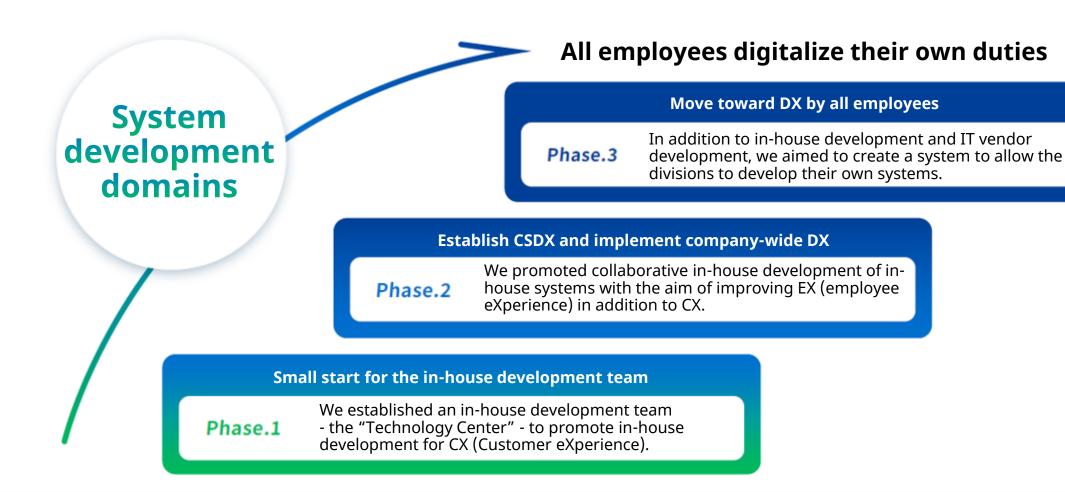






#### A History of DX at Credit Saison (1)





#### A History of DX at Credit Saison (2)



Cumulative reduction in work hours

1.61 million hours

In-house development team members

3 → **200** 

Reduction in paper consumption 102t

Cloud utilization rate 80%

In-house production in all areas, including core systems

#### **External Assessments of DX**



Selected as a "DX Stock" in 2023, 2024, and 2025







**Forbes CIO Award 2021** Runner-up

Forbés



Winner of "Excellence Award" in the Business Transformation (BX) Category of the "Japan DX Awards 2024"



Nikkei XTECH CIO/CDO of the Year 2024 **Special award** 







## **New CSAX Strategy** Launched in September 2025







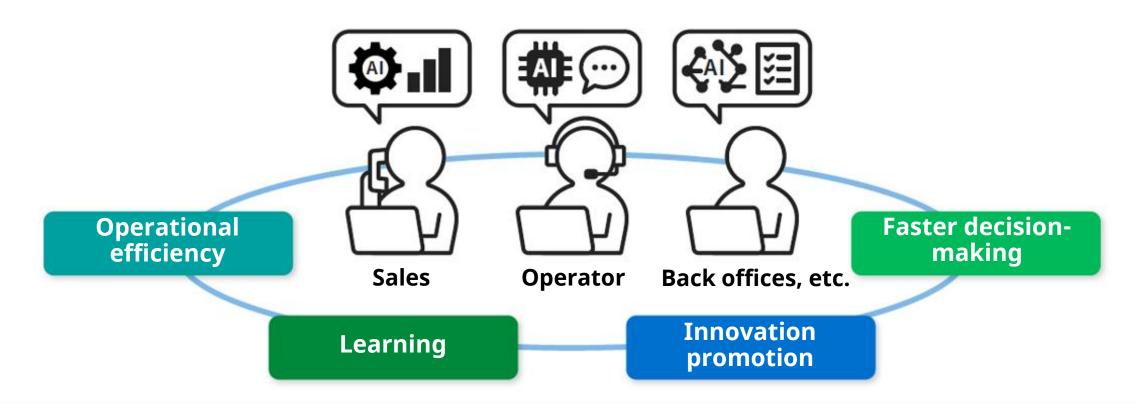
#### **AI** workers





#### **AI** workers

Employees who make skilled use of AI to improve their daily work







# CSAX#1 June to August 2025 **Pilot Introduction of ChatGPT Enterprise**

#### **CSAX#1 Pilot Introduction of ChatGPT Enterprise**





We conducted a pilot introduction of ChatGPT Enterprise for managers and some executives and voluntary participants.

