

Promoting Diversity Based on The Spirit of Human Dignity

Message from the Director in Charge of Human Resources

Ensuring Personnel Development Drives the Improvement of Our Corporate Value

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Executive Managing Officer



To achieve the ACOM Group’s vision and continue to respond to all our stakeholders’ expectations, the growth of each and every one of our employees is paramount. I believe that a learning platform that can maximize employees’ desires to take on new challenges is essential if we are to develop a workforce that respects the capabilities, ideas, and values of a diverse range of individuals, and that can embody our corporate philosophy. As the first step, in the fiscal year ending March 2024, we launched the Digital Human Resource Development Program to develop individuals who can play a part in our promotion of digital measures. Each session within the program has a specific objective, from the development of a digital mindset to the acquisition of specialist skills.

In addition to personnel development, we are also focusing on the creation of a strong organization through improved job satisfaction. One key theme in our Medium-term Management Plan is to “increase employee engagement through ingraining the vision.” To do so, since the fiscal year ended March 2023, we have hosted a program to enhance understanding of our vision among all

employees, with company officers acting as facilitators. The program itself aims to clarify the “link between operations and the vision” and “criteria for decision-making in daily behavior.” I hope that giving meaning to their work will boost the sense among employees that they are contributing to society and the organization, and in turn lead to better job satisfaction.

Our personnel measures have also received wide acclaim from outside the Company. As part of the employee welfare recognition program Hataraku Yell, for example, we have received the highest rating for two consecutive years for our efforts to improve employee benefits. For employee engagement, we ranked fourth in the large corporation category.

We have also positioned human capital as a central pillar of our sustainability measures. In addition to promoting diversity based on The Spirit of Human Dignity—which is a key part of our corporate philosophy—we will strive to create workplace environments where employees can work in comfort and with thorough job satisfaction. In doing so, we will strive to contribute to enhanced corporate value.

The “spirit of human dignity” means that we have a constant sense of gratitude to all stakeholders, extending to shareholders and business partners as well as customers and employees, as we build relationships of mutual respect. We set respect for the fundamental human rights of all people as the foundation of our actions. By respecting, recognizing, and accepting each other’s differences in attributes such as gender, age, ability, marital status, and nationality, we promote making the most of the innate abilities of all people and allowing them to do their best.

Promoting Women’s Participation

ACOM respects the abilities, ideas, and values of our diverse workforce and creates an environment in which each individual can play an active role. In the fiscal year ended March 2023, female employees—selected via open recruitment to form the Women’s Activity Working Group—examined measures for promoting women’s participation from their own perspective, and made recommendations to Directors. Action is underway to

implement several of the recommended measures in cooperation with the Human Resources Department. In addition, we have established the Woman Career Program, a training program to help female employees recognize the need for autonomous career development and support the challenge of stepping out of their comfort zones. We have set a target of increasing the percentage of female employees in managerial positions to at least 9.0% by the end of the fiscal year ending March 2026.

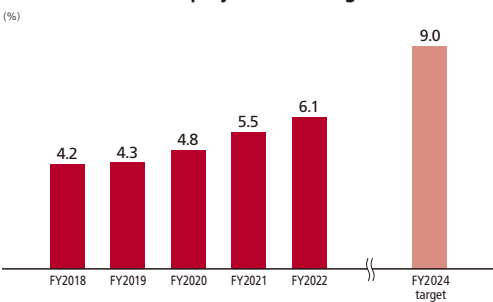


Women’s Activity Working Group



Woman Career Program

Share of Female Employees in Managerial Positions



Promoting Health and Productivity Management

We believe that the physical and mental health of employees leads to happiness for employees and progress for the Company, so we enacted our Declaration of Health and Productivity Management in October 2021. We are working on that basis to build an environment in which our employees can “work with happiness and vitality.” The Human Resources Department Director, Human Resources Department, the Hygiene Committee, industrial physicians, ACOM Health Insurance Association, and other parties are cooperating to build a health and productivity management promotion system.

For the purpose of further promoting health and productivity management and publicizing the details of our health and productivity management initiatives internally and externally, we created the Health and Productivity Management Strategy

Won the Superior Company Welfare Award for the Second Consecutive Years

One element of our corporate philosophy is the spirit of human dignity, and we are eager to enhance our welfare plan to help each and every one of our employees to achieve their life plans. We have introduced a cafeteria plan that allows employees to select their favorite welfare services within the scope of points they have been allotted, and a by-the-hour annual leave plan that allows employees to take leave in one-hour increments.

For the second consecutive year, we won the Superior Company Welfare (General) award, which is conferred on five companies taking particularly outstanding actions in the Hataraku Yell program for commendation and certification of corporate welfare. ACOM’s award was in

Vision Ingraining Program

In the formulation of our Medium-term Management Plan (from the fiscal year ended March 2023 to the fiscal year ending March 2025), our vision was revised to better clarify our commitment to each stakeholder. The Vision Book was created and distributed to all employees in order to link this new vision to their operations and to clarify the criteria by which they make decisions about our daily actions.

