



**Santhosh Karunakar**  
Chief Technology Officer  
Member, Management Committee

## INTRODUCTION

With Digital and Business transformation playing a major part in the successful execution of our business strategy, it takes strong leaders like Santhosh Karunakar to turn a vision on paper into a tangible reality. Being comfortable with change is paramount, and Santhosh has mastered that challenge, moving throughout his career from India to Tokyo to Dallas, Texas.

Santhosh describes his role in the transformation project, his journey across the world that led him to Texas, and his advice for anyone looking to lead a large-scale project.

**Strategic Operations might not be a familiar group to all our colleagues. Tell us what this ORIX USA functional area does and what your contributions to the team are.**

The Strategic Operations team is responsible for supporting the business strategy and objectives of ORIX USA by developing and implementing sustainable long-term technological strategies to help all departments or

divisions within the organization. We view problems as opportunities to bridge gaps through technology and process innovation.

**Digital and Business Transformation is a major initiative. Explain what we hope to accomplish and specifically, what your role is leading the Enterprise Resource Planning (ERP) Implementation as part of this effort.**

Digital and Business Transformation is aimed at leveraging digital technologies and their supporting capabilities to create a robust new digital business model for the firm's operations and ultimately to improve our performance. The integration of digital technology into all areas of a business fundamentally changes how you operate and deliver value. It's also a cultural change that requires organizations like ours to continually challenge the status quo, experiment, and get comfortable with the idea of ongoing change.

I lead our ERP efforts with the functional/technical experts within the ORIX USA Group, along with our external partner.



**The Karunakar family visits Moraine Lake and Banff National Park in Alberta, Canada.**



Apart from ERP, we are also focused on system standardization across the ORIX USA platform by function, as well as working on other IT initiatives, including business process automation and Artificial Intelligence.

**What has been your career path to getting to your current position? Did you make any unexpected choices along the way?**

My career started in software development with a leading software firm in India. Over four years there, I had the opportunity to work with multiple industries spanning from insurance, manufacturing, finance, and more. As I was winding up an assignment with ING Netherlands in 2002, I received an opportunity to work for Hudson Advisors in Tokyo in a techno-functional role covering investments across real estate, equity, credit and other financial assets. My initial challenge for the first few years was to learn the Japanese language so I could start conversing in the office and in my daily life.

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I led multiple efforts within the organization, working closely with our Chief Financial Officer (CFO) and Chief Operating Officer, David Nishida, who at that time was President and CFO of Hudson Japan. Ultimately, I worked at Hudson Advisors for 18 years before making another change. After 10

years in Japan, I moved within the firm to their Dallas location, leading local and global initiatives from there.

**Why did you decide to join ORIX USA?**

In 2022, I got the opportunity to join ORIX USA and work on the strategic initiatives that the group was planning. Getting an understanding of the challenges and opportunities of the role directly from David Nishida made my decision to join ORIX USA much easier. I also welcomed the chance to work with him again, this time at a diversified firm like ORIX USA.

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**What is the greatest challenge you’ve had to overcome in your professional life? What advice would you give to others?**

At a previous firm, coming up with a custom payment solution that catered to the different banking environments of North America, Europe and the Asia Pacific regions was not only challenging from a technical design perspective, but also covering all the bank’s breadth of functional requirements was quite an undertaking. For anyone taking on a large project with a far-reaching scope, it’s important to trust in your team and work together across geographical and functional areas to review requirements and technical specifications. You also need to communicate regularly as well as ensure your manage stakeholder expectations along the way.

**What do you like to do in your spare time?**

I like to travel with my family and enjoy nature. I also volunteer at the Coppell community garden in the Dallas area where the produce is donated to Metrocrest services, a group specializing in helping others through crisis situations.