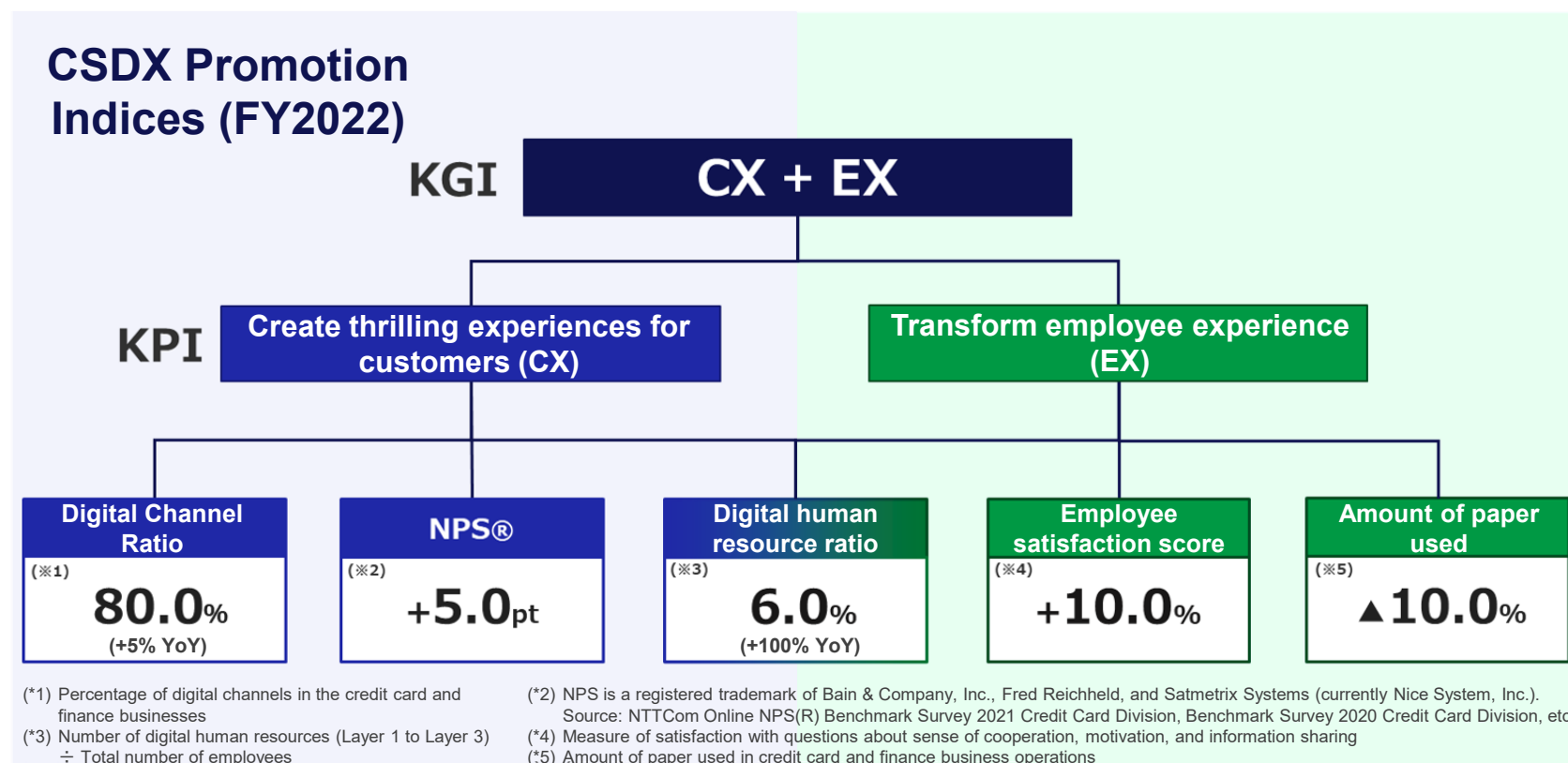# CSDX In numbers

FY2022 CSDX Promotion Indices

In FY2022, with "create thrilling experiences for customers and transform employee experience" as the KGI, we set five KPIs as the CSDX promotion indices, which are (1) percentage of digital channels; (2) NPS; (3) digital human resources ratio; (4) employee satisfaction score; and (5) amount of paper used.

