

List of Themes and Comments from the People of Tokyo, etc.

■ Deposits & Withdrawals

| Themes (What customers want) | Opinions of residents and companies in Tokyo (Example) |
|--|---|
| ① Lower fees for deposits and withdrawals of cash | <ul style="list-style-type: none"> ● High fees for cash transfers and withdrawals. |
| ② Easier procedures for opening an account, such as identity verification | <ul style="list-style-type: none"> ● Opening an account may not be completed online and a stamp may be required. ● The procedure for opening an account is complicated. |
| ③ Ability to use a simple and low-cost app for making transfers | <ul style="list-style-type: none"> ● Ability to use simple and smart app for transfer. |
| ④ Enhanced bank compatibility for ATM use and account management | <ul style="list-style-type: none"> ● Ability to make deposits and withdrawals at ATMs at different financial institutions without fees. ● Ability to manage multiple bank accounts in one stop. |
| ⑤ Easier-to-understand online banking operations | <ul style="list-style-type: none"> ● The operation of online banking is complicated. |
| ⑥ Easier management of IDs, passwords, and authentication methods for online banking | <ul style="list-style-type: none"> ● Troublesome to manage passwords for online banking. |
| ⑦ Strengthened security for online banking and other online transactions | <ul style="list-style-type: none"> ● Online banking is unreliable. ● Online transactions are unreliable. |

■ Payments

| Themes (What customers want) | Opinions of residents and companies in Tokyo (Example) |
|--|---|
| ⑧ Enhanced e-money compatibility, such as allowing money transfer between apps, as there are too many types of e-money making it difficult to use them | <ul style="list-style-type: none"> ● Confusing due to too many methods for electronic money payments. |
| ⑨ Ability to use convenient cashless payment methods besides e-money | <ul style="list-style-type: none"> ● It would be convenient to be able to make payments with just one body without having to carry a smartphone, credit card, etc. ● It would be nice to have more means of payment such as cryptocurrency. |
| ⑩ Credit cards accepted at more stores | <ul style="list-style-type: none"> ● Ability to take a bus/train by using a credit card. ● Desirable if more stores would accept credit cards for small-amount shopping. |

| | |
|--|---|
| | <ul style="list-style-type: none"> ● Few stores offer smartphone payment services. |
| ⑪ Stronger security systems to prevent thefts and unauthorized use of credit cards/smartphones | <ul style="list-style-type: none"> ● Measures should be taken to prevent unauthorized payments in response to the spread of QR code payments, etc. ● Concerned about information leakage during the use of PCs. |
| ⑫ Payment methods with lower payment fees | <ul style="list-style-type: none"> ● Payment fees are high. |

■ Asset Management

| Themes (What customers want) | Opinions of residents and companies in Tokyo (Example) |
|---|---|
| ⑬ Tools for beginners for learning about finance | <ul style="list-style-type: none"> ● There are not many places to learn about asset management, so it would be nice to have a tool that allows busy business people to learn easily. |
| ⑭ Guidance on procedures and neutral advice on suitable products so that even beginners can easily start asset management | <ul style="list-style-type: none"> ● Hope to have a service that I can start without hesitation. ● Ability to receive advice not from sales perspective. ● There are too many asset management products, which makes it difficult to find a suitable product for me. |
| ⑮ More services and products that allow asset management from small amounts | <ul style="list-style-type: none"> ● Solutions for making investment from small amounts. ● Hope to have a service that automatically converts a fixed percentage of the payment amount to investment instead of point reduction when payments are made with a credit card. |
| ⑯ Lower fees for asset management | <ul style="list-style-type: none"> ● Transaction fees are high. |
| ⑰ New services that provide investment advice in accordance with lifestyle and future plans | <ul style="list-style-type: none"> ● Hope to have an app etc., which offers suggestions for asset formation, such as a withdrawal limit linked to expected amount or trend of monthly payments. |