Requests for participation exceeded expectations, and the project started with 315 participants, exceeding the original plan of 250.

#### **CSAX#1 Participants**

			Number of participants
Open application	Voluntary project participants	Offered without age or role requirements	271
Available through	Directors and executive officers	Licenses distributed to the President and all other officers	18
recommendation	Heads of management departments, etc.	Licenses distributed to some heads of department	17
	Secretariat	Setting up the CSAX CoE	9

315 in total

Number of participants

#### **Benefits of Introducing ChatGPT Enterprise**





\* n= number of respondents

Quantitative impact

#### **Sales**

n=31

Monthly reduction 827 hours

Reduction in hours per person

**26.7** hours

Asking ChatGPT to provide an outline structure and correct the materials helped us come up with more logical expressions and greatly improved the quality of the materials. This allowed the team to create materials they could submit with confidence.

## Administrative departments

n=25

Monthly reduction 505 hours

Reduction in hours per person

**20.2** hours

The administration departments had been reading and checking large volumes of manuals, so we asked ChatGPT to handle this work. This was very helpful because it was able to quickly summarize and organize the information, and even suggest next actions.



n=34

Monthly reduction 232 hours

Reduction in hours per person

**6.8** hours

When creating a training video, the team did not have enough time to concentrate on the details. Asking ChatGPT to handle the base scenarios gave the team more time to think about the training content.

Qualitative impact

#### **Legal affairs**

n=15

Has your ability to complete new tasks and activities improved?



## Planning and marketing

n=60

Can you work in a more creative way?



#### IT/systems

n=49

Has your job satisfaction improved?