CSDX Promotion Indices (FY2022)

KGI — CX + EX

KPI
- Create thrilling experiences for customers (CX)
- Transform employee experience (EX)

Digital Channel Ratio	NPS®	Digital human resource ratio	Employee satisfaction score	Amount of paper used
(※1)	(※2)	(※3)	(※4)	(※5)
80.0%	**+5.0pt**	**6.0%**	**+10.0%**	**▲10.0%**
(+5% YoY)		(+100% YoY)		

(*1) Percentage of digital channels in the credit card and finance businesses
(*3) Number of digital human resources (Layer 1 to Layer 3) ÷ Total number of employees

(*2) NPS is a registered trademark of Bain & Company, Inc., Fred Reichheld, and Satmetrix Systems (currently Nice System, Inc.). Source: NTTCom Online NPS(R) Benchmark Survey 2021 Credit Card Division, Benchmark Survey 2020 Credit Card Division, etc.
(*4) Measure of satisfaction with questions about sense of cooperation, motivation, and information sharing
(*5) Amount of paper used in credit card and finance business operations
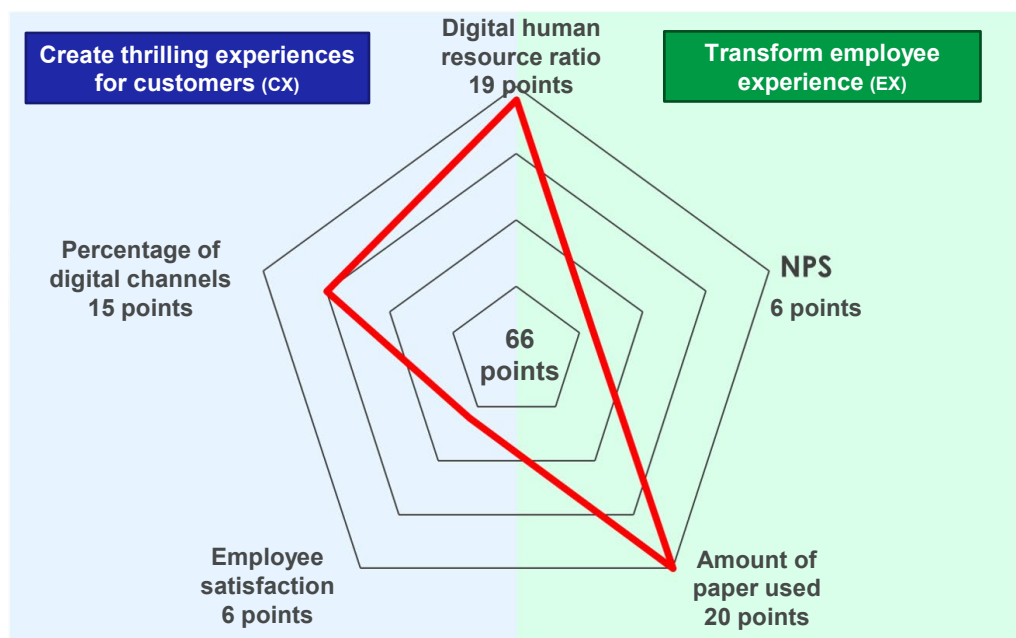
Achievement of CSDX Promotion Indices

- The target was achieved for the amount of paper used. Although the percentage of digital channels and the digital human resource ratio increased, the targets were not achieved.
- The results for NPS and the employee satisfaction score were significantly below the targets.

CSDX Promotion Indices Evaluation Graph

Achievement of CSDX Promotion Indices

CSDX Promotion Indices	Targets	Results	Achievement Rate
Percentage of digital channels	80.0%	76.7%	- 95.8%
NPS	+5.0%	+1.7%	✕ 34.0%
Digital human resource ratio	6.0%	5.6%	- 93.3%
Employee satisfaction score	+10.0pt	+2.9pt	✕ 29.0%
Amount of paper used	-10.0%	-13.7%	○137.0%

NPS/Percentage of Digital Channels
-FY2022 CSDX Promotion Indices-

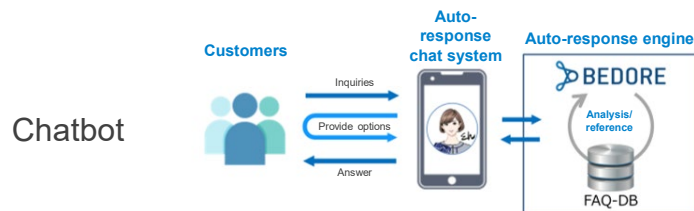| Percentage of digital channels		NPS	
Percentage of digital channels	76.7% (95.8% achievement rate)	**NPS**	+1.7 pt (34.0% achievement rate)

Expanded establishment of digital counters

Installed tablet terminals at partner facilities to expand establishment of digital counters for completing credit card applications and procedures.

Digital counter

Expanded use of auto-response chat services

Provided answers via chat to "Frequently Asked Questions" from customers.