Since September 2022, we have been holding events under our Vision Ingraining Program in which participants utilize the Vision Book to consider our vision. In order to ensure that each and every employee approaches his or her own work with a sense of pride, mission, and ownership, our Directors, serving as facilitators, worked with approximately 20 employees in each session to link the Company’s vision with their daily operations. In contrast to previous training sessions where our Directors would talk about the ACOM vision structure, the Vision Ingraining Program emphasizes on-site dialogue rather than one-way communication from Directors. This program consists of four major sections: (1) Importance of the vision, (2) Understanding the content of the vision structure, (3) Connection between the vision and operations, and (4) Determining action plans to realize the



Map in 2022 and made it available on our website. For the second consecutive year, our efforts in this area were recognized and we were selected as a Certified Health and Productivity Management Outstanding Organization jointly by the Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi. We will continue to build an environment where “tomorrow can be even happier than today,” so our employees and their families can lead lives of vitality.

recognition of its measures taken in welfare programs to address a range of issues, such as balancing work with childcare and nursing care and measures against early job turnover among newly hired graduates.



vision. These were mutually discussed among Directors and employees based on the characteristics of each department and center’s operations, and actions for achieving the vision were clarified.

As a result of this initiative, satisfaction with the “communicating and conveying our philosophy” item in the engagement survey has improved.



A Vision Ingraining Program session



● Winning 4th Place in Our Division in the Best Motivation Company Award 2023

Since 2019, we have been conducting employee engagement surveys<sup>\*1</sup> provided by Link and Motivation Inc. We take items with large gaps between the “expectation level” and “satisfaction level” as tasks for the organization to address, and make various improvements.

In March 2023, we received the fourth place and excellence award in both the Best Motivation Company Award 2023 (corporate award) and the Motivation Team Award 2023 (departmental award), respectively, both organized by Link and Motivation. The Best Motivation Company Award is presented to companies among those which implemented the employee engagement survey by Link and Motivation in 2022 and achieved high engagement scores.<sup>\*2</sup> We believe that the very high levels of “expectation” and “satisfaction” for “supportive behavior toward subordinates” and “sense of unity in the workplace” led to our winning the award.

The Motivation Team Award is given to departments that have shown improvement in organizational



conditions, and our East Japan Business Promotion Department Call Center received the award for excellence. The award was given for high scores in the areas of “supportive behavior toward subordinates” and “clarification of the team’s mission and goals,” which led to a significant increase in the overall score.

We will go on promoting the development of a workplace environment with even more job satisfaction.

<sup>\*1</sup> A survey for measuring employee expectations and satisfaction in 64 items in 16 areas which impact employee engagement, in order to visualize the state of engagement in an organization  
<sup>\*2</sup> A quantitative measure of the degree of mutual understanding between employees and the Company based on the results of expectations and satisfaction levels of all employees, calculated as a deviation value

● Challenge what you want to start! Project

For a long time, we have been marketing its products with the key message of “ACOM for the first time,” but our support for “first time” is not limited to the field of card loans. We are implementing the Challenge what you want to start! Project to support people taking new steps toward a brighter future and realize a society in which everyone can take on the challenges they want to make.

This project invites people who want to try something new, and dispatches Hajimete Coaches, who are professionals in their respective fields, to selected people to provide them with full support to try new things in close coordination with a coach. In 2022, of the 413 people who submitted new things they would like to do, such as skydiving or playing the *shakuhachi* instrument, we selected new things from five passionate individuals after a series of interviews and other screenings. Videos from their new challenges can be viewed on YouTube.



ACOM Official YouTube Channel: Challenge what you want to start! Project (Japanese only)

Interview

Received an In-house Award for the Best Motivating Leader for Improving Organizational Engagement



Fumie Ota  
Senior Manager  
West Japan Business Promotion  
Department Call Center

Q. As an organizational leader, what do you stay mindful of on a daily basis?

Rather than a top-down approach, I try to incorporate a bottom-up approach in our organization. The call center I am responsible for has approximately 160 employees. With so many employees, it would be easier for a manager to do his or her job by directing people in a top-down approach. But, being directed by a supervisor makes a subordinate feel made to do their job. My sensibilities are strongly toward the bottom-up approach, as it leads to the growth of each employee by thinking and working on his or her own. I am committed not only to providing opportunities for our employees to boldly take on challenges, but also to supporting them when they need help.

I also value communication on a daily basis. I try to actively communicate with my subordinates in order to instill an atmosphere of smooth communication throughout the organization. Thanks in part to this, we enjoy a cheerful atmosphere across the organization, and even new employees are freely able to talk with me. I am enjoying watching our organization’s trajectory toward a brighter place, and I believe that we

provide better quality in our work when we can enjoy cheerful, happy work.

Q. What is your key to motivation?

The growth of my subordinates is my daily motivation. I provide opportunities for our subordinates to take on various challenges so that they can grow. For example, as part of our efforts to promote growth, we regularly hold study sessions for employees to share their skills within the organization. Not only are these study sessions a good experience for the studying employees, but also for the instructor employees holding the session, since they consider in advance about how to convey their message in an easy-to-understand way, and how to get other employees to want to be instructors. It makes me happy when their toiling results in a good study session.

● ACOM Miru Concert Monogatari

With the three ideas of “we want to do something for someone,” “we want to see more people smiling,” and “we want to build good relationships with local communities” in our hearts, we have been organizing the ACOM Miru Concert Monogatari since 1994. To date we have organized 258 concerts attended by over 240,000 people, with a cumulative total of 5,000 volunteers. (As of the end of March 2023)

These concerts are intended to promote openness and understanding so that everybody who attends can deepen their mutual understanding through shared emotion, enjoy the events from the heart, and naturally reach out to anyone who is troubled. We are also taking steps to allow people with disabilities to enjoy the concerts, such as introducing sign language interpreting and visual aids, as well as expanding seating areas for wheelchair users.



A piano trio concert with accompanying shadow puppetry. Sign language interpretation was also provided



Concerts are run by ACOM employee volunteers



Young children and people with disabilities are also welcomed