

# MARUI IR DAY 2025



**December 9, 2025**



## **1 App Initiatives to Promote Main Card Usage**

Q&A

## **2 An Organization and Talent Driving a Business that Supports 'Suki'**

Q&A

## **3 Dialogue with the External Director**

Q&A

# App Initiatives to Promote Main Card Usage

marui unite Co., Ltd. President & Representative Director

Takeaki Yamane

Muture Co., Ltd. Executive Officer

Sarasa Yonenaga



# Introducing the Presenters



**Executive Officer,  
MARUI GROUP CO., LTD.**

**General Manager of DX Promotion Office  
President and Representative Director,  
marui unite Co.,Ltd**

**Takeaki Yamane**


- 1999** Joined the Company
- 2023** Executive Officer, MARUI GROUP CO., LTD. (Incumbent)
- 2024** President and Representative Director,  
marui unite Co.,Ltd (Incumbent)
- 2025** General Manager of DX Promotion Office (Incumbent)  
Director, Epos Card Co., Ltd. (Incumbent)  
Director, M&C SYSTEMS Co., Ltd. (Incumbent)  
Director, Muture Co., Ltd. (Incumbent)



**Executive Officer,  
Muture Co., Ltd.**

**Sarasa Yonenaga**

- 2014** Joined a Digital Promotion Company
- 2017** Joined Goodpatch Inc.
- 2022** Seconded to Muture Co., Ltd. as Executive Officer (Incumbent)

- 1 Contribution of the Lifestyle App to Main Card Adoption**
  - 2 Evolution of the Development Process**
- 

# 1

## Contribution of the Lifestyle App to Main Card Adoption



**(1) Initiatives to Promote Main Card Adoption**

**(2) Future Initiatives to Support "Suki"**

**(1) Initiatives to Promote Main Card Adoption**

(2) Future Initiatives to Support "Suki"



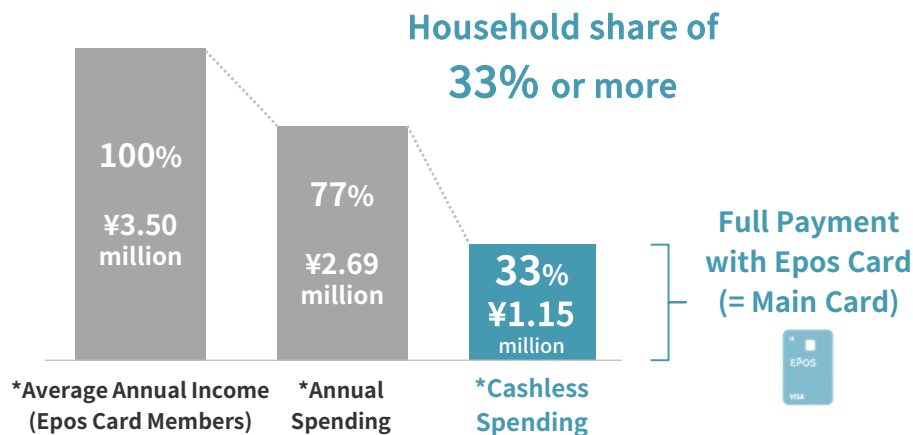
# (Restated from Financial Results) KPIs Toward FY2031

		FY2025		FY2031
NEW	Main Card Ratio	22%	▶	35%
	Total Group Transactions	¥5 trillion	▶	¥10 trillion
	PBR	2 times	▶	3-4 times

# Definition of Main Card

Main card is defined as having a household share of 33% or more

## ■ Definition of Main Card



\*Average annual income of Epos Card members in FY2024

\*Annual spending for the same income bracket (based on FY2024 Household Survey by the Ministry of Internal Affairs and Communications)

\*Estimated from FY2024 cashless payment ratio of 43% (Ministry of Economy, Trade and Industry)

