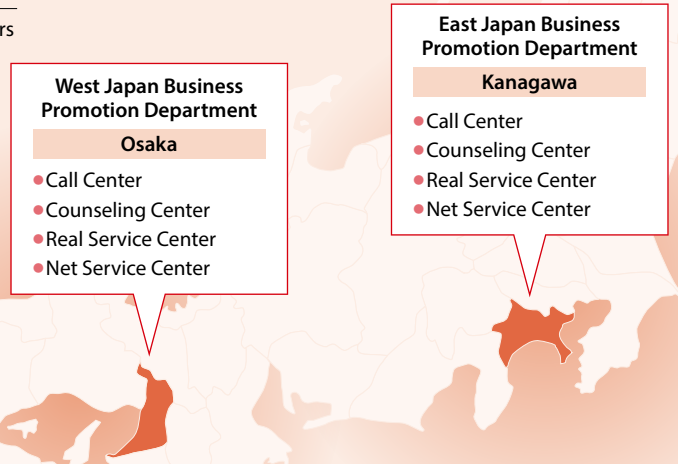
Ensure Customer Satisfaction and Trust

Initiatives on the Business Front Line

ACOM operates contact centers in Kanagawa Prefecture and Osaka Prefecture. As frontline sales offices, these are the source of our customer satisfaction. The term "contact center" collectively refers to the Call Center, Counseling Center, Real Service Center, and Net Service Center, which interact directly with customers and provide services tailored to the needs of each customer.
Employees working at our contact centers must have strong dialogue skills in order to accurately grasp customers' needs and suggest optimal services. Furthermore, as ACOM's business operations are regulated by the Money Lending Business Act, specialized expertise and high-level skills based on an understanding of the law are essential. As we believe that employees display these abilities best when they are employed full-time, permanent employees comprise over 90% of our contact center workforce. This is one feature that characterizes ACOM's customer satisfaction (CS) management.

Ratio of Permanent Employees at Contact Centers





Roles of Contact Centers

Call Centers

Responding to customer inquiries and providing information on services

Responds to customer inquiries concerning contracts and service usage.
Also contacts customers by telephone to provide information on changes to their credit limits and request the submission of income certificates.

1 Application → 2 Screening → 3 Contract → 4 Loan → 5 Repayment

Real Service Center

Automatic contract machine reception services and document management

Processes new applications via nationwide automatic contract machines and handles various procedures such as contract reactivation, contract renewal, and card issuance.
Also handles registration and verification of income certificates submitted by customers across the country.

Net Service Center

Processing online applications

Responsibilities are centered on completing contract procedures and reporting screening results to new customers who applied online.
Also reviews and registers application information and submitted documents, provides telephone support, and approves credit for new contracts.

Counseling Center

Repayment consultations and receivables management

Reminds customers of repayment dates and confirms the status of overdue payments via telephone, email, and an automated calling system.
Also provides consultation for customers experiencing difficulty making repayments, suggests repayment plans, and handles administrative procedures relating to payment processing and refunds.

Ensure Customer Satisfaction and Trust

Comments from Contact Center Employees

——What kind of value does your work offer stakeholders, and how is it affecting the world as a result?

Otake Whether it's an urgent expense, an unexpected necessity, or preparation for the future, I strive to alleviate customers' economic concerns by providing swift, reassuring services that enable them to afford the purchases and experiences they desire. At the same time, I conduct appropriate credit assessments based on application information and interviews, and if there seems to be a risk of financial fraud, it's my job to act as a brake and check that the customer isn't being defrauded. I feel that in addition to stimulating economic activity, I'm contributing to a healthy financial environment by reducing financial trouble, which is a problem in society.

Sagawa I think that by carefully listening to customers' wishes and offering proposals tailored to their circumstances, I'm giving customers peace of mind and helping them live an abundant life. Improving the soundness of our transactions with customers helps consumer finance to be perceived as a more familiar presence. I think this will help build relationships where ACOM is seen as a company that's there to help in difficult times.

Kubo By alleviating customers' financial concerns, I give customers greater peace of mind and contribute to improving their quality of life. Reviewing interest rates, monthly repayment amounts, and repayment plans frees up space in household budgets, which helps to stabilize people's lives. I also think that reviewing repayment plans to make them more manageable contributes to realizing a more sound financial environment for society as a whole.



East Japan Business Promotion Department
Net Service Center
Shiho Otake

Manager of the department responsible for processing and screening online customer applications



East Japan Business Promotion Department
Counseling Center
Daichi Sagawa

Responsible for providing repayment consultation for customers

——What do you personally consider to be important when providing this value or fulfilling your role?

Sagawa For me, it's considering a customer's situation even more than the customer does. Because we communicate over the phone, most customers initially feel nervous when they talk to me. I make a point of listening carefully and seriously considering what the best option would be for each customer. When customers sense this intent, they tend to gradually open up and share their circumstances and thoughts. I find it greatly rewarding when, through such dialogue, I'm able to develop a plan with the customer that they are satisfied with.

