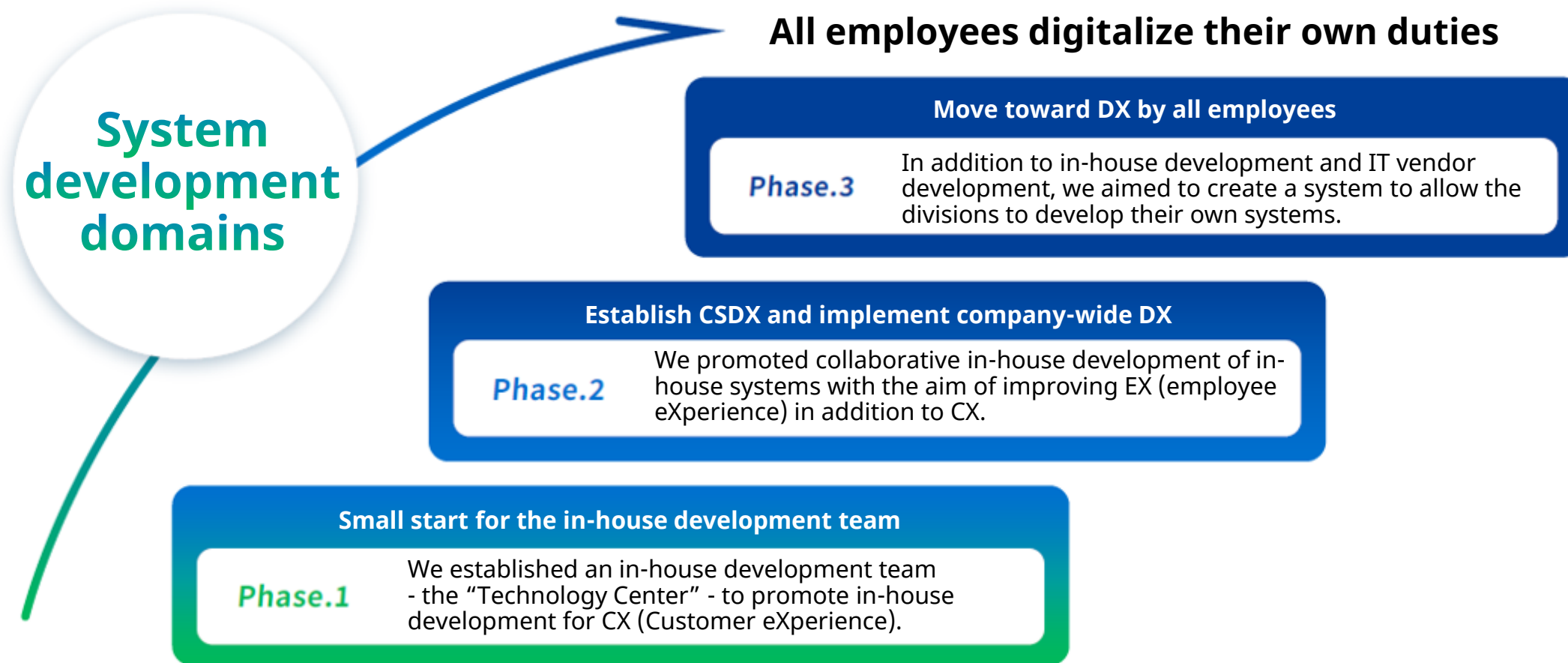




CREDIT SAISON AI Transformation

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



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



Forbes CIO Award 2021
Runner-up



Nikkei XTECH CIO/CDO of the Year 2024
Special award





New CSAX Strategy Launched in September 2025

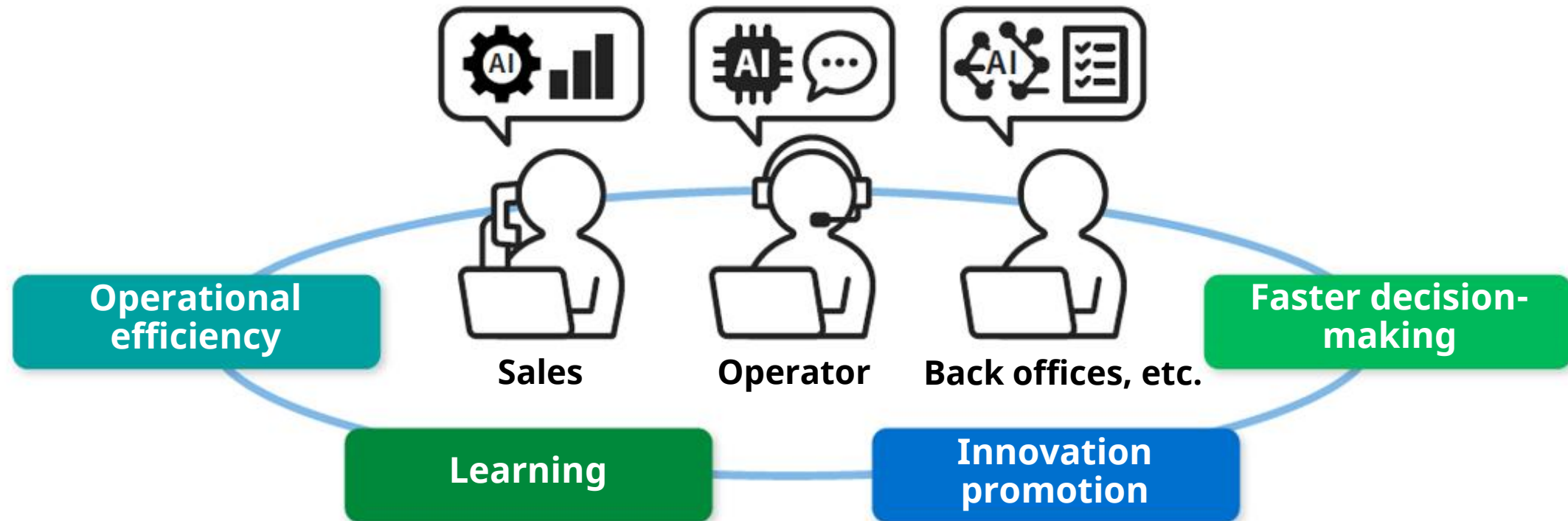


All Employees to Become AI workers



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



