

Digital Marketing

Realizing an Ever-greater Quality of Life for Customers by Utilizing Digital Technology

Being involved in any number of financial milestones that come about in the course of our customers' lives, we find it our mission to help realize a greater quality of life (QOL) for our customers by proposing optimal services. In a situation in which digital technology is rapidly evolving, we are working with great vigor to implement new technologies. Making use of digital technologies, we conduct digital analyses and digital marketing, and this more than ever enables us to provide customers with high-quality content at precisely the right time. The result is to maximize the customer's experience and customer value.

Digital Marketing at Credit Saison

Modern society has been changing in recent years. No longer is it "more," but rather "better," and it is not a "lifestyle satisfied by material wealth," but in demand is a "lifestyle in which every day is fulfilling, and emotionally and physically satisfying." To bring our customers' QOL to a level that is higher than at present, digital technology will be used to deliver "new information" and "information that people want to know" at the appropriate time and in a timely manner. We believe that enriching customers' lifestyles in this way will lead to improvements in their QOL.



Information usage policy

Appropriately managing the customer information that is received into its care from customers based on the Personal Information Protection Law and other laws, the Company will effectively utilize the valuable information,

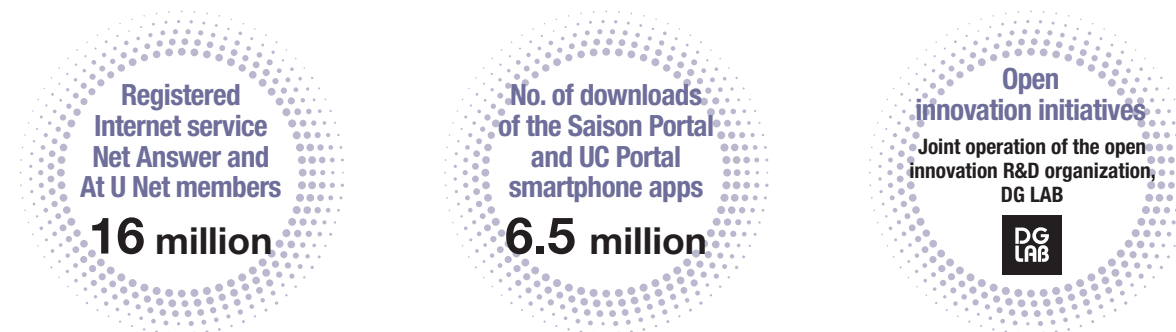
with its customers' consent, to assist in improving customer QOL. The Company's policy in digital marketing is that we will remain in compliance while building our business.



Having adopted a "leading-edge service company" management philosophy, Credit Saison has from the start, taken the initiative to offer innovative services in the card industry. Today, as DX (digital transformation) is rising in importance, and we are a company that consistently confronts challenges, we are engaging in DX Promotion as a priority management strategy. Domains driven by digital technology to dramatically alter the customer experience and business streamlining stretch across the Company, starting with credit operations, such as credit examination and issue, usage, invoicing, development, and credit management, to the marketing domain, consisting of branding, sales promotion, and CRM, and on to organizational activities to develop new businesses that utilize Company resources and raise internal productivity. Through DX, Credit Saison has set its sights on providing an outstanding service experience to our card users, partner clients, card affiliated stores and all of our customers.

Kazutoshi Ono
Director, Managing Executive Officer Head of Digital Innovation Division

Main Indicators



Key issues and solutions

The advent of AI, blockchain and other technologies is driving change at a dramatic pace in all aspects of the Company's business, whether it be with our products, sales or competition. We believe it is important to "face up to concerns from the perspective and feelings of a typical individual, including one's own self, and then to imagine and create services that will please customers." Moreover, when

it comes to leveraging big data, it's all about analyzing customer information. That is why the Company is developing a concierge service in line with customer needs and offering services suited to major life events. In terms of technology, we are actively collaborating through an open innovation R&D organization while putting to use our own internal systems to the maximum extent.

Examples of services

Marketing automation (MA)

Giving customers the information that meets their needs means providing information at the optimal timing through automated distribution of high-quality contents, obtained without a middleman, and that links customers' various settlement and behavioral data. This is how we realize an enhanced customer experience with quality service.

Saison Classe

Targeting card members who use Saison Portal and UC Portal smartphone apps for Saison Card and UC Card, we introduced a service whereby a customer can earn points by raising their ranking in accordance with their usage records. Class can be changed based on score, and using a smartphone app makes it easy to obtain preferential usage and to confirm information on special offers.



STOREE SAISON



"STOREE SAISON," a store that accepts Eikyu-fumetsu Points, is a media-type mail order site that introduces products and experiences, both in and outside of Japan, to enrich the daily lives of customers. It does not merely introduce an item, but also tells the story of how that item came about, the struggles the item's creator faced in its production, as well as their originality and ingenuity and other matters of what the creator of that item was thinking. Moreover, it conveys recommended ways to enjoy the item, and other information.

Saison Cardless Payment

We have commenced availability of Saison Cardless Payment, offered to new members of PARCO Card, an affiliated card, so that they will be able to become Saison Card members promptly, and on any smartphone. Based upon online safety and security, identity verification makes it possible to undertake membership processing online, and to use immediately following completion of credit examination. This not only heightens convenience for customers, but enhances the customer experience.

Medium- to long-term initiatives

As people's lifestyles have changed to revolve around their smartphones, the business environment in which the Company operates is also transforming at a breathtaking pace on many fronts, including products, sales and competition. To respond swiftly and precisely to such changes, we have begun to hire and nurture our own engineers so as to be able to bring digital technologies in-

house. However, even if we are somehow able to lift the degree of importance that technology has to play, in the end, what is most important is the customer. Creating a customer experience that fully delights and surprises will require the ubiquitous use of technology. We will undertake activities with the aim of becoming just such a company.