to facilitate DX consulting from super-upstream stages of management strategy and system planning concept formation. Also boast track record in support for numerous projects, especially for major corporate clients.
- Additionally, services to realize plans have earned top marks in terms of proposed ideas as well as preparation.

Provided Value (Project reference examples)

Select core ERP system and support implementation

Help with CRM system planning concept and implementation

Help with CRM system planning concept and implementation

Provide support, from plan concept to realization, to build platform and transform operations using digital solutions

Help with CRM system planning concept and implementation

Undertake planning for introduction of QR payments through to implementation of actual payment services

Support creation of effective business plan, from drafting mission to forming sales strategy and launching services

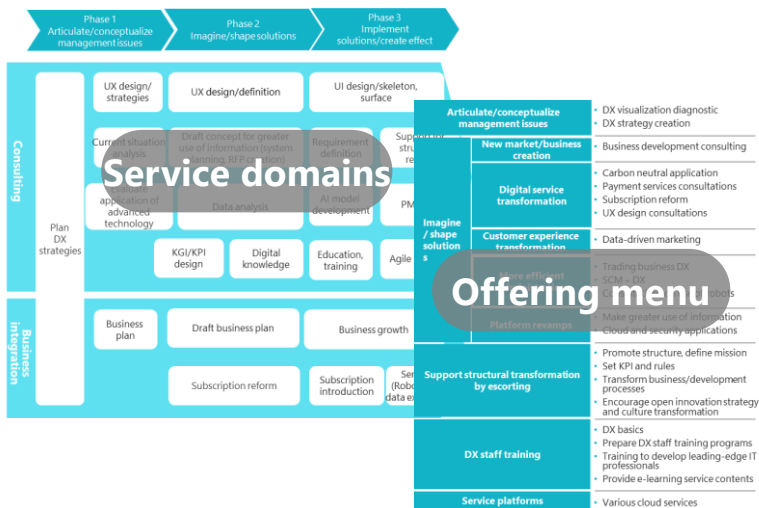
Analyze current services for production management and maximize performance of primary operations overall

Starting with plan for super app and concept for services, create and operate application

One-stop support for revamped expense settlement operations

DX Consulting Capabilities

Our Ability to Implement (Examples of services we can propose and deliver)



DX Consulting x Services (Data Analytics: Financial Sector)

- This example highlights first step in data-driven corporate activities for client that provides financial products, with focus on use of AI to predict financial product purchasers in following month and use of data to enhance marketing activities and to draft measures to promote products.

Background/Issues Behind Actions

- Looking to analyze attributes of customers with keen interest in and significant willingness to purchase financial products, and be able to provide suitable information to prospective customers
- Unable to ascertain quantifiable information on kind of customers for whom marketing activities would be successful, making marketing activities not sufficiently effective

Outline of Activities

Actions

1 Create AI models

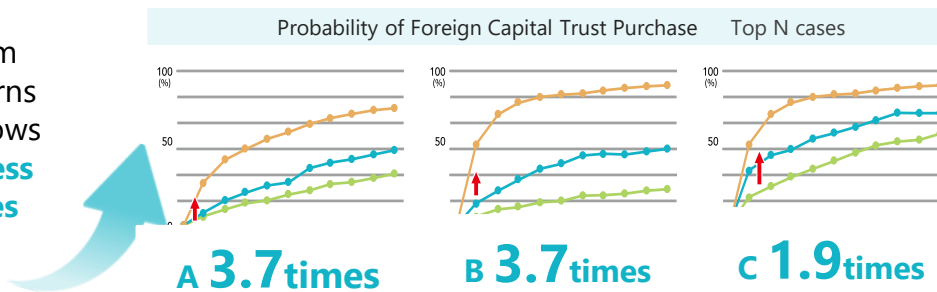
Create AI models, one for each division A, B and C, that predict probability of customers purchasing a financial product in the coming month, based on recent purchasing behavior (past two months)