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

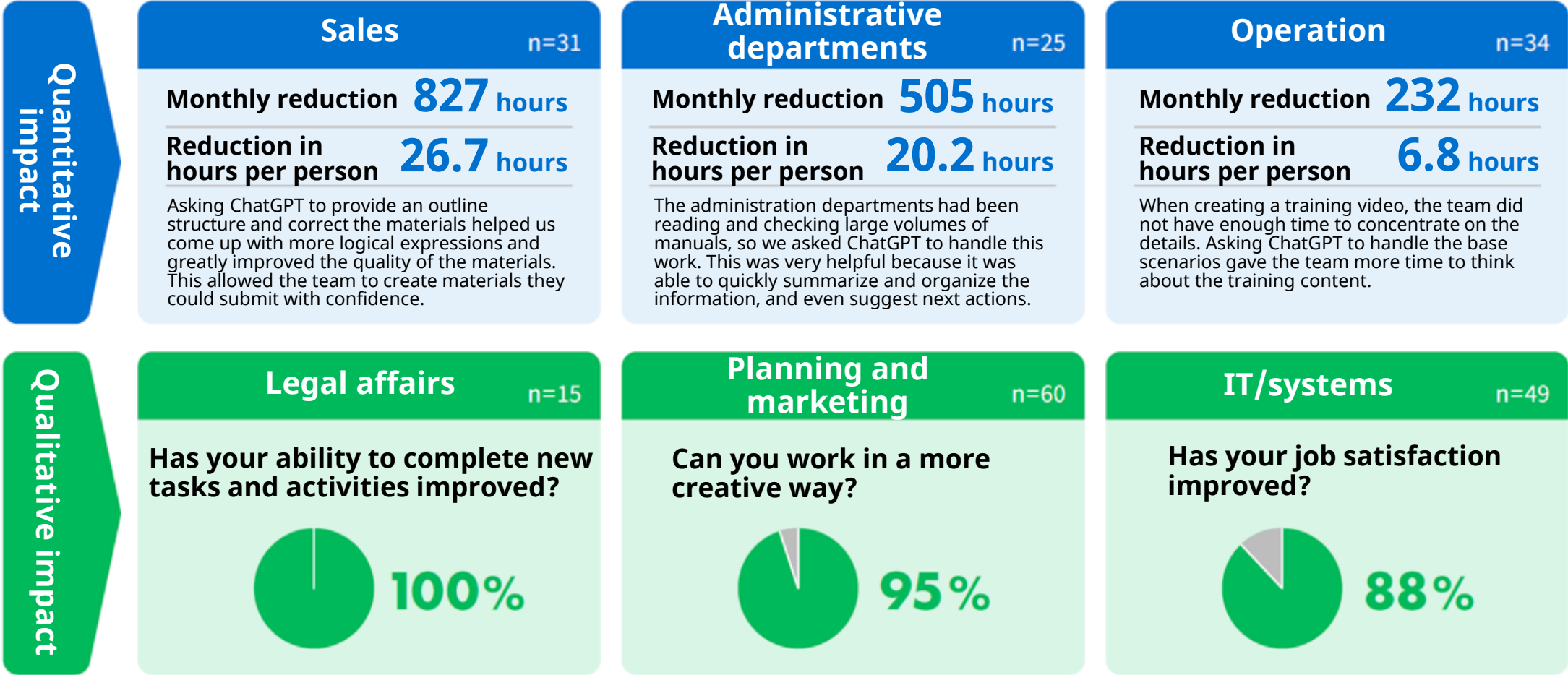
			Number of participants
Open application	Voluntary project participants	Offered without age or role requirements	271
Available through recommendation	Directors and executive officers	Licenses distributed to the President and all other officers	18
	Heads of management departments, etc.	Licenses distributed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

