

Improving UI and UX

We are improving UI and UX in our digital channels to bring our customers even more convenience. In the fiscal year ended March 2024, we remained focused on improving our application forms for new customers as we did in the previous fiscal year.

We improved the screen for submitting personal identification documents (see the diagram to the right) and the screen for entering workplace data, with the goal of making application forms easier for customers to understand and use. Customers were leaving the application process at the workplace data entry screen because they did not have the necessary workplace information at hand when entering the data. In response, we updated a function that aids customers in entering workplace data. This change improved the ratio of customers leaving the application process at the workplace data entry page.



Operational Improvement Activities

At ACOM, we are continuously engaged in activities to improve our operational efficiency to ensure we can respond to environmental changes in each of our business and functional strategies and build a foundation for future growth. In addition to simplifying and abolishing operations, we are also making use of Excel functions, macros, and Power Query, and digital tools such as RPA systems. In the fiscal year ended March 2024, we were able to reduce more than 174,000 hours' worth of operations. We are using the freed-up time to hold study sessions that will help to improve employees' abilities and skills. This time is also

being used to explore additional operational improvement measures.

Furthermore, we began using generative AI internally in the fiscal year ended March 2024. The goal is to improve operational efficiency so that we can foster an environment in which employees can focus on more creative activities. We also expect to use generative AI in customer service operations. First, we are promoting the use of generative AI through activities such as ideathons* and hands-on seminars, in order to instill its use in-house.

* An ideathon is a term that combines the words "idea" and "marathon" to describe an event held to produce fresh ideas.

Expanding Smartphone Payments

In response to the growing demand for cashless payments, we began supporting compatibility with Apply Pay® in April 2022, and Google Pay™ in May 2022. Customers may now use ACOM credit cards by holding their smartphones over contactless payment terminals, instead of carrying their credit cards.

Furthermore, during the fiscal year ended March 2024, we released a function that enables customers to easily register their credit cards on their smartphones. Previously, customers had to complete procedures requiring more than 10 taps in the registration process, such as entering their card number, their name using the alphabet, and undergoing SMS verification. This registration process can now be completed with only three taps.



DRIVE Business Contest

To achieve our vision through creative and innovative management, and to build an organizational culture in which challenge is encouraged and mistakes are tolerated, at ACOM we began the DRIVE Business Contest in 2023 as a bottom-up contest.

The contest name DRIVE aims to inspire employees to drive their ambitions forward and reinvigorate ACOM Group's activities.

The first DRIVE contest was held in 2023. We accepted a wide range of submissions for this event, including measures that contribute to new businesses and the growth of existing businesses, as well as measures that contribute to ACOM Group's reform. Ten teams of applicants whose submissions passed the document screening process from among numerous submissions refined their submissions with support from external partners, before proceeding to the final judging session, which included a judging panel of officers including the president. During the final judging session, submissions were selected for the Grand Award, Excellence Award, and Special Award through a strict judging process. We plan to implement the projects selected for the Grand Award and Excellence Award, with a view to bringing each project to fruition.

Through the DRIVE Business Contest, we will continue to provide employees with opportunities to consider ACOM Group from a management-oriented, medium- to long-term perspective. We aim to foster a sense of ownership among employees so that we can build an organization that achieves creative and innovative management.



Interview with Employees

Reflections on Receiving the Grand Award in the DRIVE Business Contest

Shuhei Egawa Consolidation Team, Treasury Dept.
Akifumi Kinoshita Treasury Dept.



Could you please tell us what made you want to submit your idea to the DRIVE Business Contest?

Under the rules of Japan's Banking Act, ACOM was previously limited to conducting only financial business. Following a 2021 amendment to the Banking Act, ACOM is now able to enter businesses other than financial services. We wanted to create a new business that everyone would be thrilled and excited about. Given that ACOM sometimes has a negative image in society as a result of our business in the consumer finance industry, we also wanted to dispel that image and transform ACOM into a company that people on the outside can fully accept. Based on these aspirations, we submitted our idea for a new business.

What were the best things about taking on this challenge?

Previously, we didn't have any opportunities to participate in formulating and proposing new businesses because we were engaged only in accounting and

tax-related work in our daily operations. For this reason, this business contest provided us with a fresh viewpoint, such as the opportunity to examine issues from perspectives that we had not previously considered. Moreover, we conducted interviews with employees and sought their input on operational matters during the process of considering new businesses. Nobody dismissed our ideas, and people gladly offered their advice. We were reminded of ACOM's collaborative corporate culture.

What are your aspirations for the future of the new business proposal you have submitted?

Given that we conducted market research and hypothesis verification over a short period of around three months prior to the business contest, we will need to perform more detailed market research and feasibility assessments to realize this project in the future. Based on the findings of those studies, we would like to properly determine whether we will be able to commercialize the project.