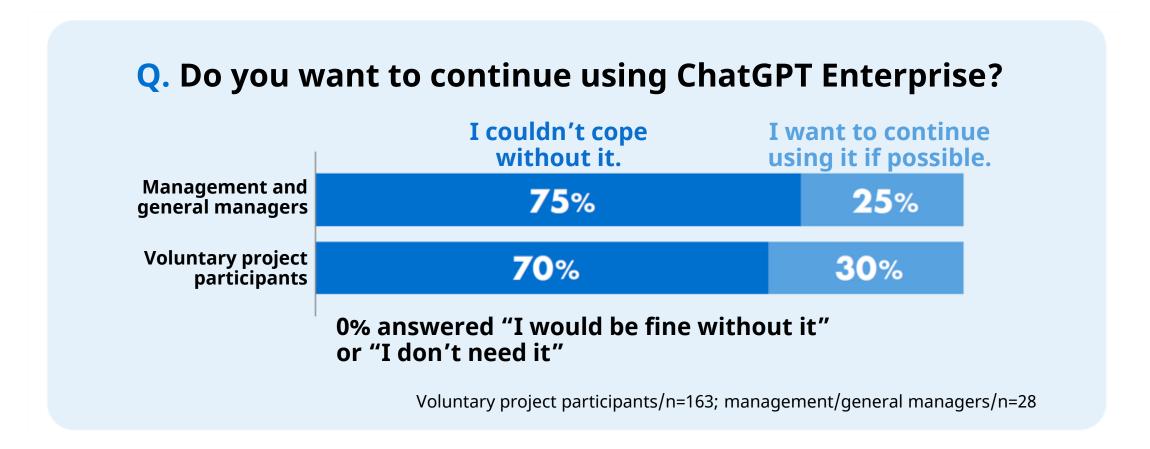


#### Penetration of Generative AI (questionnaire results)





#### Staff to whom licenses were distributed have already reached the point where they feel generative AI is essential.



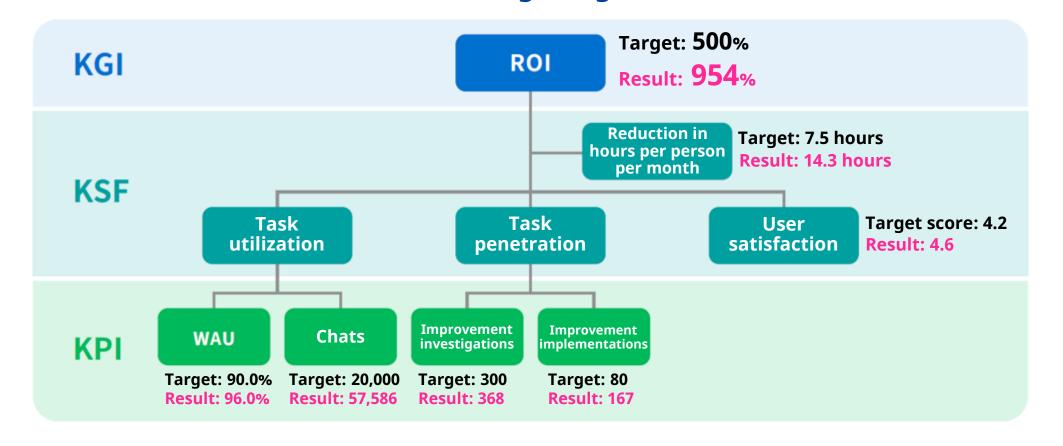
#### **CSAX#1 Project Outcomes**





We set a target ROI of at least 500% and a goal to reduce work hours at least 7.5 hours per month, and carried out weekly monitoring.

After approximately one month, we had achieved our targets for all indicators. We achieved an <u>ROI of 954%</u>, far exceeding our goal.







## **CSAX#1 Project Outcomes**

## **Expand ChatGPT Enterprise to All Employees to Accelerate their** Transformation into "AI Workers"





# Redesign Work and Promote AI-driven Work Reforms

#### **AI-driven Work Reforms (1)**







#### Support the creation of plans and proposals

# Before

**Purpose** 

**Target** 



**Project period** 

Methods for appealing to customers

### 

- Research online → organize data → create outline
- Search online and investor relations information to research competitors
- Proofreading is carried out visually

#### **After**

Other company information







#### **60**% reduction expected

- Generate supporting data + automatically generate table comparing against competitors
- Create SML based on performance/external factors
- Standardized proofreading is completed entirely by AI

## AI-driven Work Reforms (2) - Creating Counter Shifts -





#### **Creating counter shifts**

#### **Before**



- Enter manually in Excel
- Fairness checks rely on experienced staff

5 hours/month per shop

 Counter shifts are frequently sent back because the requested holidays were not granted

#### **After**

**Requested holidays** 

**Promotions** 

**Skills** 

Automatically creates shifts, taking into account the conditions



- **\*\*000 \*\*100**
- Drafts are created taking into account the requested holidays, staff skills, etc.
- Fairness scores are automatically generated
- Warnings are given if a shift would not be practical

#### **AI-driven Work Reforms (3)**





#### - Supporting the Preparation of Business Requirement Documents -

#### Supporting the preparation of business requirement documents

# Scope of impact unknown Requirements omitted Approximately 1 month Materials related to previously handled cases are checked Interviews are held with relevant departments

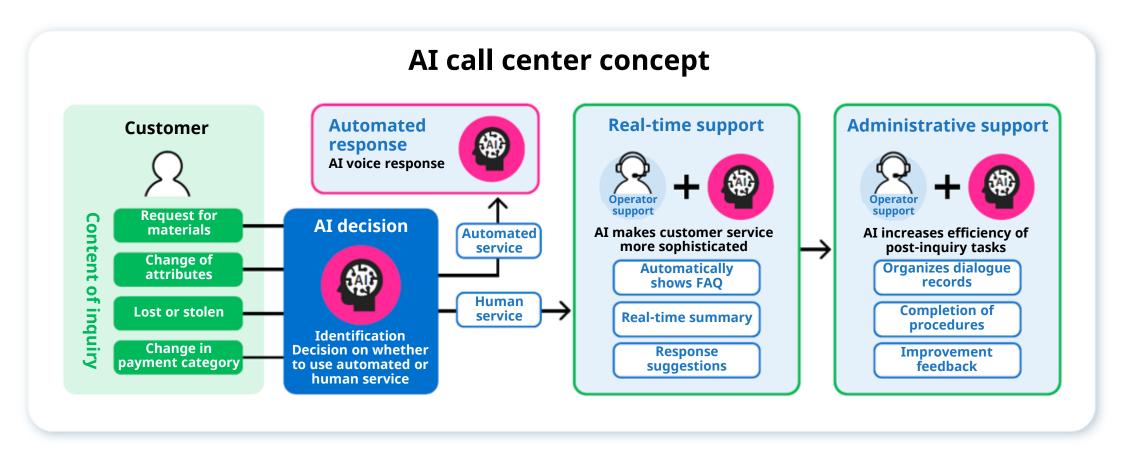
Meetings are held with development departments