315 in total



Benefits of Introducing ChatGPT Enterprise

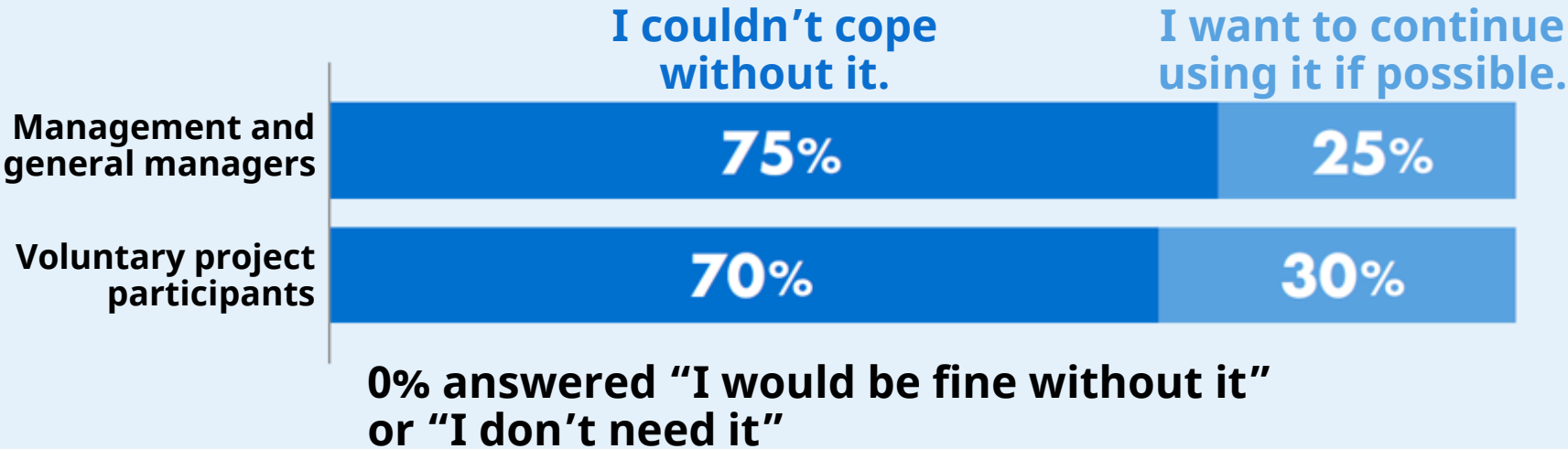
* n= number of respondents





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

Q. Do you want to continue using ChatGPT Enterprise?



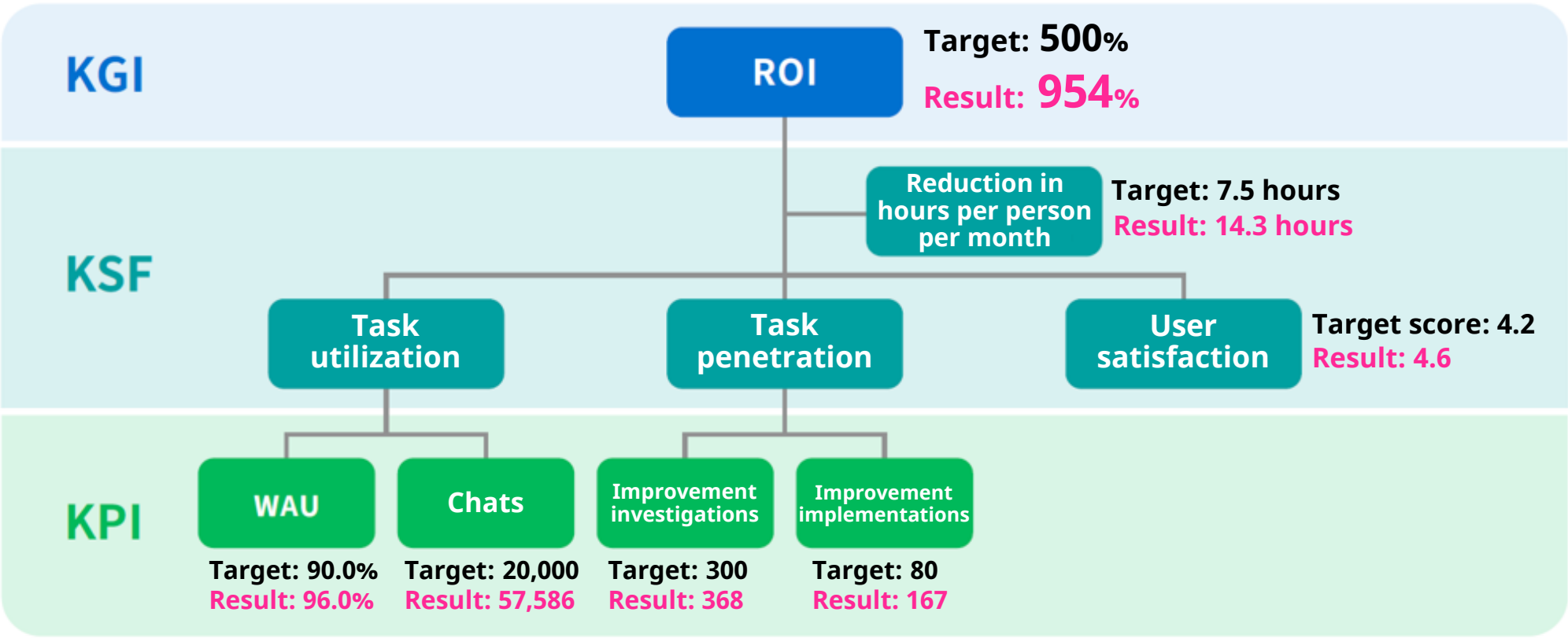
Voluntary project participants/n=163; management/general managers/n=28



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 **ROI of 954%**, far exceeding our goal.



CSAX#1 Project Outcomes

Expand ChatGPT Enterprise to All Employees to Accelerate their Transformation into “AI Workers”