Kubo Even while working to increase the number of contracts and balance of receivables, I pay attention to improving customer understanding and satisfaction. First, I listen carefully to gain an accurate picture of each customer's life circumstances, including their personal situation and repayment plans. Then I explain both the advantages and disadvantages in a way that's easy to understand. I feel that these efforts help to build lasting relationships of trust with customers.

Otake I emphasize having a "Customers First" stance. There are many reasons why customers apply to use our services. While of course I process applications promptly to suit customers' spending plans, I also focus on creating an environment where customers can use ACOM with peace of mind, by supporting them if they feel anxious or uncertain and listening attentively to what they have to say.

——Amid a changing society, what role will your work fulfill going forward? And how do you want your work to transform society?

Kubo Going forward, customers' household budgetary circumstances will continue to change due to changes in the social landscape, inflation, and the diversification of lifestyles. Amid this changing environment, refinancing loans will become even more important as a way to optimize repayment burdens and stabilize customers' livelihoods. By fulfilling that role, ACOM will contribute to the realization of a society where anyone can make assured, positive decisions without being affected by financial anxieties.

Otake An increasing number of customers are applying online. This means that it is more important than ever for each of us to improve our judgment, build up our expertise, and assess customers' credit-worthiness appropriately. I want to help eliminate the social issue of financial fraud by maintaining a strong awareness of lender responsibility and providing detailed explanations and information to customers at risk of falling victim to fraud. And I want to contribute to creating a culture where people can seek advice when they need to, without keeping their anxieties to themselves.

Sagawa Digital transformation is making progress in our operations. However, digital technology alone can't draw out customers' true intentions and perceive their unspoken thoughts. Even in the future, addressing each customer's individual concerns and providing optimal solutions will be an important role for us. By continuing to fulfil this role, I hope to realize a society where the name "ACOM" carries similar connotations to "family," in the sense that it is a partner one can turn to in times of trouble.



West Japan Business Promotion Department
Call Center
Toshiki Kubo

Responsible for recommending and providing information on refinancing loans

Ensure Customer Satisfaction and Trust

Fusing Human and Digital Capabilities

Guided by our philosophy of "Customers First," we are working to enhance customer convenience by expanding our use of digital technologies through means such as introducing automated voice calling and self-service automated contracting, while providing meticulous human support as the foundation of our service.
Although we use digital technology in areas calling for routine procedures and prompt responses, we focus human resources in areas where attentive communication is required, such as in providing consultation or proposals that consider individual customers' circumstances. Combining human and digital capabilities enables us to provide optimal services and a better customer experience.

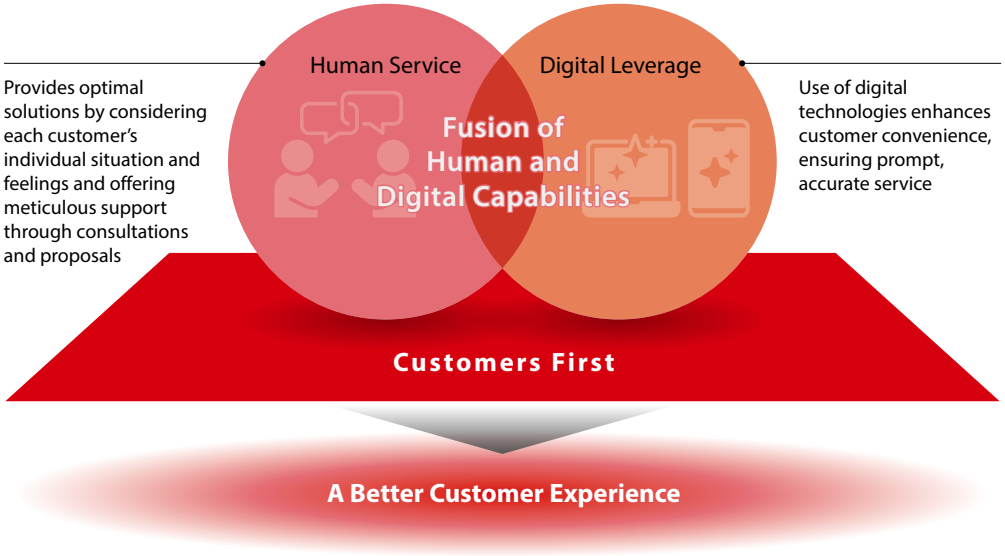
Automated Voice Calling System

We have introduced an automated calling function into our repayment consultation operations to automate contact with customers in the early stages of delinquency. This has enabled us to optimize resource allocation by reassigning personnel from these customers to customers with long-term delinquencies. Assigning personnel to customers requiring more intensive support has enabled us to make repayment consultations more efficient, and also helps to control provision for bad debts.

Use of AI in Business Operations

In December 2023, we released an AI tool based on ChatGPT set to opt out of training, and have since introduced various AI tools for specialized tasks, always working to foster a culture in which every employee makes use of AI. However, the use of AI in customer-facing operations remains a challenge for the future. Going forward, we will promote the use of AI agents and similar tools to improve convenience for customers and employees and increase operational efficiency.

Supporting Customers by Fusing Human and Digital Capabilities



ACOM's Initiatives