2 Analyze, evaluate

Analyze data using several algorithms (LightGBM), evaluate accuracy of each model, and then choose one model to be adopted based on comparison of results

Results

Comparing results from analysis of three patterns with current status shows **enhanced effectiveness in marketing activities** for A, B and C

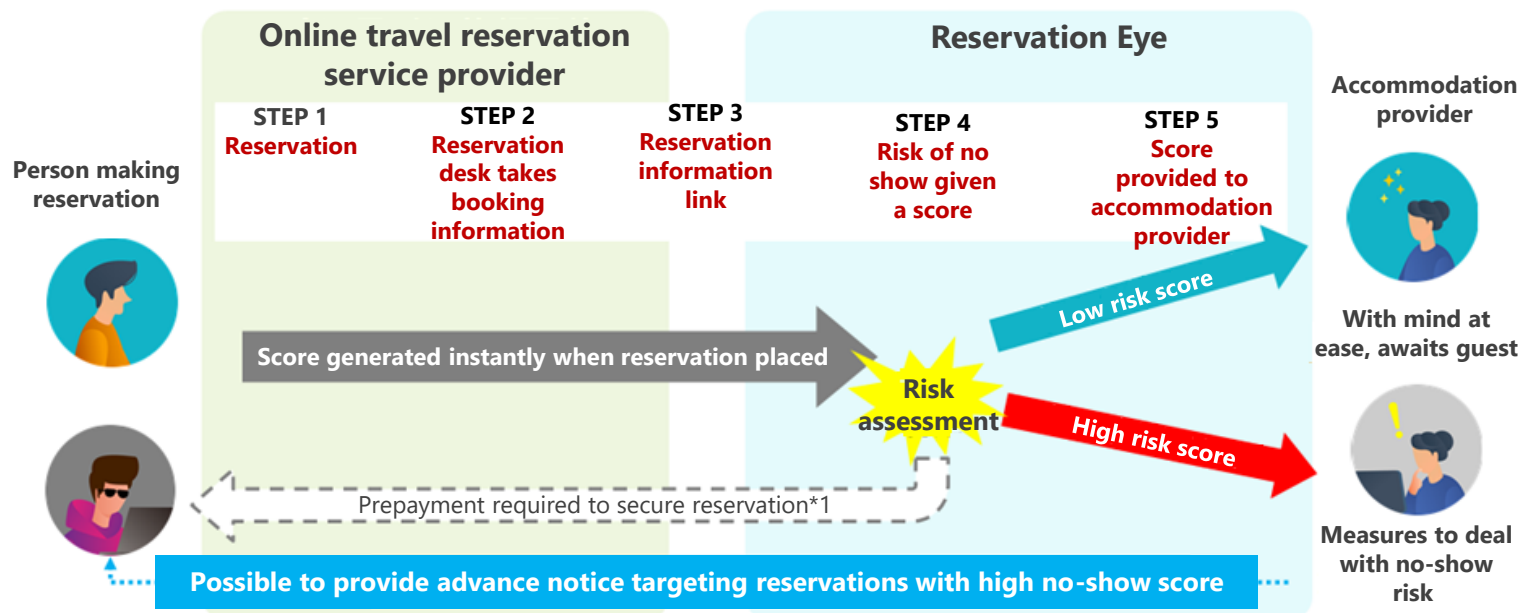


As an added note, under this model, we were able to predict the people targeted for this marketing campaign, including customers who had never purchased a financial product before.

DX Consulting x Services (Data Analytics: Industrial Sector)

- Problem of fraudulent reservations in the travel industry is linked to a dramatic reduction in revenue and lost sales opportunities for accommodation providers.
- To address this issue, we analyzed actual data from travel agencies to create a service that predicts the occurrence of last-minute cancellations and no shows (guests with a reservation who do not show up).