Chatbot

Expanded loyalty survey using NPS tools

Began using NPS tool provided by Qualtrics LLC. Surveyed NPS for customer service and products and launched initiatives to reflect results in service improvements.

qualtrics XM
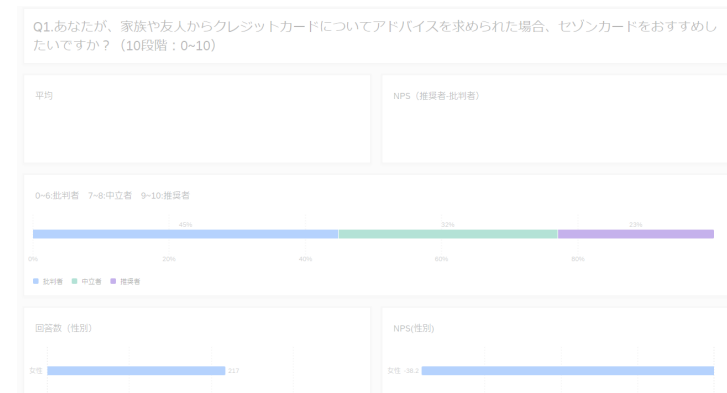
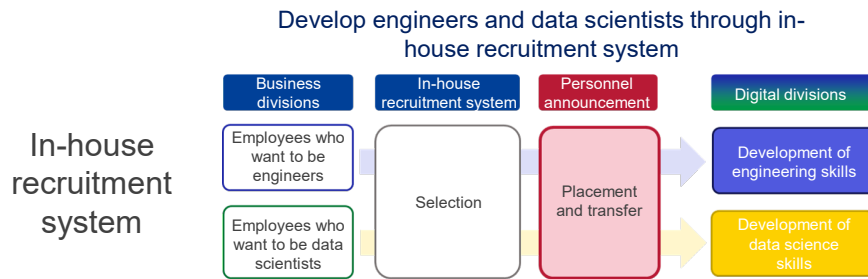# Digital Human Resource Ratio
-FY2022 CSDX Promotion Indices-

Digital human resource ratio

Digital human resourceratio	5.6% (93.3% achievement rate)

In-house recruitment system

Invited all employees to apply for transfer to digital divisions and developed human resources by fostering digital skills from scratch.

In-house recruitment system

Develop engineers and data scientists through in-house recruitment system

CS Academy

Established CS Academy where employees serve as instructors for digital skills experiences, such as programming experiences run by engineers.

Programming experience with in-house engineer

Composition of digital human resources

Invited all employees to apply for transfer to digital divisions and developed human resources by fostering digital skills from scratch.

5.6%

- Core digital human resources 19.6%
- Business digital human resources 20.0%
- Digital IT human resources 60.4%
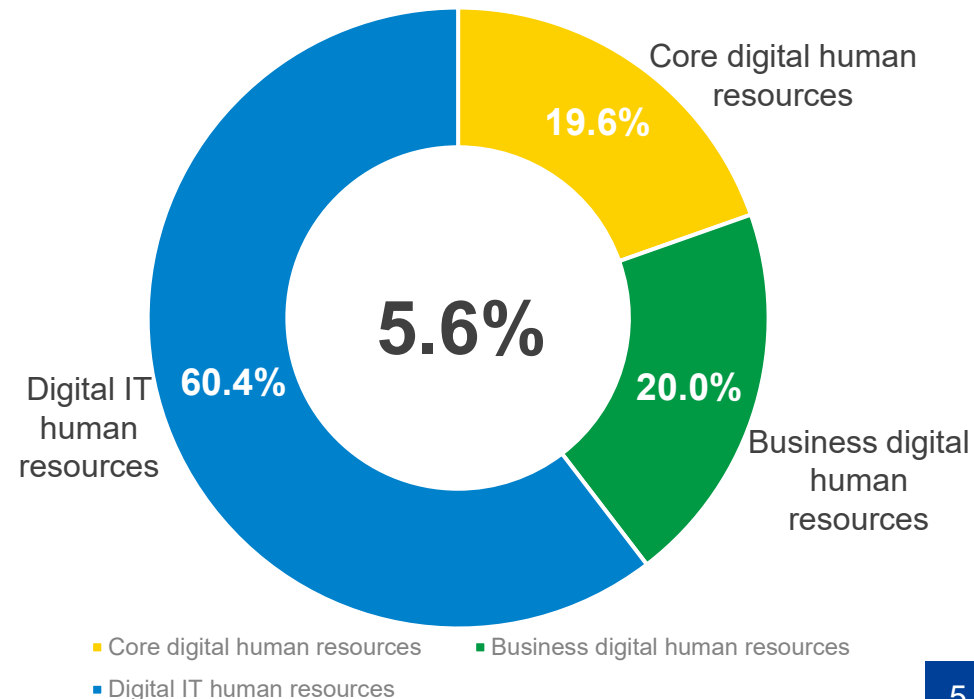
Employee Satisfaction Score/Amount of Paper Used -FY2022 CSDX Promotion Indices

Employee satisfaction score

Employee satisfaction score	2.9 pt (29.0% achievement rate)

Facilitated communication

Facilitated communication between employees through introduction of digital tools such as Slack and Zoom. Realized information sharing and discussion between departments.