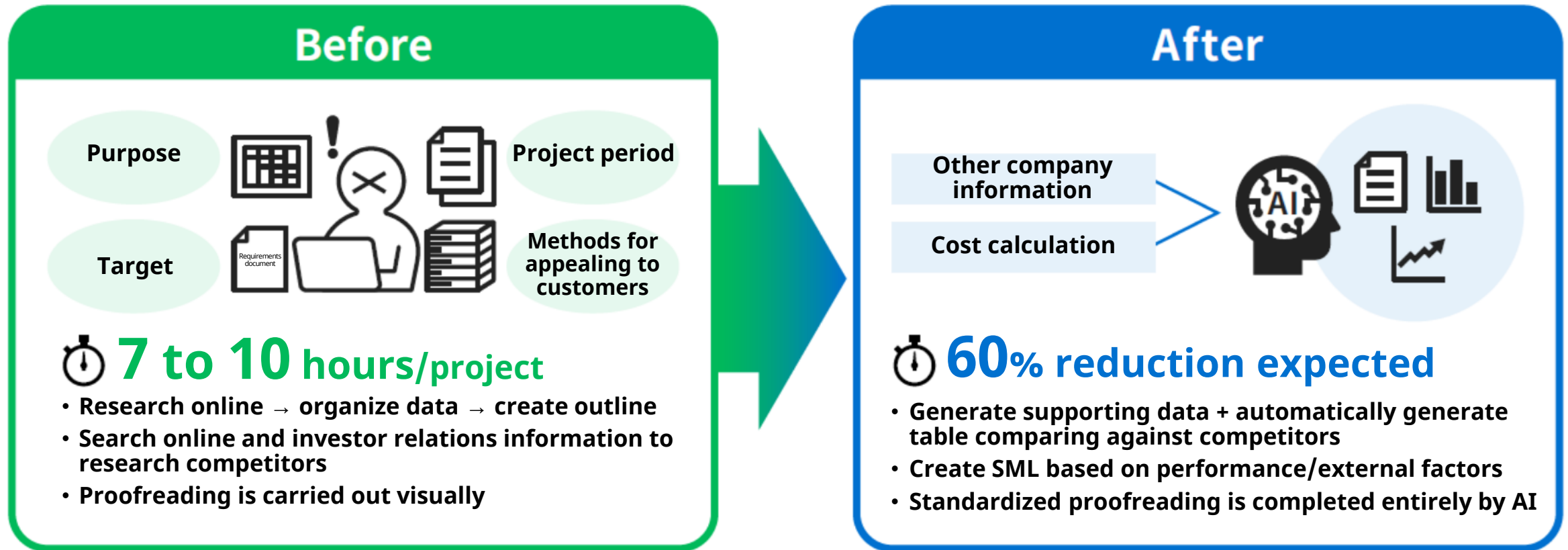


Redesign Work and Promote AI-driven Work Reforms

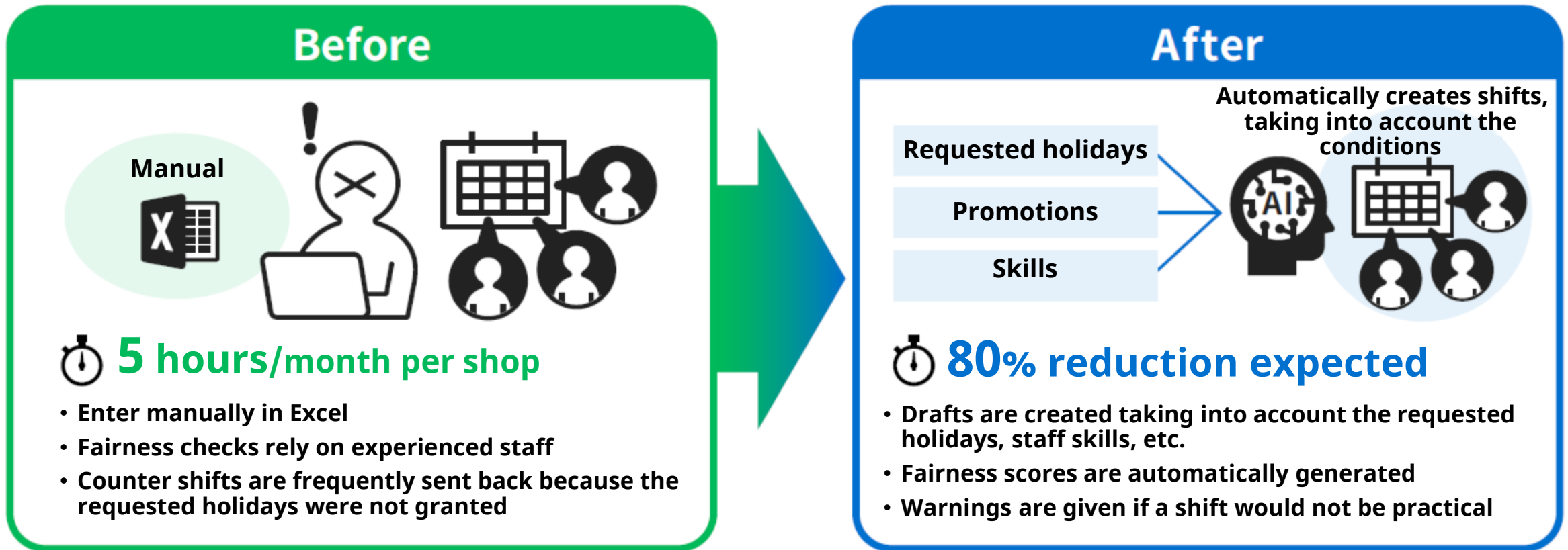
AI-driven Work Reforms (1)

- Support the Creation of Plans and Proposals -

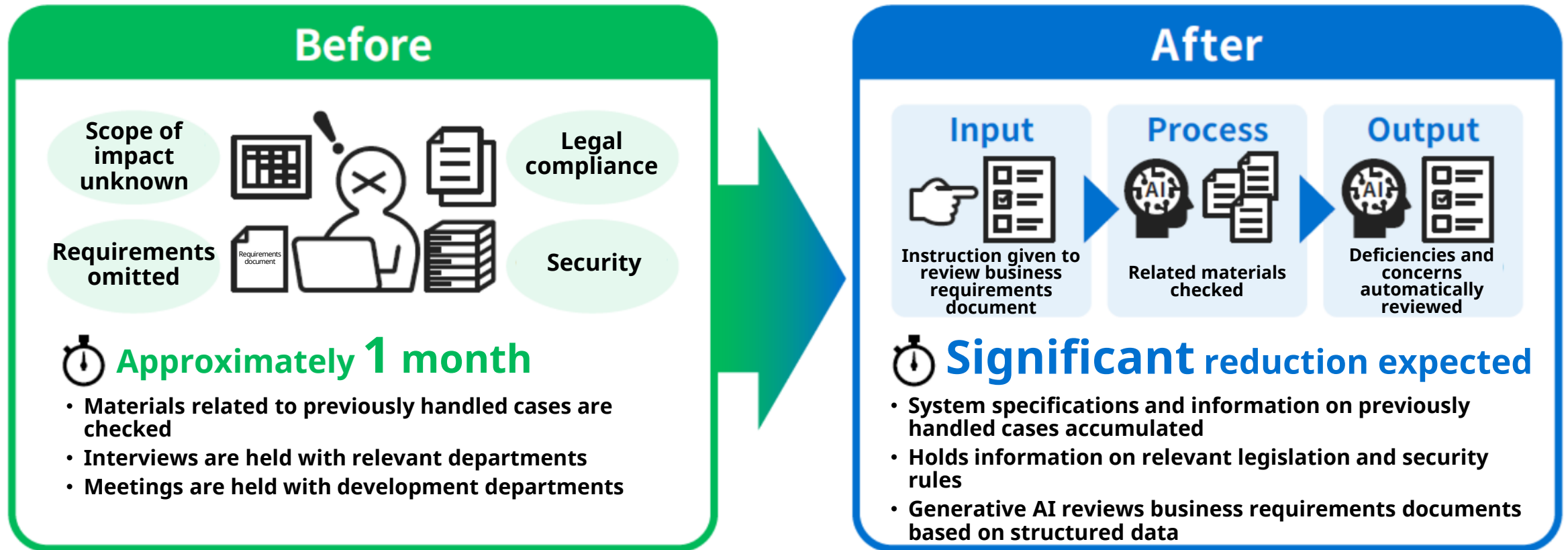
Support the creation of plans and proposals



