

Management Message

We seek to be the number one retail financial services company in Asia, and an essential part of our customers' lives.

AEON Financial Service is a comprehensive financial group with roots in the retail sector, and our goal is to enrich the daily lives of our customers by providing products and services that are closely attuned to their lives.

Since our establishment in 1981, we have grown our business with a focus on the credit card market while drawing on resources such as the AEON Group's brand equity and store network to achieve synergies with the retail sector. We are one of the pioneers among Japanese financial institutions to proactively expand overseas, and have been transforming our business model to resolve the challenges facing customers in various countries through our financial services.

While Japan's economy appears to be improving, many citizens feel less secure about the future due to the declining population and rapid aging of society. In response to such social issues, we continue to offer financial products for stable asset management to help customers plan their future. In Asia, we provide financial tools such as electronic money (e-money) and installment finance to meet our customers' needs while addressing social issues such as the need to maintain and strengthen the value of local currencies and the diverse financing demands of each individual customer.

In order to improve the level of convenience for our customers, raise productivity and increase the efficient use of assets, we are also proactive in developing and applying the latest technologies such as artificial intelligence (AI), Fintech, and robotic process automation (RPA) in our business.

AEON Financial Service is committed to becoming a financial services company essential to the lifestyles of our customers, and we will continue to strive toward resolving social issues and enrich the daily lives of our customers through our products and services.

Kenji Kawahara
President and CEO

