

Striving to be a Highly Virtuous Company

Our stakeholders are not just customers, shareholders, and employees. Consumers, business partners, and the community at large are also among our stakeholders. That is precisely why the SBI Group must recognize the social nature of corporations and contribute to the maintenance and development of society. To do this we think that it is essential to earn social credibility while operating our businesses.

The SBI Group uncompromisingly engages in customer-oriented businesses in accordance with the “Customer-centric Principle” and develops its business in such a way as to earn social trust.

Just as there are human virtues, we believe that there are corporate virtues. To harmonize corporate management with society, we need to enhance our corporate virtue by recognizing our social role and earning the trust of society. Going forward, the SBI Group will seek to continuously improve its corporate value and while also increasing its social value by further deepening relationships of trust with all stakeholders and promoting mutual development.



Customers

The SBI Group has set forth the “Customer-centric Principle” as its core management principle for business development and has put customer benefits first in its business activities. In addition, the Group has built one of the world’s first Internet-based financial ecosystems, in which non-face-to-face transactions are characteristic between the service providers and consumers. It is precisely for this reason that the Group has made various considerations to allow customers to complete transactions with peace of mind and a sense of trust, including thorough protection of personal information.

Employees

As a comprehensive corporate group that innovates without getting caught up in pre-conceived notions, we have implemented various measures such as the provision of open employment opportunities and the establishment of a robust educational system that includes a program for dispatching employees to the SBI Graduate School. In addition, through the realization of a fair evaluation and compensation system that rewards ambition and performance, we train employees to develop and pass down a unique corporate culture and to promote fostering a healthy work ethic.

Local communities

The foundation of the SBI Group’s business is the belief that without society, companies cannot thrive, and without companies, society cannot thrive. In other words, companies can only exist in society and cannot exist apart from society. At the same time, companies are an important component of society, and achieving a rich society would be difficult without companies. We will work to find solutions to social issues through our core business activities in a variety of different ways, thereby contributing to the maintenance and development of society.

Shareholders and Investors

We are engaged in sound and highly transparent management by actively disclosing information to shareholders and investors, communicating through general meetings of shareholders and financial results briefings, and striving to build better relationships. In addition to the self-growth and self-propagation of listed companies and manifestation of Group corporate value through the initial public offerings of unlisted companies, we will increase shareholder value through M&As, joint ventures, strategic alliances, and other such efforts.

Partners (suppliers)

The SBI Group is promoting open alliances in which Win-Win relationships are formed through partnerships with many non-Group companies across a variety of industries. Through these open alliances, we will collaborate with diverse partners to create a system that can provide comprehensive services to meet the diverse demands of various customers, which cannot be achieved by a single company.

Global environment

The SBI Group recognizes the importance of long-term coexistence between society and the natural environment, and that environmental issues have an impact on, and present both risks and opportunities to organizations and society. The SBI Group Environmental Policy has been established based on this recognition. Based on this policy, we will continue to contribute to the maintenance and development of a sustainable society through our business activities.

TOPIC

Contributing to revitalizing the local economy by utilizing digital regional currencies

The SBI Group has supported the issuance of digital currencies in several regions to date in order to promote regional revitalization and for revitalizing local economies through the use of blockchain/distributed ledger technology (DLT). Specifically, we have worked to support the issuance of the “TOKOWAKA Coin” at the Munakata International Conference on the Environment and the digitalization of premium gift certificates in eight locales, including Ukiha City in Fukuoka Prefecture. In May 2021, SBI Holdings, Kyushu Electric Power, and THE CHIKUHO BANK jointly established Machi no Wa Co., Ltd. This company will provide services to issue and operate local currencies and electronic premium gift certificates, etc., by utilizing the DLT-based local information platform of R3, a U.S. company in which the Group has invested, to promote the digitization and revitalization of regions by utilizing the knowledge, expertise, and resources of the SBI Group.



Contributing to Revitalization of Regional Economies through a Business Model that Integrates Banking and Securities Services



Mitsuhiro Enomoto

Manager
THE SENDAI BANK
SBI MONEY PLAZA
ISHINOMAKI

I was dispatched by SMBC Nikko Securities to THE SENDAI BANK SBI MONEY PLAZA ISHINOMAKI, which is jointly operated by THE SENDAI BANK and SBI MONEY PLAZA. I utilize the knowledge I have cultivated in securities sales activities to offer customers more advanced financial services. My image of the SBI Group was initially that it was a leader in online securities with low stock trading commissions. However, during the course of the collaboration, this view has changed so that I now see the SBI Group as a corporate group with a system that is capable of meeting all the financial needs of customers, having companies across all lines of business related to finance within the Group.

I have also learned a great deal from the deep ties between the SBI Group and regional financial institutions. The partnership between SBI MONEY PLAZA and regional financial institutions provides local customers with better management opportunities and regional financial institutions with expanded business opportunities, while the SBI Group brokers through the provision of various financial services. I feel that this bank and securities company collaboration is an excellent business model that benefits all parties. I will strive to contribute to the business as well as to the revitalization of the regional economy by continuing to leverage the knowledge that I have accumulated.

Producing Professional Human Resources with “Human Being Power”

I lecture on subjects in the fields of strategic marketing, global business, business planning at the SBI Graduate School. The distinctive characteristics of the SBI Graduate School include its implementation of an education system that utilizes the Internet (e-learning) since its opening in 2008, its emphasis on practical learning (such as business administration) and resourcefulness (moral education) based on Chinese classics and leadership, and its practical curriculum that nurtures entrepreneurship while taking advice from outside venture capitalists.

Through this education, the SBI Graduate School works to produce professional human resources who have mastered practical learning backed by theory and who are equipped with the ethical values and resourcefulness required of businesspeople who are capable of demonstrating leadership in a global society. In addition, by utilizing e-learning, we have removed the limitations of time and place to provide opportunities for people living in rural areas and even outside of Japan to further expand their careers, life choices, and perspectives. I believe that it is important that those of us on the faculty grow together with the students while striving to contribute to regional growth and development of domestic and foreign industries, as well as to the realization of an affluent and harmonious society through human resource development via e-learning.



Aiho Hosonuma

Professor,
SBI Graduate School

Striving to Contribute to a Better Society through Educational Activities Related to ESG Investment



Hiroyuki Miyamoto

Executive Officer
General Manager of Equity
Analysis Dept.
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We operate a website called “Comprehensive Guide to ESG/SDGs,” and I oversee educational activities for individual investors by creating and publishing articles and data on topics such as ESG investment by domestic investment institutions. In addition, our “Fund of the Year” recognizes funds with excellent investment performance and management, and we have established an ESG category to promote recognition in the industry. We believe that providing education on ESG investment through these efforts, particularly to individual investors, will help to establish an environment in which companies that emphasize ESG will be prioritized for investment and that this will, in turn, lead to indirectly supporting corporate ESG initiatives.

Group-wide, we are engaged in initiatives to contribute to increased adoption of ESG and SDGs. For example, our subsidiary SBI Asset Management manages “the SBI Global ESG Balanced Fund,” which selects stocks through the filter of ESG emphasizing the environment in particular.

Currently, institutional investors are the primary focus on the concepts of ESG and SDGs investment, but we hope to continue carrying out activities to spread awareness of the importance among individual investors and to leverage the leading position of the Morningstar Group in the field of ESG to tie them into further growth in this field.