Outline of Reservation Eye Service that Predicts Occurrence of Fraudulent Reservations



*1 Going forward, plan is for service to provide scores to online travel reservation service providers as well, and when a reservation has a high no-show score, online travel reservation service providers will accept the reservation only if payment is received in advance of the stay



DX Consulting x Services (Business Co-Creation)

- Utilizing DX consulting capabilities, we engage with various clients on co-created businesses, beginning from service planning and launch stages.

T Square Solutions

T Square Solutions, a joint venture between Towa Pharmaceutical Co., Ltd., and TIS, has been selling comuoon, an interactive communication support device, since October 2019.



Interactive support device "comuoon"

The core technology is SonicBrain, which enhances the clarity of sounds through low distortion and extremely fine division of phonemes so that the brain can recognize the sounds more easily. Unlike conventional hearing aids that focus on the hearing-impaired listener, comuoon is a countertop, interactive support system that hinges on a compromise from the speaker-side of the conversation.

Devices have been set up at more than 4,500 locations, including medical institutions, treatment and learning facilities for people with disabilities, and at financial institutions, with total sales exceeding 9,000 units.

tance

TIS and Japan Card Network established joint venture tance Co., Ltd. The company provides stores with a business-support app platform and supports the shift toward DX.



"tance mall" service menu

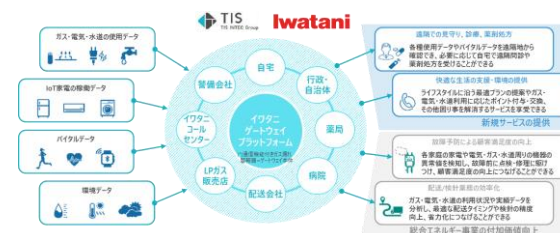
Access to tance mall, a service platform, began in July 2022.

Accessible on various devices, from payment terminals to general-use tablets, this platform allows users to draw on a wide selection of services helpful in running a store.

The platform makes it easy for store operators to enjoy the many benefits gained through DX, including the potential to attract more customers, enhance business efficiency and explore new sales routes.

Iwantani Gateway

Joining Iwatani Corporation, TIS co-created a new business—Iwatani Gateway—that demonstrates synergy with the LP gas business.



Overview of Iwatani Gateway business

TIS joined Iwatani Corporation and others in establishing Iwatani Gateway.

The plan is to jointly develop business platforms to bring the Internet of Things into homes using gas leak detectors equipped with a communication function and to go beyond simple extension of the LP gas business to create new businesses that demonstrate synergy with the LP gas business.

DX Consulting x Services (Local 5G)

- As an initiative linked to regional renaissance, we teamed up with sake breweries in the Aizuwakamatsu area in September 2021, and conducted verification of remote customer service and live streaming video commerce operations for regional producer struggling due to pandemic-related restrictions on travel and tourism as well as issues with promotional activities.