Promoted improvement of operational efficiency

Improved operational efficiency by shortening manual labor time through introduction of RPA system and shortening manual search time through construction of knowledge system, etc.

Amount of paper used

Amount of paper used	-13.7% (137.0% achievement rate)

Expanded digital membership

Expanded use of online billing in conjunction with expansion of digital certificate credit cards and applications through digital channels. Reduced use of paper invoices.

Expanded virtual credit cards such as Saison Card Digital.

Digital support for credit card applications and various changes

Reduced amount of paper used by reducing use of paper-based application forms through tablet support for a variety of changes
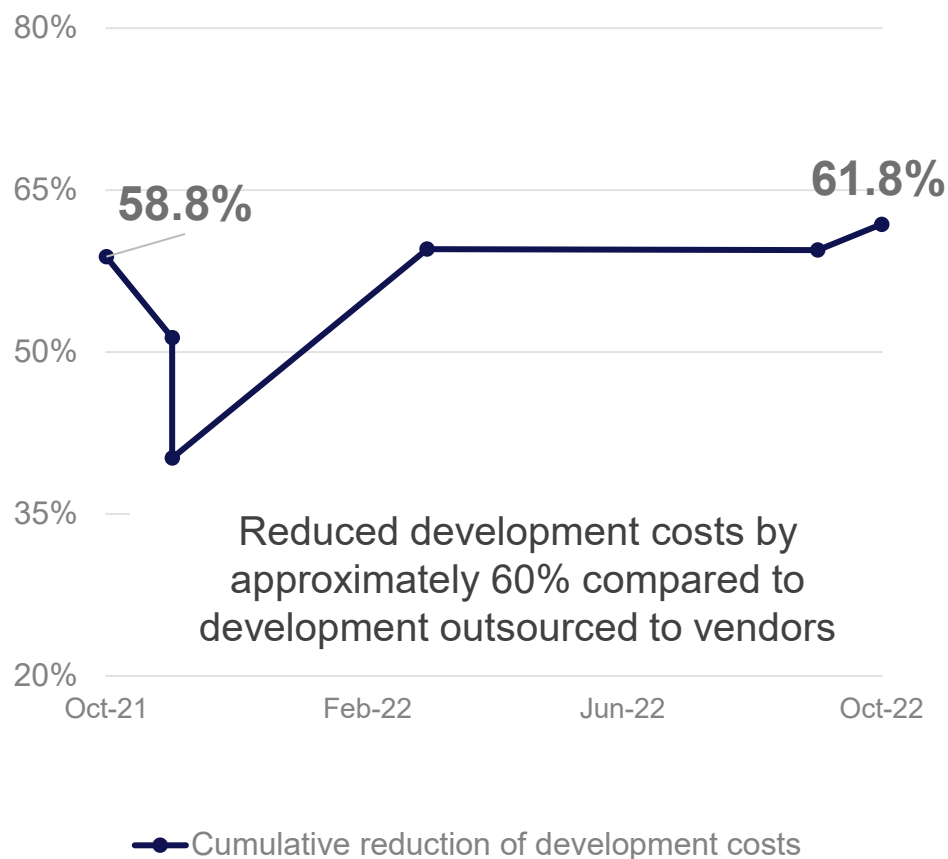
Digitization Credit Saison Has Been Working On