■ Insurance

| Themes (What customers want) | Opinions of residents and companies in Tokyo (Example) |
|---|--|
| ⑱ Advice on insurance products that are suitable for the respective customer from a neutral perspective | <ul style="list-style-type: none"> ● Ability to receive easy-to-understand advice on the insurance that I need. ● Difficult to compare insurance products due to |

| | |
|--|--|
| | different service conditions for each product. |
| ⑱ Simpler procedures for insurance | <ul style="list-style-type: none"> ● It is inconvenient that medical insurance payment procedures to receive the insurance are complicated and troublesome. ● Ability to claim and receive the insurance for overseas travelers on the spot without returning home. ● Ability to do various procedures online, not at the window or by mail. ● It is difficult to understand the items described in the contracts and documents. |
| ⑳ Tools to learn about insurance | <ul style="list-style-type: none"> ● There are few opportunities to learn about insurance. ● Knowledge is often limited until the need arises. |
| ㉑ Easier to grasp the status of insurance coverage, etc. | <ul style="list-style-type: none"> ● Unable to check or go through procedures for insurances of more than one company all at once. ● Have a list that enables me to grasp the subscription status of my family members and to understand the shortage/excess of compensation. |
| ㉒ Services for insurance sharing | <ul style="list-style-type: none"> ● There should be a service like insurance sharing that suits individual communities and needs. |

■ Financing

| Themes (What customers want) | Opinions of residents and companies in Tokyo (Example) |
|---|--|
| ㉓ Quicker and simpler procedures and examinations of loans | <ul style="list-style-type: none"> ● Application is a hassle due to many troublesome documents to submit. ● Process from application to loan approval is slow. |
| ㉔ Advice on loans that is neutral and suitable | <ul style="list-style-type: none"> ● It's bothersome to look at multiple financial institutions to find out the one that suits me. ● Hope to have a place where I can feel free to consult because financing sounds difficult. |
| ㉕ Products that are not restricted by age, occupation, income, etc. | <ul style="list-style-type: none"> ● It would be great if we could use AI and other means to conduct credit screening and provide flexible loans to anyone. |
| ㉖ Loan services that meet the specific needs of startups and SMEs | <ul style="list-style-type: none"> ● Loans that are available even to companies with low creditworthiness. |

| | |
|--|---|
| | <ul style="list-style-type: none"> ● Financing services that match the stage and needs of my company |
|--|---|

■ Others (Financial Service as a whole)

| Themes (What customers want) | Opinions of residents and companies in Tokyo (Example) |
|--|---|
| ㉗ Services that promote data utilization | <ul style="list-style-type: none"> ● System or service that enables one-stop completion of multiple office workflows, such as internal financial and accounting operations, by linking them with data. ● Highly versatile and innovative solutions for improving operational efficiency and analyzing big data using AI. |
| ㉘ Further accelerated digital transformation in the financial industry | <ul style="list-style-type: none"> ● A service to promote the digitization of documents and other materials while ensuring their safety and authenticity. ● Low penetration of Internet banking in Japanese society. ● Digitization and automation of contracting procedures for financial products should be promoted. ● Technology and services that can recognize and analyze customers' facial expressions and utilize them in online customer service. ● Various payment methods such as QR code cashless payment should be used in the financial industry. |
| ㉙ Services that promote collaboration within the financial industry and with non-financial industries | <ul style="list-style-type: none"> ● As contact with customers shifts to non-face-to-face and online channels, there is room for collaboration and cooperation with different industries in the financial industry. ● Financial and non-financial industries collaborate in the design stage of each service to create new services. |
| ㉚ Service that can manage financial assets collectively, such as bank accounts, insurance, securities, inheritance, etc. | <ul style="list-style-type: none"> ● Services to collectively manage financial assets. ● An app that allows to manage and operate my savings, insurance, etc. all at once according to the cash flow. |
| ㉛ New financial services in preparation for the coming age in which life expectancy will average 100 years | <ul style="list-style-type: none"> ● There should be financial services and products such as mortgages that assume people will live to be 100 years old. |

| | |
|---|--|
| | <ul style="list-style-type: none"> ● Services that allow for managing assets from a young age and preparing for risks such as dementia in anticipation of post-retirement life. |
| ③② Services to prevent financial crimes, such as strengthened security | <ul style="list-style-type: none"> ● The introduction of biometric authentication in all areas and the establishment of a database that can be used for fraud detection to strengthen security and prevent financial crimes. ● Anti-phishing measures, etc. are insufficient. |
| ③③ Comprehensive financial services in the event of an economic crisis | <ul style="list-style-type: none"> ● An insurance system that can provide immediate compensation and microfinance for emergencies in the face of the unprecedented situation of the COVID-19 pandemic. ● Need support for self-reliance of those who are vulnerable to the economic impact of emergencies in addition to temporary financial assistance. |
| ③④ Financial services for financial transactions with overseas countries and for overseas tourists, such as services with multi-currency and multi-language support | <ul style="list-style-type: none"> ● Few locations and financial services that allow trading in a variety of currencies ● Few financial services are available in multiple languages. |