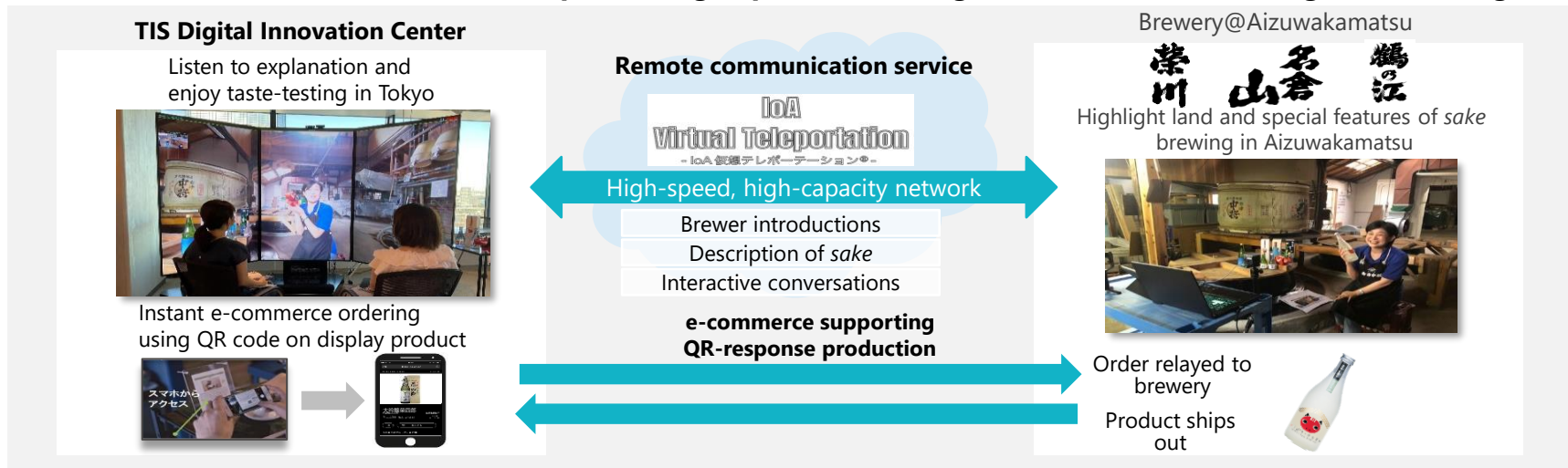
Used high-capacity communication tool to connect sake breweries in Aizuwakamatsu with location in Tokyo for remote customer experience

Issue: Business raised profile through participation at exhibitions throughout Japan, but restrictions on travel sidelined promotional and marketing activities.



Interactively convey the appeal and distinction of products and site even online, and verify perception of service solution for new remote customer service experience linked to regional renaissance

Provided remote customer service and purchasing experience through communication and digital technologies



Verification results indicated 60% of customers found experience comparable to in-person contact, and nearly everyone loved the products and would visit Aizuwakamatsu

→ Considering plan to provide framework for contacting customers and selling products despite physical distance

DX Consulting x Services (Local 5G)

- TIS was selected as a development promoter for the Tokyo 5G Boosters Project, a project to benefit society through development of applications utilizing 5G technology.
- We will also provide a verification environment using a local 5G network inside our own offices and leverage co-creation of 5G businesses with startups, emphasizing our own strengths, particularly in regard to cashless payments, healthcare and robotics.

