

# Pursuing Creative and Innovative Management that Uses Digital Technology

As all of society moves forward with digitization, we need to generate new value by using data and digital technology to the full, rather than just reacting to change.

We are the leading company in the consumer credit market, and we have always been innovating, with things like developing MUJINKUN, the first automated application booths in the industry, and starting our credit card business. We will go on delivering new value, with the mindset of “surpassing yesterday’s ACOM,” unbound by conventional concepts.

## ● Smartphone Payments

In line with the growing popularity of cashless payments, in April 2022 we enabled Apple Pay®, and in May Google Pay™, on the ACOM Mastercard. Users can now use our credit card to make cashless payments using their smartphones, without having to carry their cards around with them.



## ● Improved Application Procedures

We are improving UI and UX in our digital channels to bring our customers even more convenience. With more than 90% of our applications coming via online channels, in the fiscal year ended March 2023 we focused on improving our application forms for new customers to reduce the time and stress that comes with inputting details.

Specifically, among other measures, we updated the overall colors, the sizes of the input fields and text and other design elements; added sections to address customer concerns (promising to not call customers’ workplaces without their consent, for example); refined the input details required; and increased the number of pages to reduce the input required on each screen.

As a result, in March 2023, the application completion rate (customers who reach the application form and go on to complete their application) increased by 7.8 percentage points over the previous year.



## ● 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 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 June 2022, we assigned a chief operational improvement officer and an operational improvement supervisor to each department, creating a company-wide system for the promotion of operational improvements. The role of the supervisors in each department is to discover issues in daily operations and independently engage in improvement activities. The Operational Reform Team within the Business Process Management Department is dedicated to training these supervisors and hosting hands-on seminars to equip them with the relevant expertise. The Team also hosts regular meetings to share progress and examples of operational improvement projects at each department.

In the year ended March 2023, we were able to reduce more than 90,000 hours’ worth of operations, which was significantly more than our target of 60,000 hours. Moving forward, to acquire expertise on digital transformation and other areas for our improvement activities, we will also invite external instructors to hold training sessions in-house.

## ● DRIVE Business Contest

To achieve our vision through creative and innovative management, and to build an organizational culture in which endeavor and mistakes are encouraged, at ACOM we host the DRIVE Business Contest. We accept a wide range of submissions, from measures that contribute to new businesses and the growth of existing businesses, to measures that contribute to company reform. Submissions that pass the document screening process are refined with support from external partners, before applicants make their final pitch. The ultimate aim is to kickstart projects based on the successful pitches.

The name DRIVE aims to inspire employees to drive their ambitions forward and reinvigorate company activities. Through initiatives like this, we will provide employees with opportunities to think outside the confines of their regular duties. By having them consider the Company from a management-oriented, medium- to long-term perspective, we will aim to foster a sense of ownership among them so that we can achieve creative and innovative management.



Workshop to create new ideas

## Interview

### Boosting Operational Efficiency through Robotic Process Automation (RPA)

#### Q. What do you place most importance on in your work?

I belong to the Operational Reform Team, and we work to improve operational efficiency through use of RPA. I’m involved in robot production, and compared to system development, there is a large scope for discretionary decisions. As such, I focus on the following:

1. To produce easy-to-use robots
2. To provide added value on top of user requirements

#### Q. What type of robots have you produced?

I’ve created a robot that undertakes the work required when transferring credit to other departments, such as suspending customers’ credit cards and registering the transfer destination. This process is ideally suited to automation as it is both regular and requires a lot of work. We therefore proposed automating the process using RPA to the department in charge. After reviewing which areas could be automated and making system improvements, we were finally able to introduce the robot. The robot has reduced 605 hours’ worth of work across the year.

#### Q. Is there anything you would like to challenge in the future?

I would like to enhance employees’ knowledge of operational improvements. This is because a lack of expertise in digital fields and new technologies and a reluctance to change can often hinder our efforts to improve efficiency. That said, with operational improvement supervisors in place within each department since the year ended March 2023, I do feel as though awareness of operational improvements is growing. Moving forward I would like to promote this improvement-oriented culture throughout the workforce.



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