#### **After** Input **Process** Output Instruction given to Deficiencies and review business **Related materials** concerns automatically requirements checked reviewed **Significant** reduction expected System specifications and information on previously handled cases accumulated Holds information on relevant legislation and security rules • Generative AI reviews business requirements documents based on structured data

#### **Redesigning Work - AI Call Center -**



AI supports operators to provide more accurate and reliable telephone assistance. We also use an AI-powered auto-response system to respond to customer inquiries quickly and accurately.



#### **Dual Approach to Accelerating Growth**





- Redesigning work and Implementing Workplace Reforms

We will accelerate transformation through both approaches - redesigning work on the assumption of using AI, and pursuing AI-driven work reforms starting from the workplace.

We will accelerate change from top-down and bottom-up perspectives.

Redesigning work from a company-wide perspective

Selection and introduction of AI-based operations

AI call center reforms, internal document improvements, etc.





AI-driven work reforms starting from the workplace

**Utilizing operational knowledge to pursue ideas and improvements** 

Searching for and summarizing manuals, researching market trends, supporting the creation of training materials, etc.











## List of Recommended Rules for Creating and Updating Documents





We will create documents in a format that is easy for AI to process, and organize them in a way that is easy to understand by standardizing the structure and terminology.

We will work to standardize the location of notes, symbols, and diagrams, and promote consistency throughout documents.

#### 1. File format

1-1. Choose a format for the document being created that is easy for AI and other systems to process.

#### 2. Text structure

- 2-1. Place notes and supplementary explanations close to the term in question.
- 2-2. When information is spread across multiple pages, display the number of divisions and segments.
- 2-3. Give clear explanations of technical terms and annotated items.
- 2-4. Use uniform terminology throughout and maintain consistency.

#### 3. Description method (text)

- 3-1. Where symbols are used, give supplementary explanations if necessary.
- 3-2. Ensure that diagrams and objects are laid out to avoid overlapping other elements.

#### **Rule Example - Clearly Explain Terms that Require Notes**





## Rule examples

When adding notes, always include the words being explained in the notes and specify them in the form "XX is...?"



The note uses phrases such as "this is~" and does not contain the target word.

#### 1. Introduction

SAISON ASSIST (see Note 1) is one of the generative AI services introduced by our company. It performs various tasks ...

Note 1: This is a generative AI service developed in-house by our company.

Generative AI can interpret the relationship with the [Note] and [\*], but if the note itself does not contain the actual words being explained, the relationship with the text tends to become ambiguous and Generative AI may not interpret it correctly.



The words being explained are stated in the note.

#### 1. Introduction

SAISON ASSIST (see Note 1) is one of the generative AI services introduced by our company. It performs various tasks ...

Note 1: SAISON ASSIST is a generative AI service developed in-house by our company.

Clearly specifying the words being explained in the note, the relationship with the text becomes clearer, leading to more accurate interpretation by the AI and improved searchability.