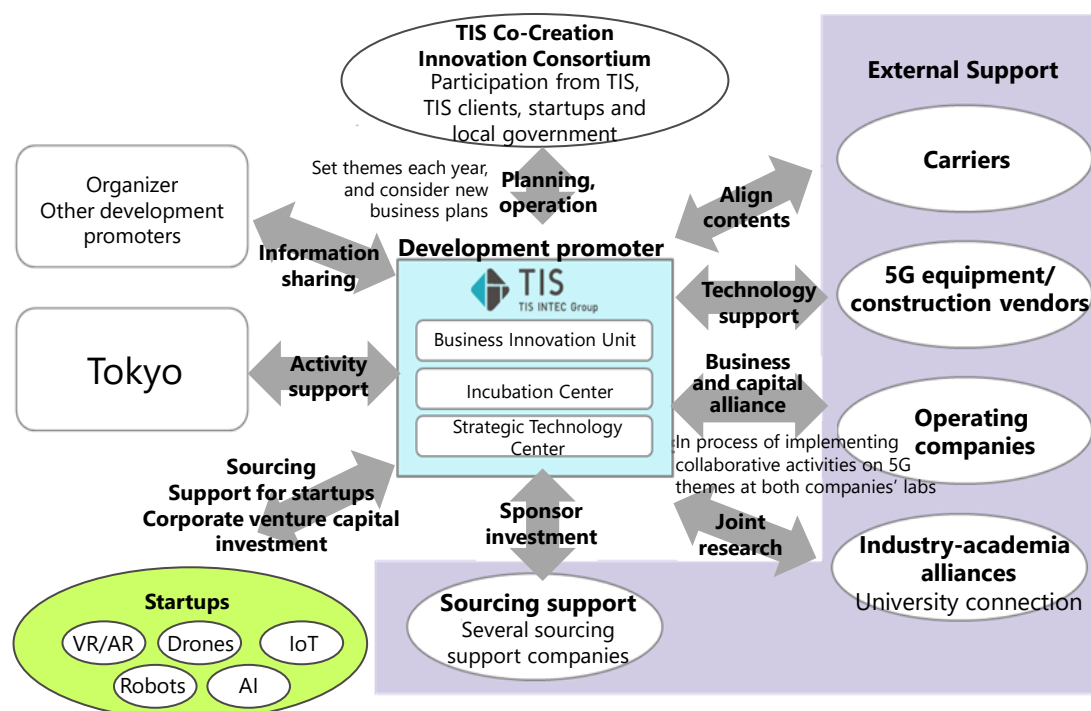
Mission

- ✓ We will incorporate such goals as the realization of a sustainable, new society using 5G technology and services into our philosophy and accelerate initiatives that bring public and private sectors together to solve social issues.
- ✓ As a private operator in the position of development promoter, we are allied with the city of Tokyo in supporting startups and other businesses. Accordingly, we aim to collaborate and cooperate with telecom operators and promote development of startups utilizing 5G networks and help them become commercial operations.

Business Activities

- The city of Tokyo invites companies as candidates for selection as development promoters to help support implementation of 5G applications, and provides multifaceted support to startups.
- Development promoters work in concert with the city of Tokyo, telecom operators and others over three years to provide network-side support, including capital and technology support as well as **business**-matching support, to nurture startups and turn them into commercial operations.

Business Overview



As a development promoter, TIS engages with external supporters, such as 5G-related players, including carriers, as well as operating companies and university research institutes, and drives support for startups.

DX Consulting x Services (UI/UX Design)

- When articulating a CRM plan for a client in the manufacturing industry, we provided DX consulting that included a UX design perspective on end-users.
- We suggested using data available to the client, prototyped a model based on actual data analysis to predict end-user cancellation of contracts (customer defection), and contributed to business innovation for the client.

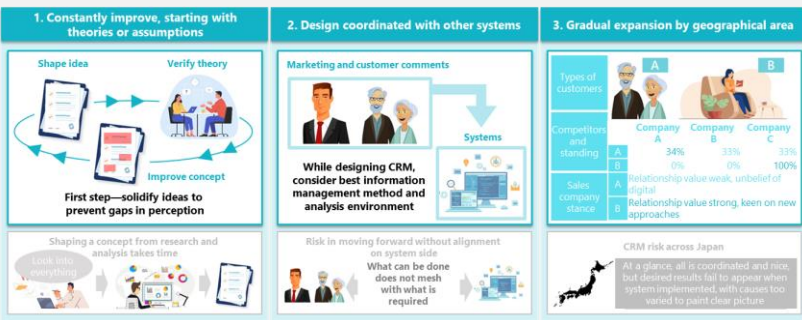
Overview of concept for CRM plan incorporating UX design perspective

- Overall CRM design aimed at raising customer satisfaction and improving spending per customer

Five elements of CRM system configuration

1. Customer development scenario
2. Services and product sales from customer perspective
3. Overall design of hub
4. Data collection/method of utilization
5. Mechanism for evaluating measures

- Once outline of what best CRM would be is prepared, make repeated improvements by verifying theories and pursue planning premised on gradual expansion, taking into account alignment with existing core system and characteristics of sales companies and areas.