To respond to the **digital shift,** Credit Saison has implemented measures to reduce development costs through in-house development, reduce business operations with the use of software, and increase the number of online/app members.
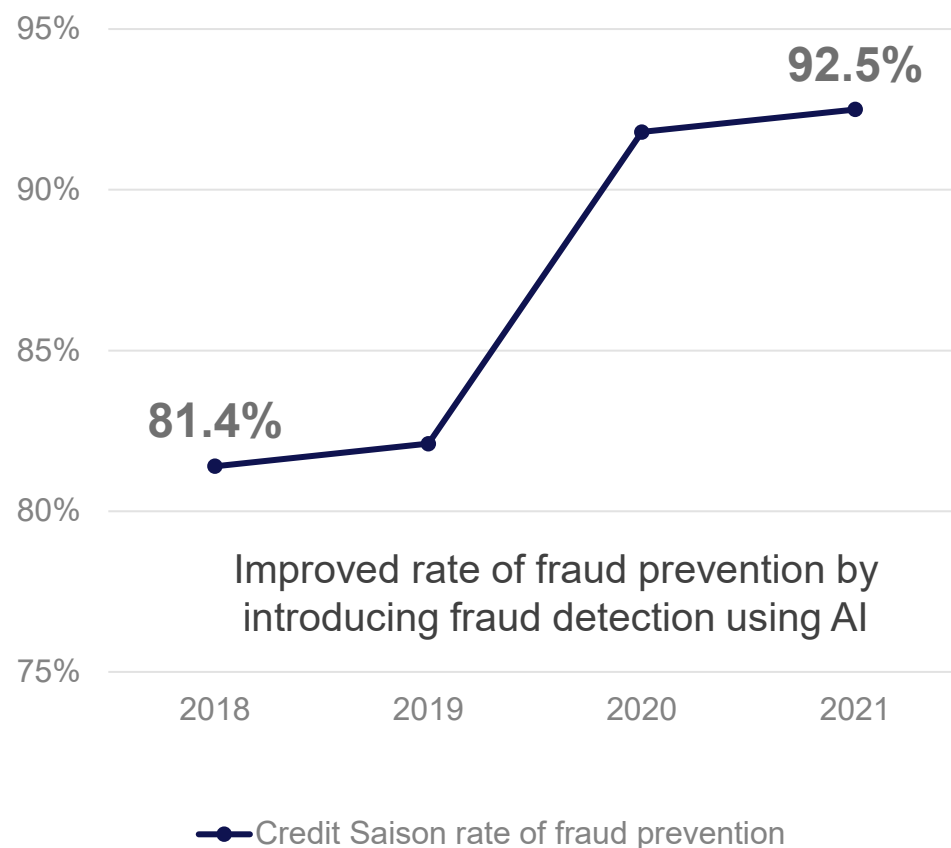
Cost reduction rate for in-house development projects CX / **EX**	**Rate of fraud prevention** **CX** / **EX**	**Total working time saved by software** CX / **EX**
0% ▶ **61.8%**	81.4% ▶ **92.5%**	0 hours ▶ **730,000 hours**
*Total of FY2021 to FY2022 (expected)	*FY2019 to FY2021	*Total of FY2019 to FY2022 (expected)
Ratio of online membership by enrollment year **CX** / **EX**	**The cumulative number of app downloads** **CX** / EX	**The number of sites with digital counters** **CX** / **EX**
75.8% ▶ **86.4%**	5.5 million downloads ▶ **10.6 million downloads**	1 site ▶ **67 sites in total**
*FY2019 to FY2022	*FY2019 to FY2021	*FY2019 to FY2021
Percentage of digital channels (payment business) **CX** / **EX**	**SNS followers** **CX** / EX	**Weekly active users of Slack** CX / **EX**
80.7% ▶ **87.6%**	12,000 followers ▶ **295,000 followers**	178 users ▶ **3,199 users**
*FY2019 to FY2022	*FY2019 to FY2021	*FY2018 to FY2022

CSDX in Numbers (1)

Cumulative cost reduction rate for in-house development projects

58.8%

61.8%

80%

65%

50%

35%

20%

Oct-21　　　Feb-22　　　Jun-22　　　Oct-22

Reduced development costs by approximately 60% compared to development outsourced to vendors

──●──Cumulative reduction of development costs

Change in rate of fraud prevention

92.5%

81.4%

95%

90%

85%

80%

75%

2018　　　2019　　　2020　　　2021

Improved rate of fraud prevention by introducing fraud detection using AI

──●──Credit Saison rate of fraud prevention

CSDX in Numbers (2)

Working time saved by software

Promoted automation of operations through use of RPA and other systems

- FY2019: **18.6**
- FY2020: **34.8**
- FY2021: **48.9**
- FY2022 (forecast): **73.0**

■ Total time saved (10,000 hours)
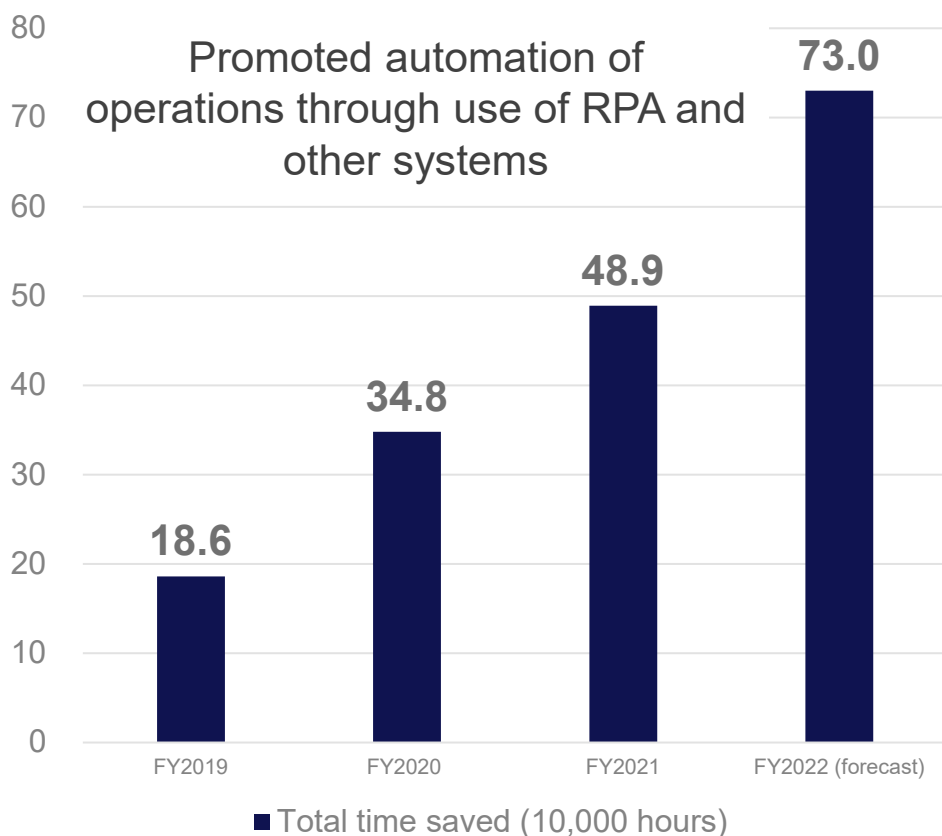
Payment business percentage of digital channels