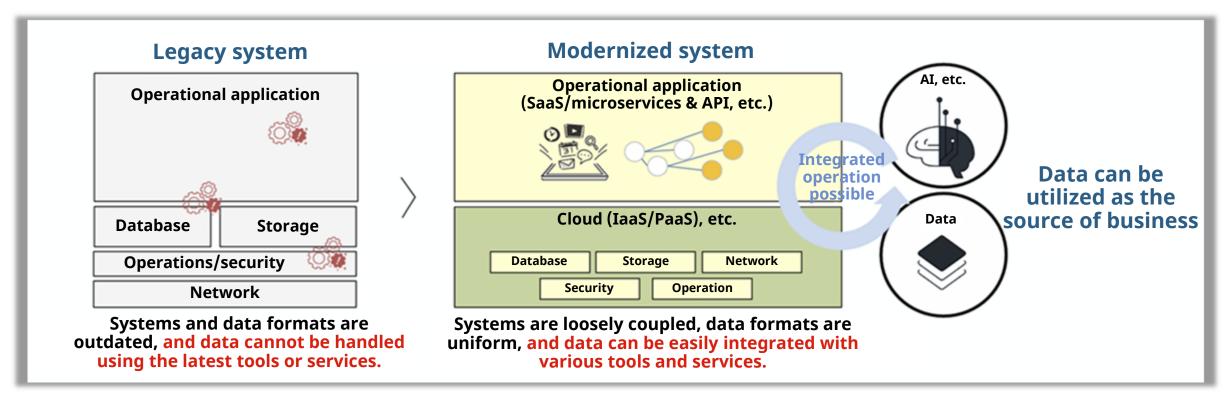
#### **AI-Friendly Systems**





When a new system is built or updated, we will implement the API on the assumption of coordination with AI and other systems.

The business departments and systems departments will work together to achieve a format that is "easy to use for AI and other systems."



Taken from p.8 of the Ministry of Economy, Trade and Industry's "Comprehensive Report Compiled by the Legacy Systems Modernization Committee to Eliminate Legacy Systems."









#### **Efforts to Establish AI Governance**



In order to respond to the anticipated risks posed by developing and using AI, we will promote the establishment of AI governance.

We will continue to develop highly transparent AI governance based on understanding of the current situation, risk assessments, and human resource development.

levelopment.	Understanding the status of AI utilization in the workplace	
Operational process improvements		2 Formulating AI guidelines/ policies
HR training on AI governance	Establishing AI governance systems	3 Establishing AI governance systems
5 Introduce monitor tools	ring m	ormulating nonitoring processes

#	Action items	Action summary Interim policy	
1	Understanding the status of AI utilization in the workplace	<ul> <li>Survey about company-wide AI utilization</li> <li>Risk assessment and classification of AI services etc.</li> </ul>	
2	Formulating AI guidelines/policies	Development of company-wide principles/policies/guidelines	
3	Establishing AI governance systems	<ul> <li>Research into other companies' benchmarks</li> <li>Examine AI governance implementation systemetc.</li> </ul>	
4	Formulating monitoring processes	<ul><li>Formulating rules/check sheets</li><li>Defining &amp; proposing monitoring indicatorsetc.</li></ul>	
5	Introducing monitoring tools	<ul> <li>Defining requirements for tool introduction</li> <li>Formulating monitoring process with toolsetc.</li> </ul>	
6	HR training on AI governance	<ul> <li>Formulating AI governance training content</li> <li>Conducting training to promote company-wide understandingetc.</li> </ul>	
7	Operational process improvements (regular updates)	<ul><li>Reviewing rules/check sheets</li><li>Reviewing monitoring processesetc.</li></ul>	

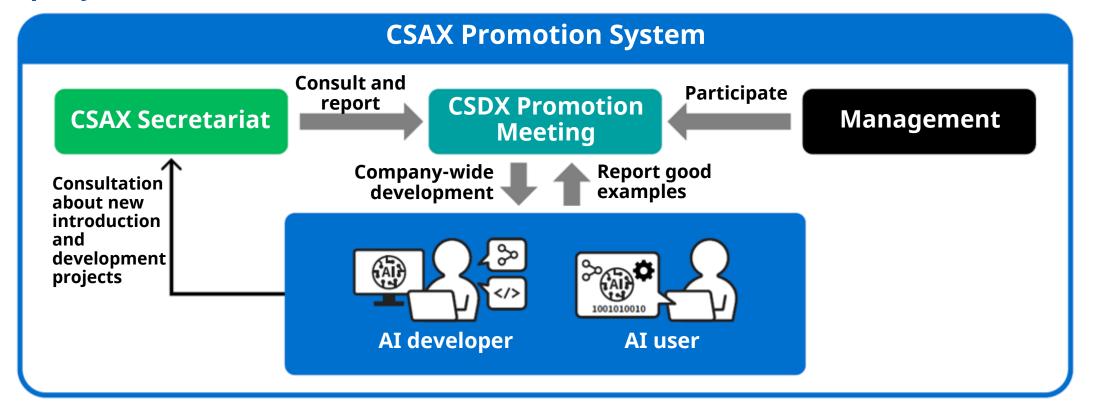
## Reporting and Assessment Process when Introducing AI tools





We will assess security and the return on investment when introducing AI tools, and consult and report to management.