## ■ Reference: Credit Card Usage Amount

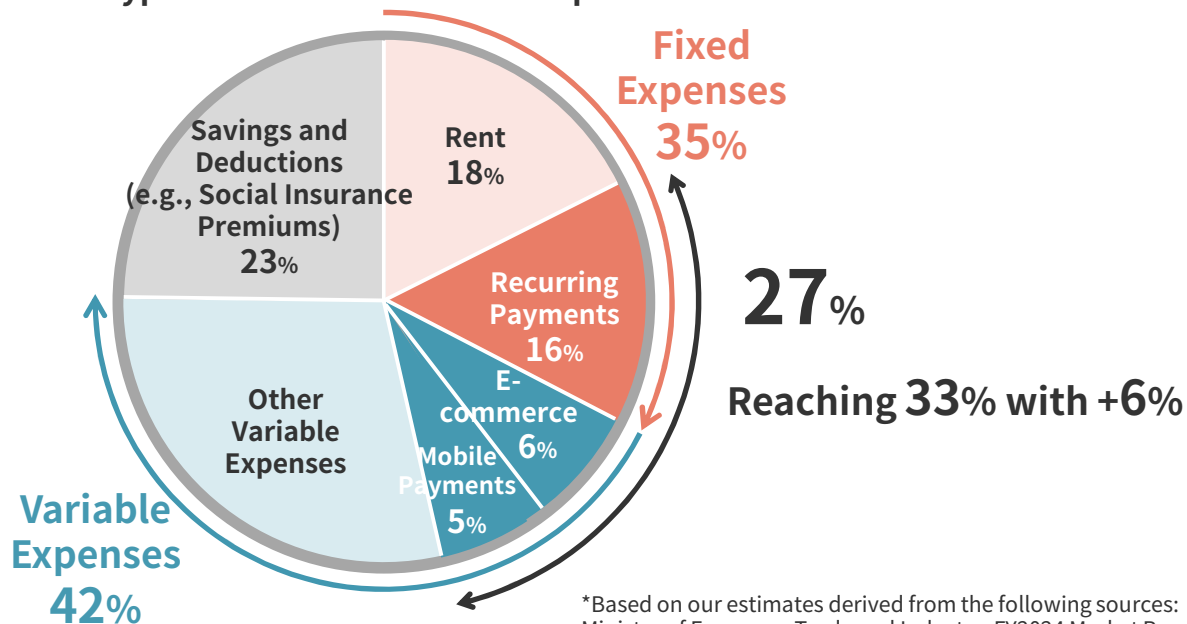


Based on our estimates derived from JCB's Comprehensive Survey on Credit Cards (FY2022 Edition).

# Household share at the 33% level

By adding 6% from other usage to the 27% from recurring payments, e-commerce usages, and mobile payments, the household share reaches 33%.