Creating counter shifts

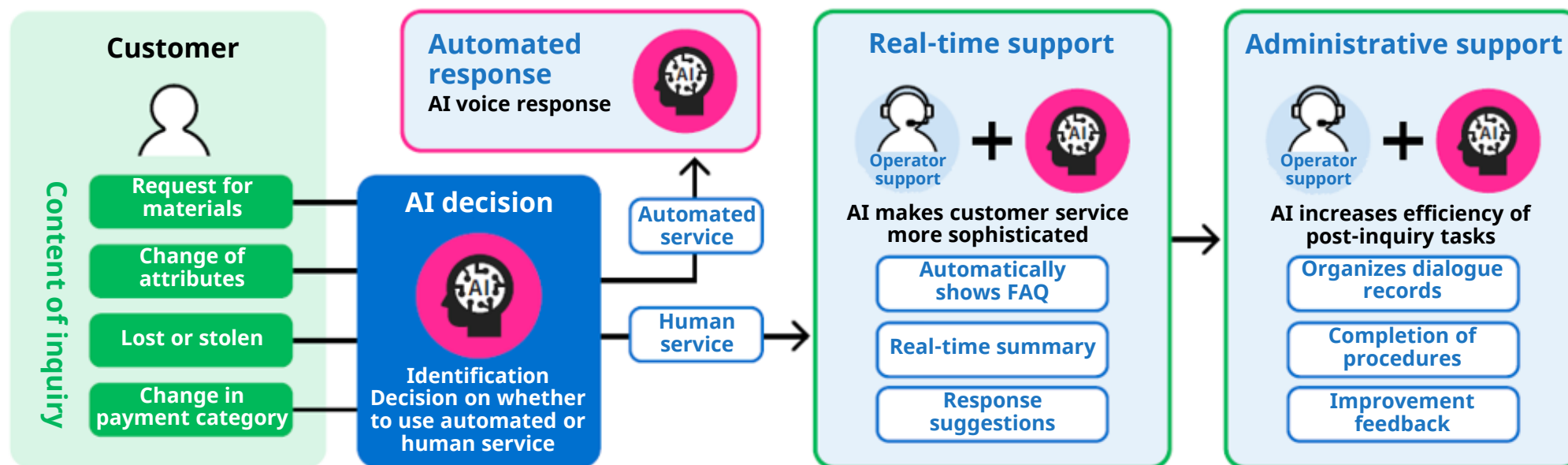


Supporting the preparation of business requirement documents



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.

AI call center concept



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.



Accelerate growth through transformation

**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.





AI-Friendly Information and System Design



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...?"

✗ Poor example

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.

○ Good example

The words being explained are stated in the note.

1. Introduction

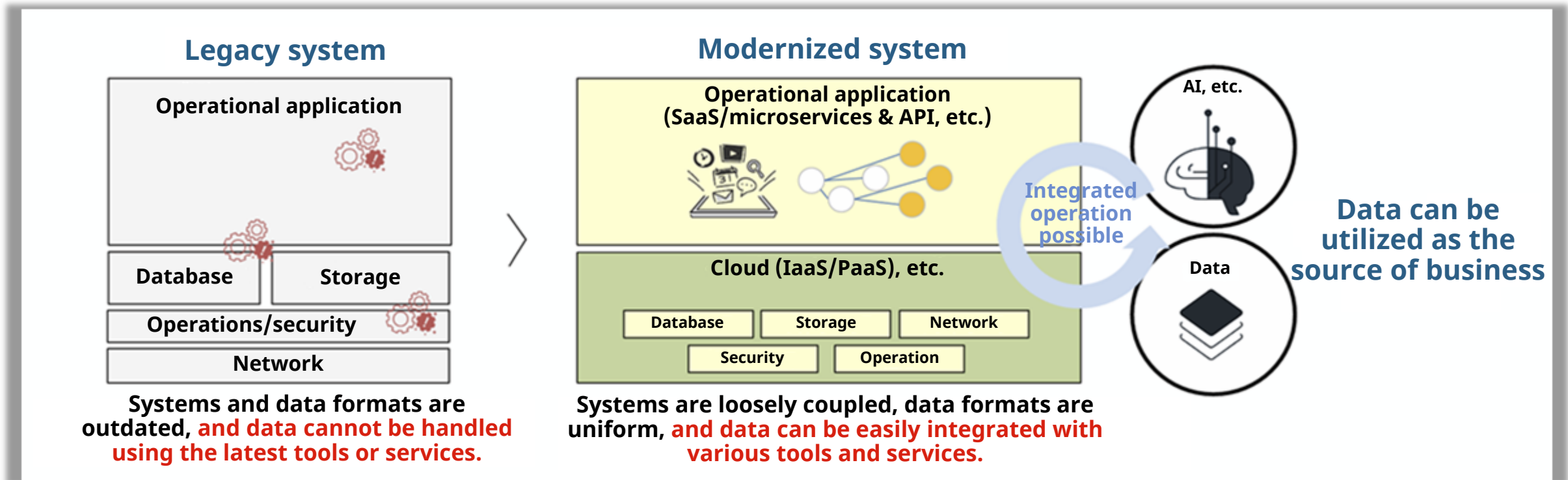
SAISON ASSIST (see Note 1) is one of the generative AI services introduced by our company. It performs various tasks ...

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.

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."



Establishing AI Governance

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.