At the CSDX Promotion Meeting, AI developers and users will share good examples of post-introduction use with the management and the entire company.



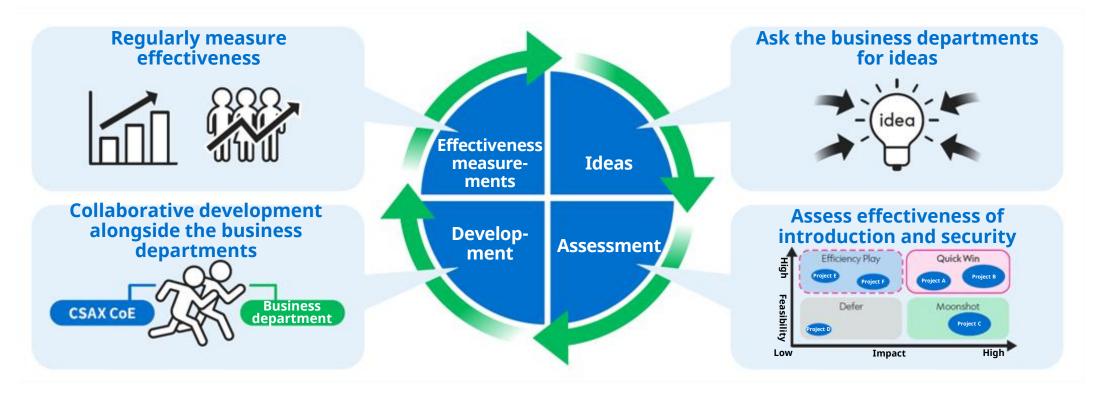
#### **AI Utilization Assessment and Improvement Cycle**





Using ideas from the business departments as a starting point, we will assess the effectiveness of introduction and collaborate with them in AI utilization.

After introducing a system, we will carry out regular measurement of its effectiveness and use good examples to create new ideas.



#### **CSAX Strategy**





#### Workplace

**Change in culture** and consciousness (Mindset)

- All 3,700 employees to become AI workers
  - Create a culture where using AI is the norm
  - Lead to autonomous learning and utilization habits



AI-friendly information and system design

**Company-wide** 

- Transform mindsets to renew design ideas
- Staff in the workplace and members of development departments have the attitude of "working with AI"



**Reforming systems** and structures (mechanisms)

- **Redesign work and AI-driven work** reforms
  - Radical redesign of workplace operations using AI
  - Balancing quality of customer contact with efficiency



- **Establishing AI Governance** 
  - Development of monitoring, rules and operation systems
  - Launch of AI worker training programs







## **CSAX Human Resources Strategy**

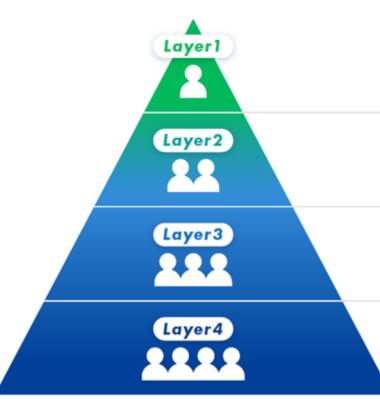
#### **Digital Human Resources + AI**





Our employees will learn digital and AI skills and put them into practice according to their experience and roles.

By instilling AI skills at all layers, we will create an environment in which employees can grow as "AI workers" and play active roles.



#### **Core digital human resources**

Core digital human resources possess deep knowledge and experience in digital technology and data utilization. They will lead the digitalization of the entire company.

#### Engineer

- Data scientist
- Cyber security
- Designer



#### **Business digital human resources**

In addition to possessing operational knowledge and experience at the business divisions, business digital human resources are reskilled in digital technology and data utilization and promote company-wide digitalization.