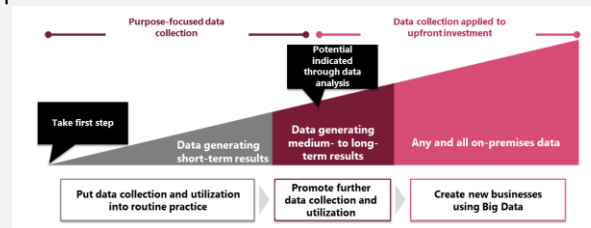


Apply to analysis of factors underpinning enhanced UX

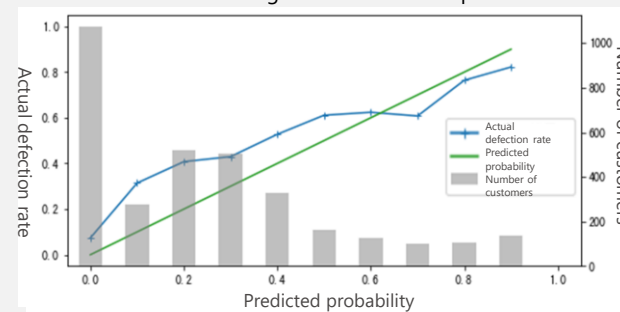
Reflected in plan

Data analysis to enhance end-user UX

- Determine data utilization steps and confirm if contract and customer data can be used to predict ways to prevent cancellation of contracts



Illustrating data utilization steps



Illustrating predictions generated using AI prediction model

- Offer hints to clients on business obtained through data analysis

- Change perceptions/habits**: First, instill idea of marketing activities using data
- Data collection**: Collect customer information essentially uncaptured by current methods
- Data management**: Snapshot manage customer status that now only needs simple updating

DX Consulting x Services (UI/UX Design)

- Fixel, which is involved in UI/UX design consulting for business systems, joined the TIS INTEC Group. The combination of Fixel's excellent design consulting capability and TIS' responsiveness to client needs and system configuration capability will enhance the value provided in DX services.



**Responsiveness to client needs
and system configuration
capability**



Design consulting capability

Available services

**UI/UX design
consulting**

- Support for building and operating design systems, underpinned by strength in UI/UX design consulting for business systems
- Ability to provide design services for various industries

**DX design
specialist team**

- Start by pinpointing issues in product and service design as well as business, and offer ideas, develop concepts and provide other support
- Set up teams with expertise in DX design, co-created with clients, and help produce products and services based on client business or team purpose (reason for existence in society).

Seek to provide emotional DX and functional DX.

Emotional UX

Focus on motivation and meaning in design from a user perspective so that consumers and society as a whole will readily embrace new services and products.