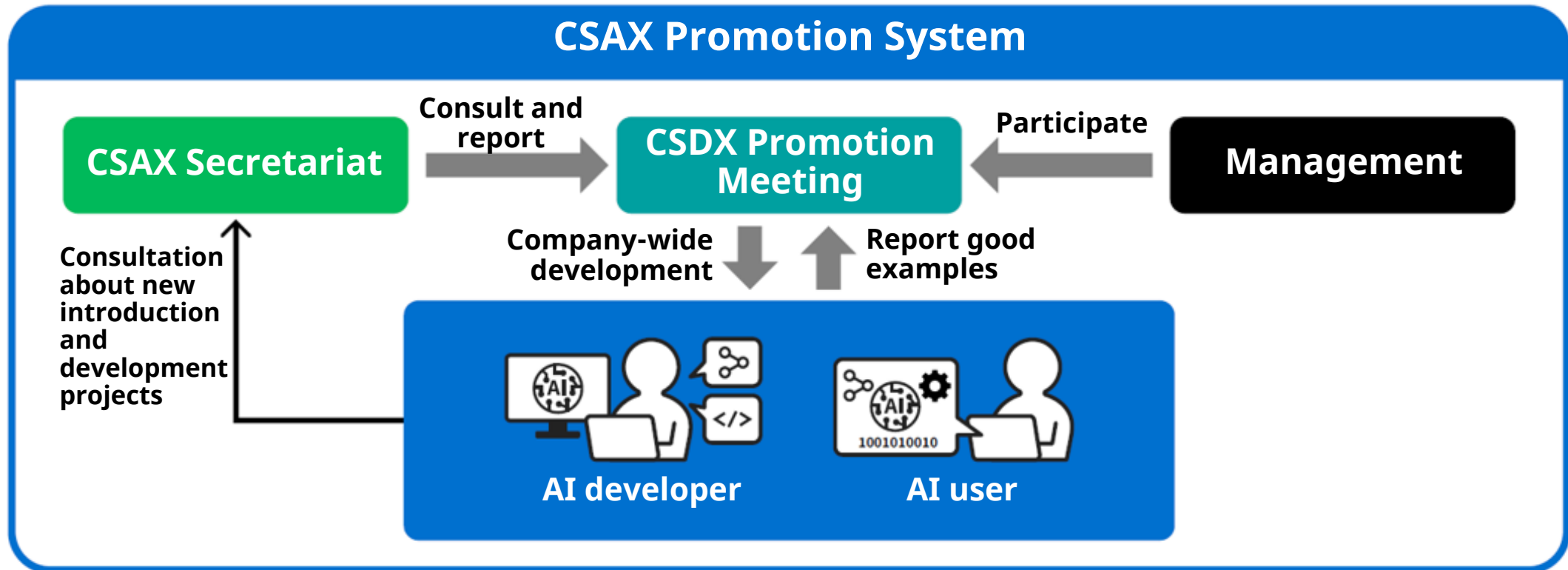
#	Action items	Action summary
1	Understanding the status of AI utilization in the workplace	- Survey about company-wide AI utilization - Risk assessment and classification of AI services ...etc.
2	Formulating AI guidelines/policies	Development of company-wide principles/policies/guidelines
3	Establishing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

Interim policy

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.

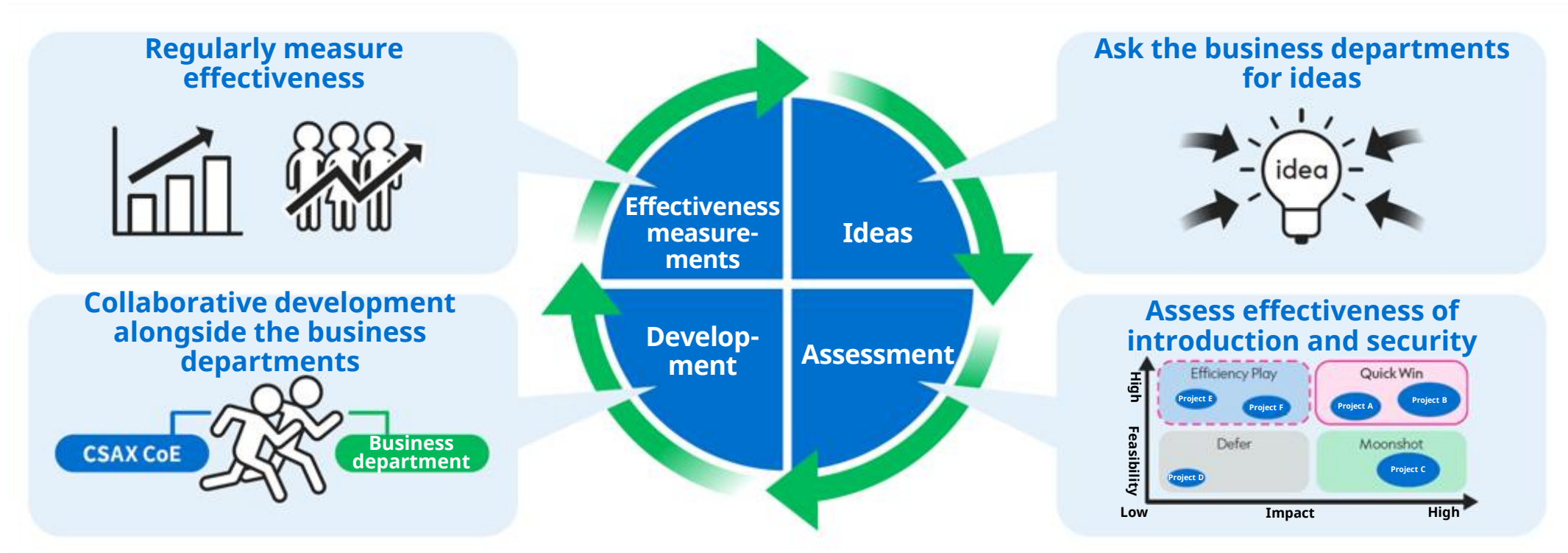




AI Utilization Assessment and Improvement Cycle

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.