#### **Digital IT human resources**

Digital IT human resources possess knowledge of digital technology and data utilization, and utilize this knowledge in their own work.

- Citizen developer
- Citizen data scientist
- Digital marketer
- Domain expert
- Business architect



#### **AI** workers

AI workers acquire knowledge on how to use AI and digital knowledge, and utilize this knowledge in their own work.

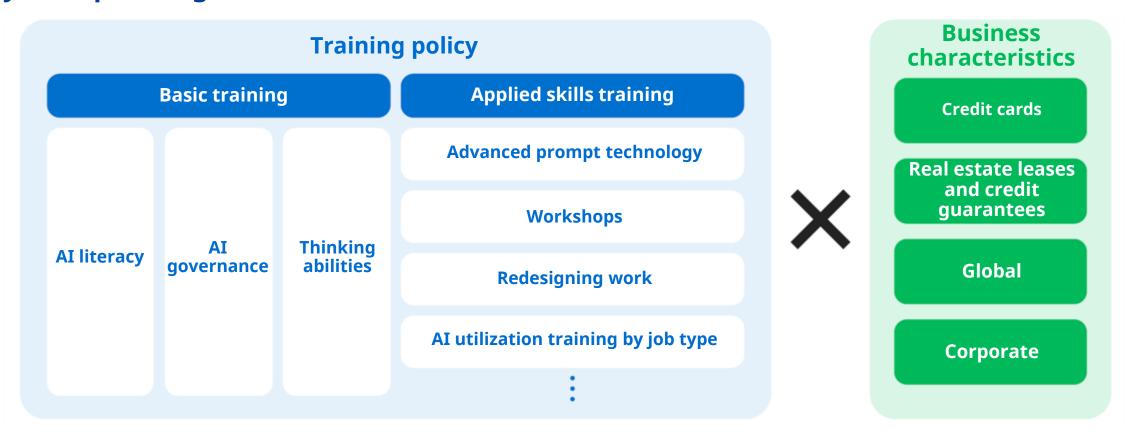
- AI literacy foundation
- AI utilization skills
- · Redesigning work based on AI

#### **Cultivating AI literacy**



We will establish systems through which all employees can acquire AI literacy and thinking abilities and produce results in their daily work.

Our aim is to improve operational efficiency and create new growth opportunities by incorporating AI to match the needs of our businesses.



#### **Accelerating AI Utilization through Collaboration**





"CSAX leaders" will be appointed at all departments to promote the use of generative AI within their department.

At the same time, a <u>"CSAX CoE"</u> will be established to support collaboration for implementing human resources training and pursuing operational efficiencies across the company.

#### CSAX CoE

#### Collaborate in AI utilization across the company

- Train human resources and manage communities across the company
- Investigate the development and new introduction of AI services
- Develop guidelines and rules

#### **CSAX leaders**

#### Promote AI utilization at each department

- Appoint CSAX leaders at each division to promote Aİ utilization
- Appoint from department heads and nominated
- Investigate operational efficiencies, and promote improvements



- Support through collaboration to prepare for implementation
- Provide training tailored to the characteristics of each business division/department
- Share good examples

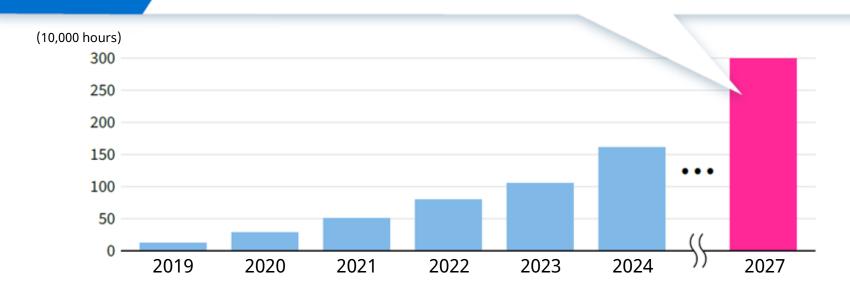




## **CSAX Target 2027**

**Target** 

# **Solution** Cumulative reduction in work hours: **3 million hours**







## **Purpose of CSAX**

## Redesign work for all business divisions and employees based on AI.