- 2020: **80.7%**
- 2021: **86.3%**
- 2022: **87.6%**

Improved procedure flow on members-only website and expanded chatbots, etc.

—●— Percentage of digital channels
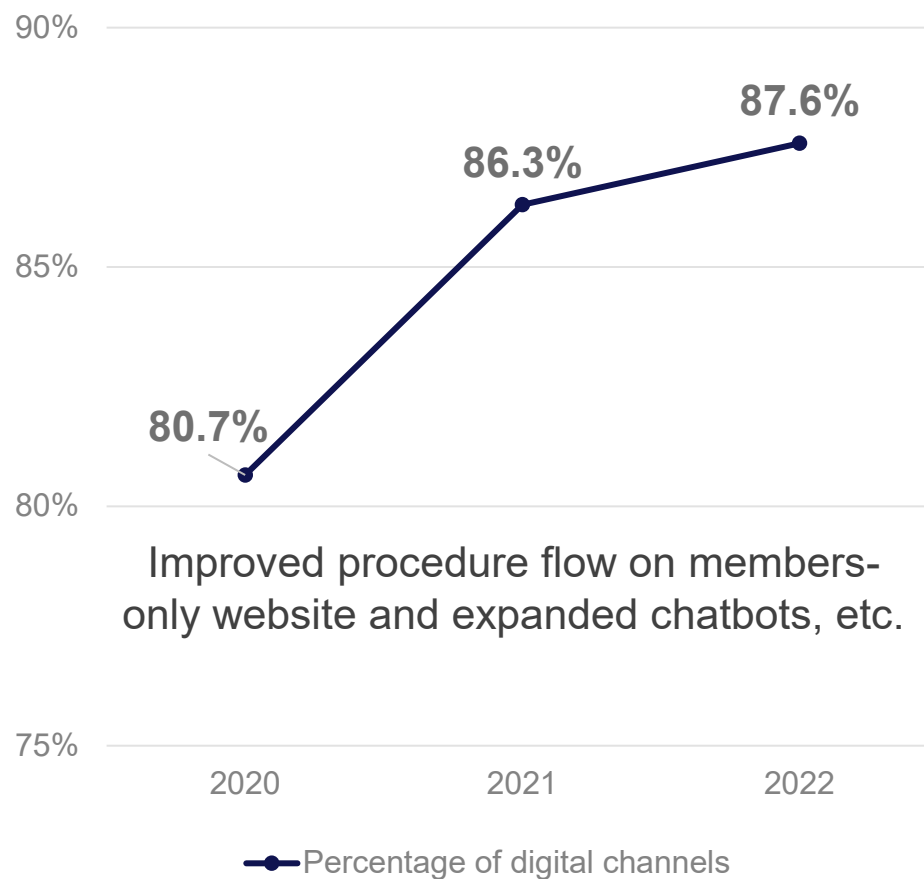
CSDX in Numbers (3)

Ratio of online membership by enrollment year

75.8%
79.6%
83.7%
86.4%

Online acquisition rate increased due to issuance of digital credit cards, etc.

2019   2020   2021   2022

—●—Ratio of online membership

Usage of digital counters

Usage of digital counters for procedure changes increased

12,300
6,300
5,600
7,500

April   June   August   October   December   February

■Number of uses

CSDX in Numbers (4)

The cumulative number of app downloads

Cumulative number of app downloads increased due to implementation of Saison's Otsukidama, etc.

Year	Downloads (million)
2019	5.5
2020	7.2
2021	8.9
2022	10.6

■ The cumulative number of downloads (million)

Number of social media followers
(official Twitter and Instagram accounts)

Rolled out campaigns using social media and notification of preferential services, etc.

