

Initiatives Regarding IT Financial Group

We would like to inform about the AIFUL Group's initiatives toward becoming an IT Financial Group.

■ Management Themes for IT Financial Group

The AIFUL Group has established the following management themes for IT Financial Group. To reduce costs and improve customer convenience and visibility, we have established specialist departments in the digital and design fields to train IT personnel and provide flexible and prompt services.

We aim to “grow as an IT financial group by reforming our organization and systems in response to changes in the business environment and utilizing digital technologies”.

Design/ Advertising	Promoting Digitalization	Data analysis
<ul style="list-style-type: none"> • In-house designing of homepage and publication material • Maximize advertising efficiency by utilizing digital technology 	<ul style="list-style-type: none"> • In-house production of homepage and apps renovations • Improve productivity by improving IT literacy and promoting digitization of operations 	<ul style="list-style-type: none"> • Maximize creditworthiness by improving data-analysis capabilities and pursue high LTV customers

■ Recruitment Results and Plans for IT Human Resources

We plan to expand our IT human resources in order to realize an IT financial group.

(num of employee)	FY March 2022	FY March 2023 (E)	FY March 2024 (E)
Beginning of the period	24	32	62
New graduate	2	4	8
Mid-career	6	26	52
End of the period	32	62	122

■ Measures Promoted as an IT Financial Group

IT Financial Group will implement the following initiatives. Also, we conduct in-house training aimed at improving the expertise and skills of IT personnel.

(Measures)

- Design and advertising of homepage/ publications
- Maximize advertising efficiency by leveraging digital technologies
- In-house production of smartphone apps and WEB
- Data Analysis

■ In-house Designing Results (Apr 1, 2020 to Mar 31, 2022)

Cumulative total: 2,508 items

- Quantitative results from in-house design

(1) Improve app’s rating (benefit from in-house design and speedy, fine-tuned apps refurbishments)

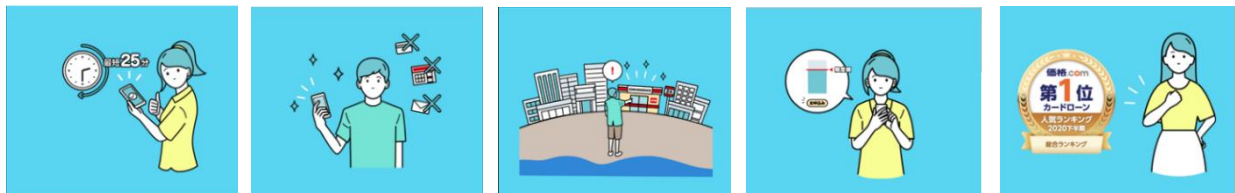
	Apr 2020		March 2022
iOS	☆ 2.7	⇒	☆ 4.6
Android	☆ 3.7	⇒	☆ 4.5

(2) Increased access to notification pages

By adding inquiry path to the hamburger menu, access to the notification page has increased by about 3 times on PCs and about 12 times on smartphones.

- Design introduction

AIFUL official website (summer version)



Apps New Design for Income Certificate System



■ Results of in-house system development and renovation (April 1, 2021 to March 31, 2022)

Total number of in-house developments	: 726
Total Cost reduction amount	: 97 million yen

● Effects of in-house system development and renovation

Number of days required to develop additional functions for smartphone apps (including period for quote)

Before	At the beginning of in-house	Current
73 days	23 days	8.4 days

● Examples of in-house system development and renovation

【WEB system used in the guarantee business (From receiving applications on the web to concluding contracts)】

Prior to in-house production, it was difficult to make improvements. However, in-house production made it possible to add and improve functions as appropriate, and we also received compliments from banks that are business partners using the system that productivity has improved thanks to the system.

● Future Digital Development Policies

Taking advantage of AIFUL's experience in obtaining customer evaluations (high ratings of smartphone applications) through in-house production of digital development, we will the range of Web systems and smartphone apps for LIFECARD and other Group companies and expand services that supports the whole Group. In addition, we will continue to realize the greatest merit of in-house production, "to quickly provide services that meet the changing needs of customers".