Change in culture and consciousness (Mindset)

Reforming systems and structures (mechanisms)

Workplace

1 All 3,700 employees to become AI workers

- Create a culture where using AI is the norm
- Lead to autonomous learning and utilization habits



2 Redesign work and AI-driven work reforms

- Radical redesign of workplace operations using AI
- Balancing quality of customer contact with efficiency



Company-wide

3 AI-friendly information and system design

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



4 Establishing AI Governance

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



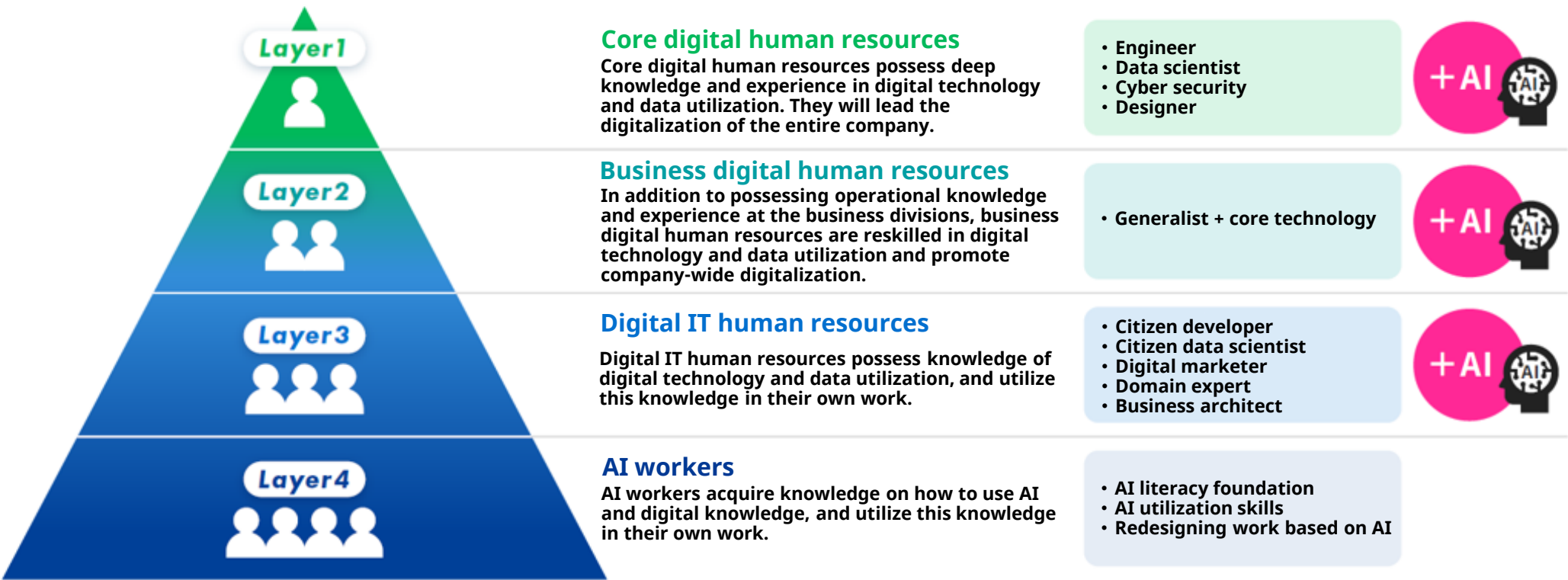


CSAX Human Resources Strategy



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.

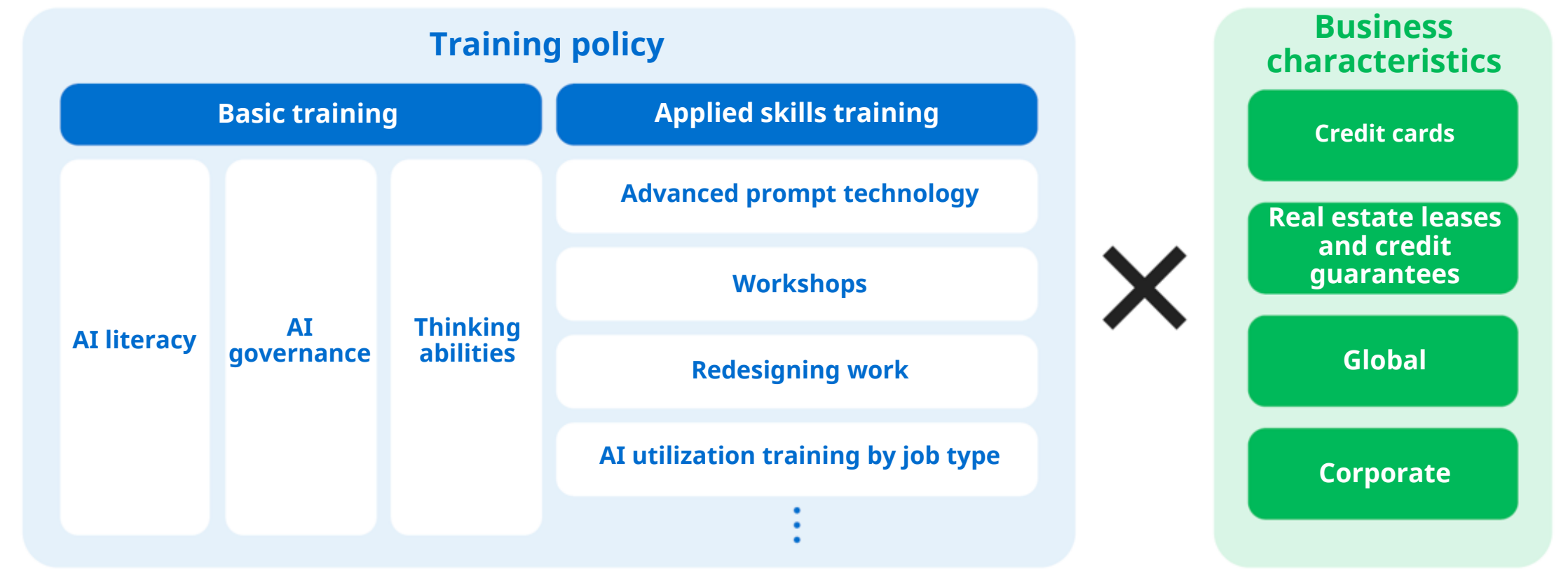




Cultivating AI literacy

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.