## ■ Typical Household Profile of Epos Card Members

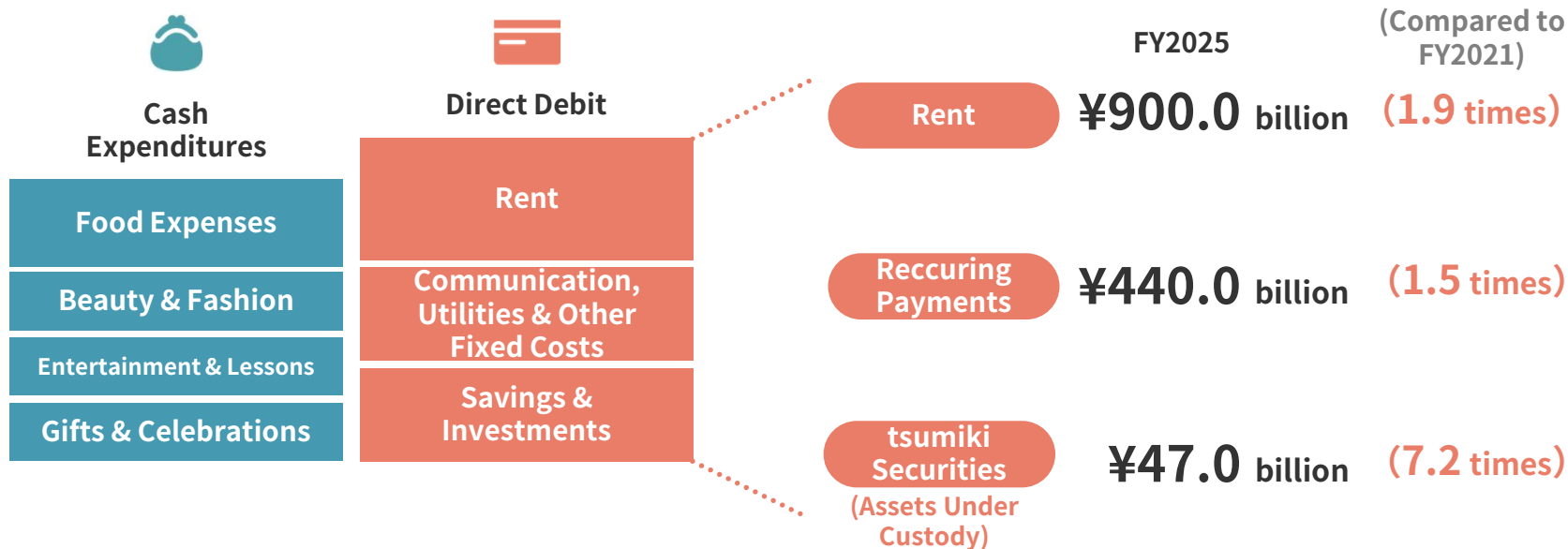


\*Based on our estimates derived from the following sources:  
Ministry of Economy, Trade and Industry, FY2024 Market Research Report on Electronic Commerce  
MMD Laboratory, Survey on Payment and Financial Service Usage Trends (January 2025)  
Nomura Research Institute, Financial IT Focus, April 2025 Issue  
Ministry of Internal Affairs and Communications, Household Survey (FY2024)

# Initiatives to Maximize Household Share

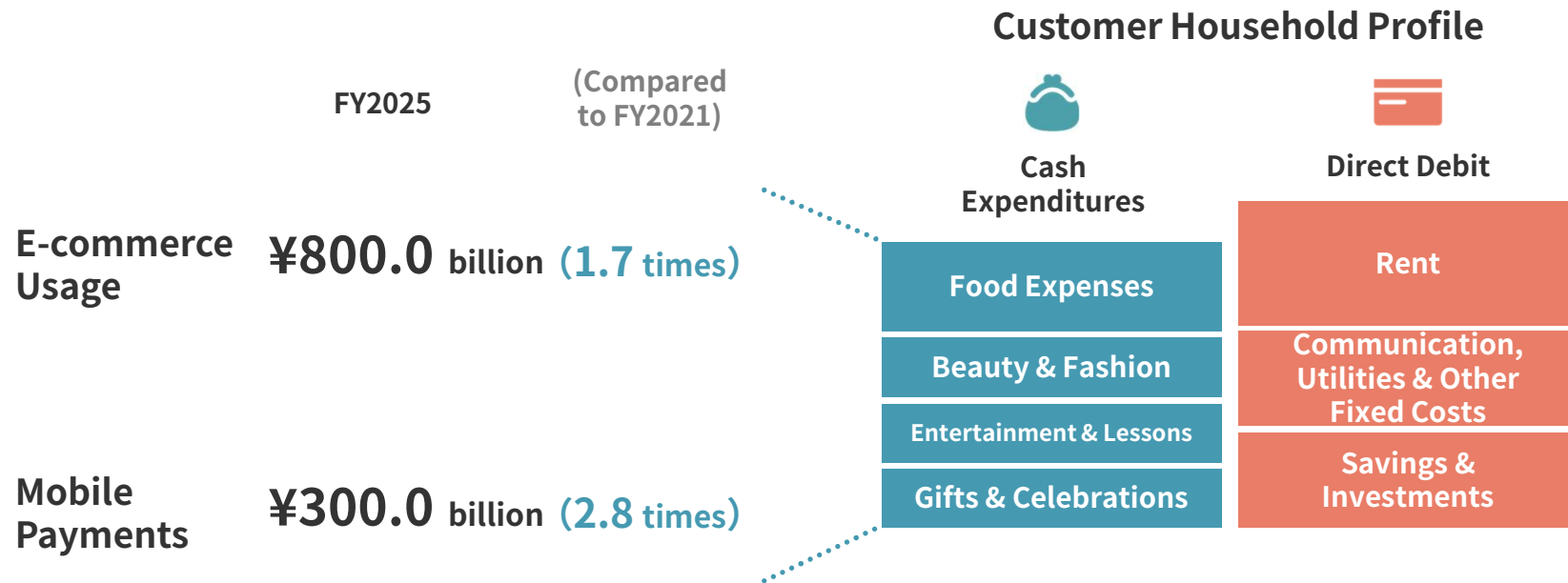
Transaction volume has steadily expanded, with rent increasing by 1.9 times and recurring payments such as communication, utilities, and other fixed costs growing by 1.5 times.