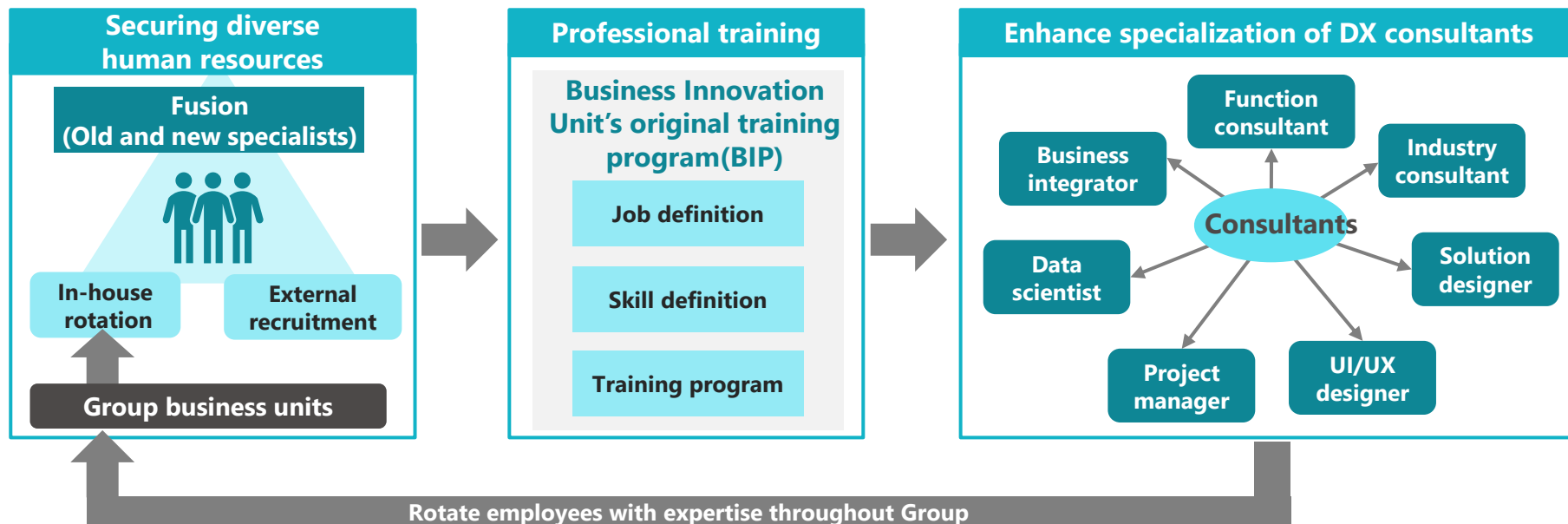
Functional UX

Create digital product UI/UX designs that highlight convenience so that people are more likely to use and continue using these digital products.

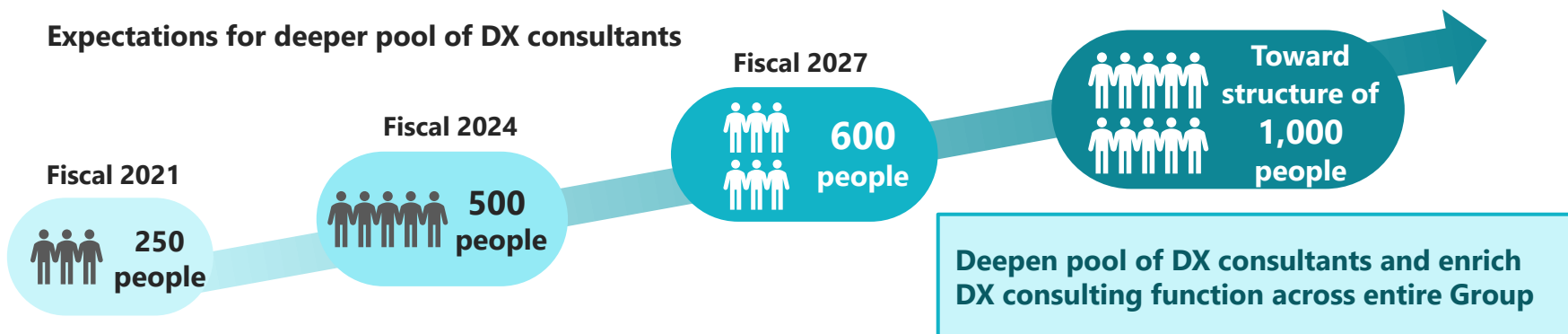
Build Platform and Structure to Leverage Consulting Business

- To lead the push toward a stronger frontline across the entire TIS INTEC Group, we will deepen our pool of DX consultants by going beyond external recruitment with an internal rotation strategy and other measures that will create a pool of excellent consultants and enhance their skills.