Year	Followers (persons)
2019	12,212
2020	196,237
2021	233,738
2022	295,205

■ Social media followers (persons)
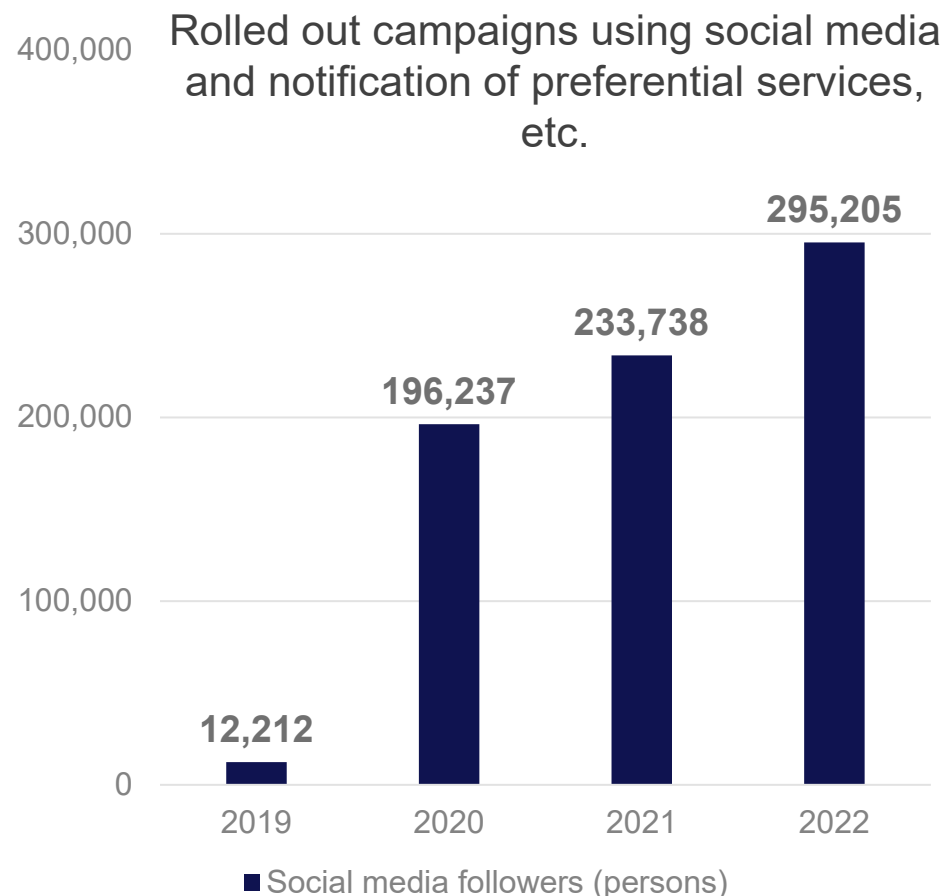
CSDX in Numbers (5)

Active users of Slack

More than 3,000 active Slack users

Year	Number of active users
2019	178
2020	534
2021	1,675
2022	3,199

■ Number of active users

Number of Slack posts

Communication using Slack has expanded rapidly since 2021

Year	Number of posts
2019	8,733
2020	73,725
2021	300,325
2022	479,575
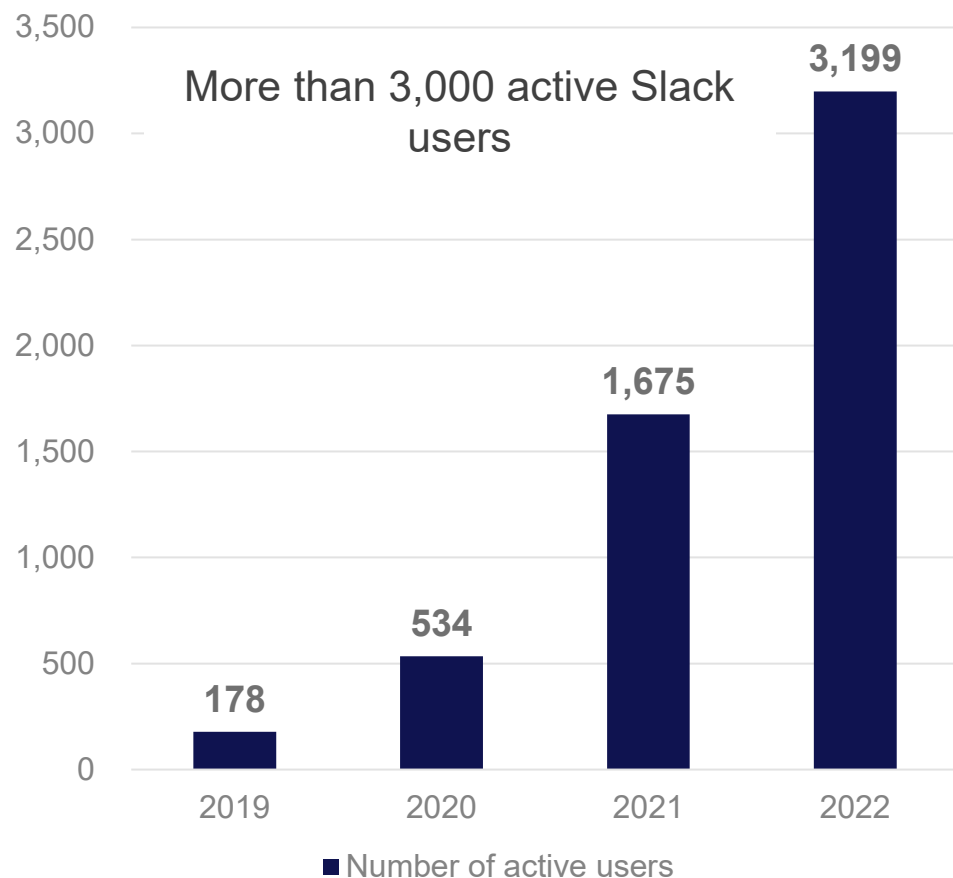
■ Number of posts