## Customer Household Profile



# Initiatives to Maximize Household Share

E-commerce usage has grown 1.7 times, while mobile payments have expanded 2.8 times.

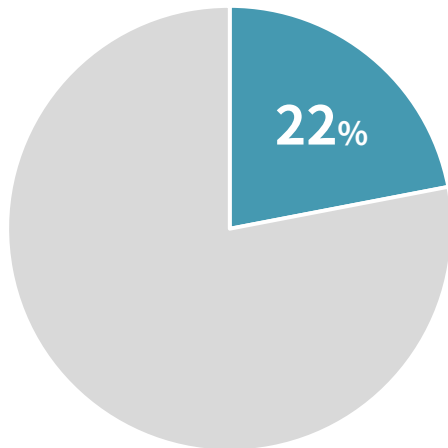


# Current Main Card Usage Rate

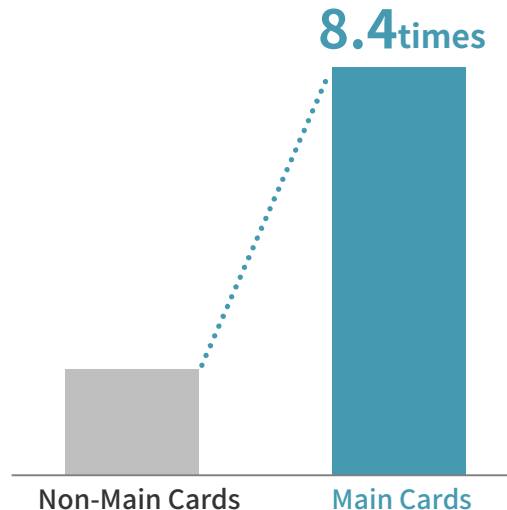
Main card usage rate is 22%, and members with a main card have an LTV 8.4 times higher.

## ■ Main Card Usage Rate

\*Proportion of customers whose main card accounts for 33% or more of household share

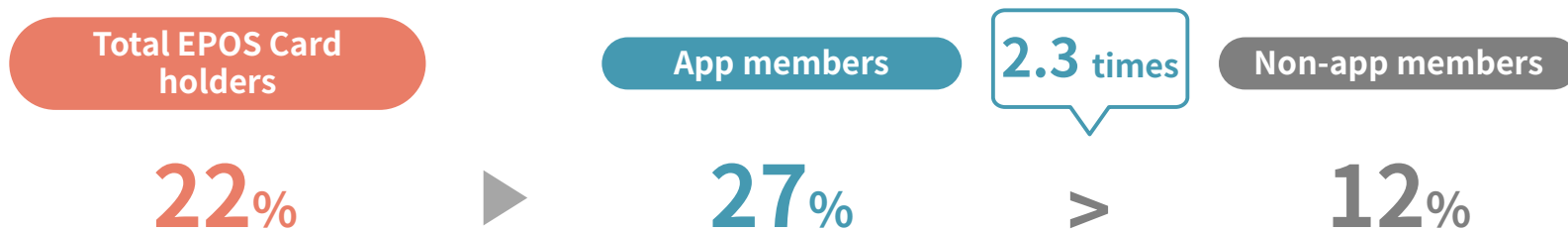


## ■ Comparison of LTV Between Main and Non-Main Cards



# Main Card Ratio Among App Members

The main card ratio among app members is 27%, 2.3 times higher than non-app members