Blueprint for building platform/structure to leverage consulting business



Expectations for deeper pool of DX consultants

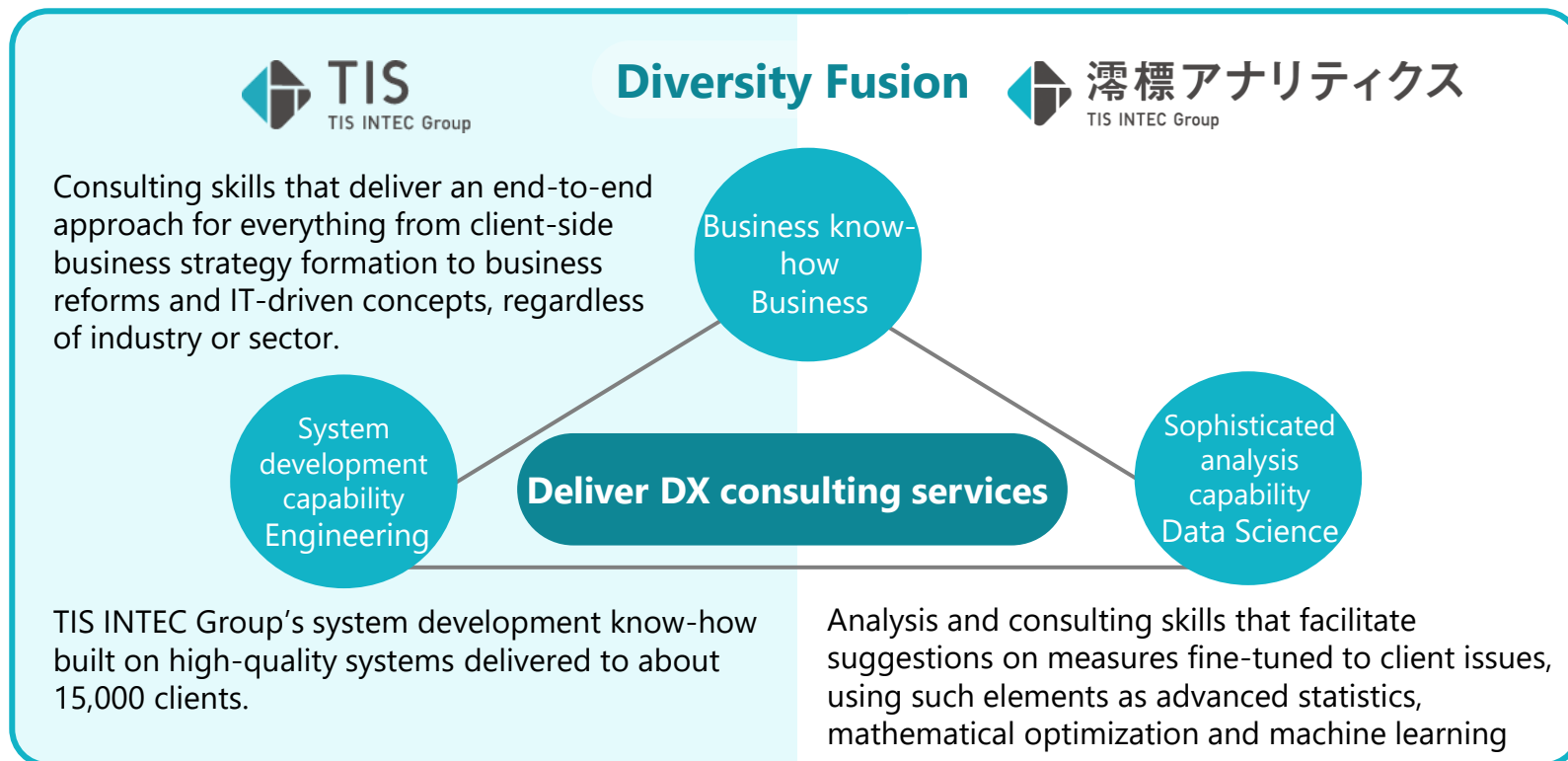


TIS INTEC Group x Miotsukushi Analytics



- The reason Miotsukushi Analytics joined the TIS INTEC Group is because the relationship will **fuse** Miotsukushi Analytics' sophisticated data analysis capability with the diverse client base, business know-how, consulting expertise and system design and development skills of the TIS INTEC Group and, as a corporate colleague facilitating the shift toward DX using data analysis as the launch point and finding real solutions to business issues, Miotsukushi Analytics **can provide DX consulting services**.
- We are particularly keen to focus our expertise on sectors, such as the finance sector, where the need to go digital is high.

Synergistic effects gained through Miotsukushi Analytics' involvement in TIS INTEC Group



Make society's wishes come true through IT.



TIS INTEC
Group

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