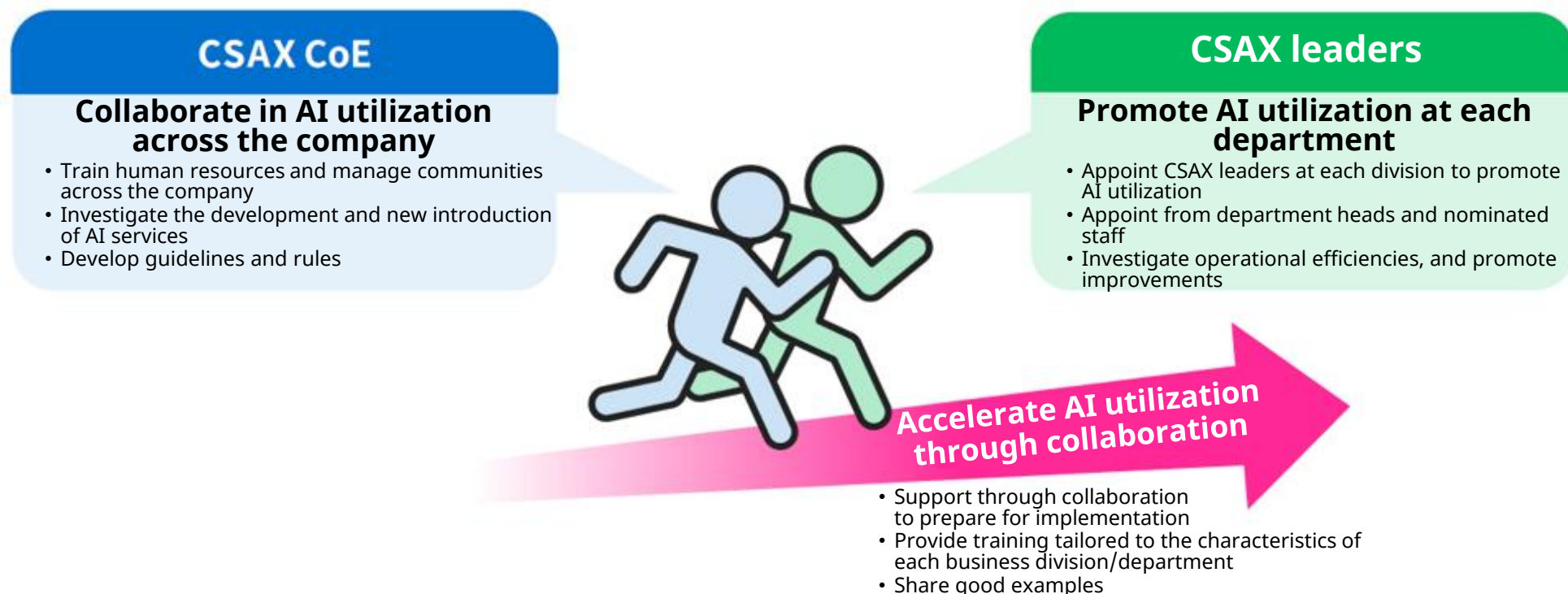




Accelerating AI Utilization through Collaboration

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

At the same time, a **“CSAX CoE”** will be established to support collaboration for implementing human resources training and pursuing operational efficiencies across the company.

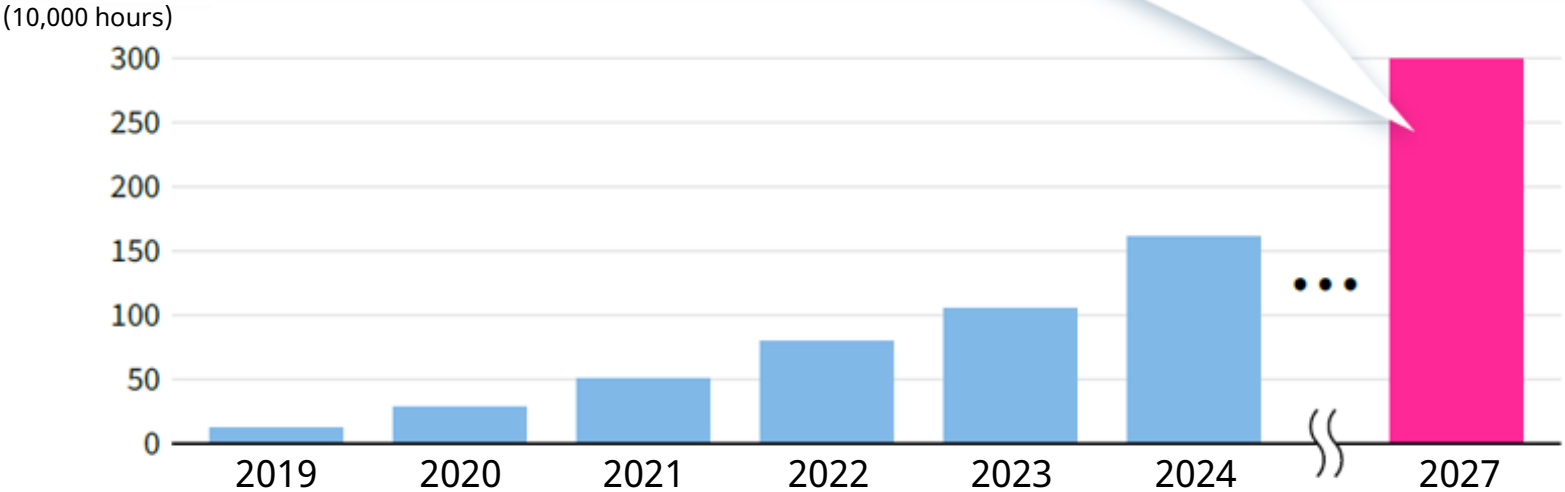




CSAX Target 2027

Target

Cumulative reduction in work hours:
3 million hours



Purpose of CSAX

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