FY2021 CSDX Strategy

Despite acceleration of human resource development and digitization, transformation of business structure has not been realized
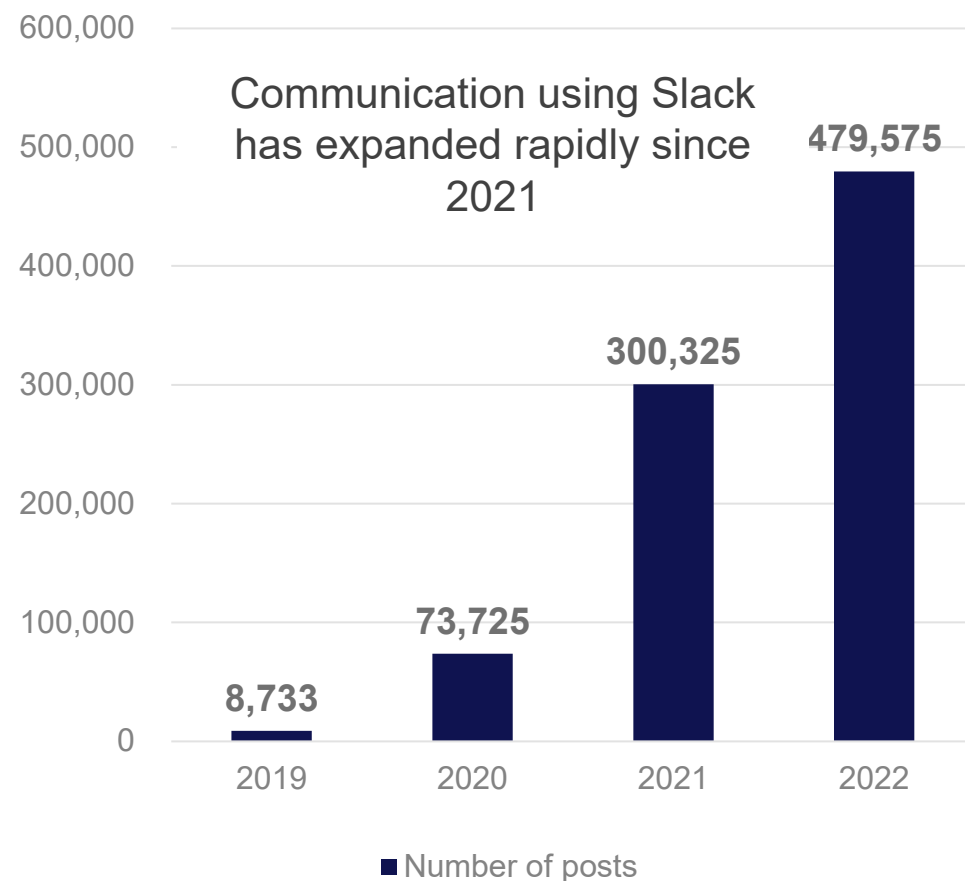
Step 3. Create business models

(1) Commence digitization in Finance business (△)
(2) Commence new business creation in payment business (△)

Progress △ Commence transformation of business portfolio

Step 2. Transform customer/employee experience

(1) Accelerated improvement of operational efficiency through concurrent in-house development (○)
(2) Despite digitization of some operations, employee satisfaction score target not achieved (×)
(3) Target for NPS, a leading indicator of customer experience, not achieved (×)

Progress × Creating thrilling experiences for customers not achieved
× Transforming employee experience not achieved

Step 1. Build the CSDX platform

(1) Commence development of business digital human resources (○)
(2) Promote improvement of operational efficiency through RPA systems, etc. (○)
(3) Stimulate communication with Slack (○)

Progress ○ Secure human resources to promote digitization
○ Promote automation through improvement of operational efficiency, etc.