Support customers' overall lifestyles through the experience of “managing their finances”

EPOS Card



Experience-based

Support customers' overall lifestyles through the experience of “managing their finances”

Peer companies



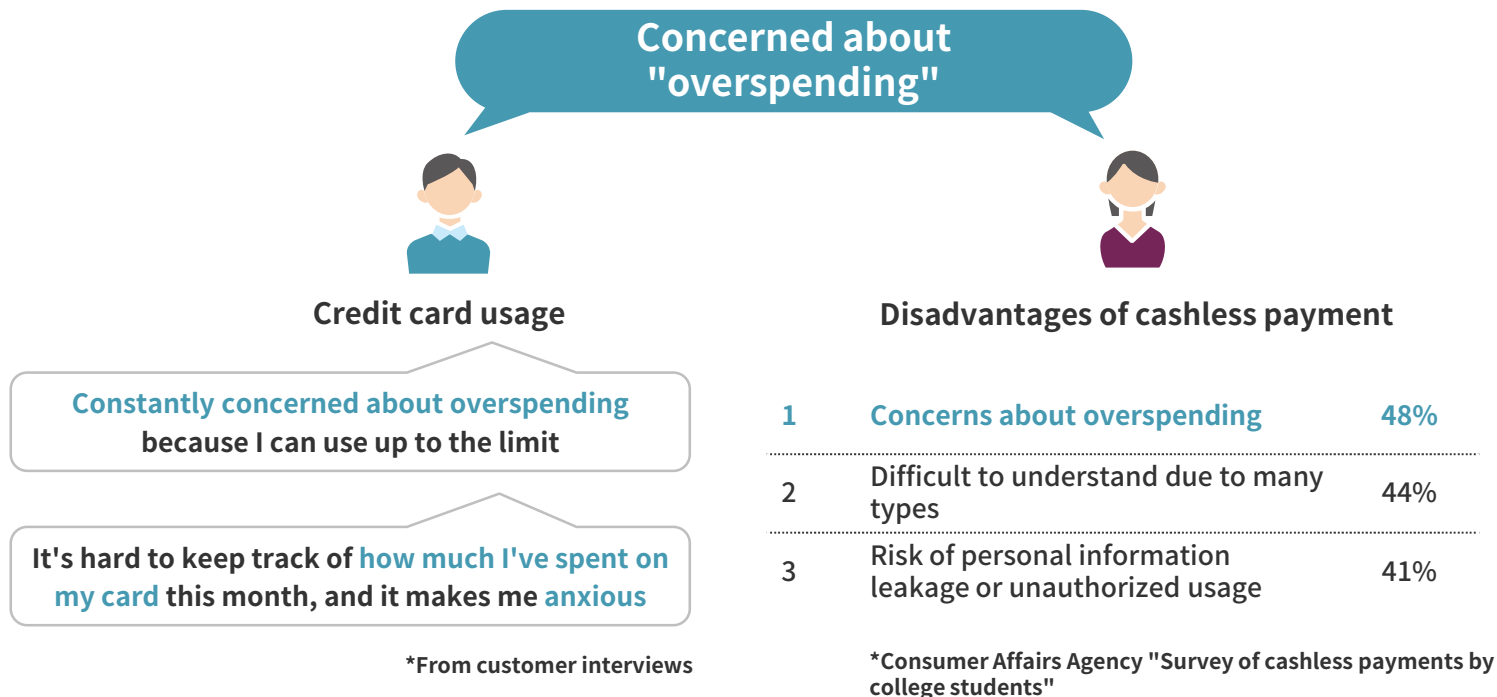
Function-based

Customers select functions such as payment confirmation as menu options



# Customer Feedback on Management of Finances (1)

What customers are most concerned about when managing their finances is "overspending"



# Our Hypothesis

By alleviating concerns about "overspending," users can feel more secure in their card usage, potentially leading to increased EPOS usage



Concerns about  
overspending



## Our hypothesis



If users receive instant notification when they spent too much, would that make it easier to use with peace of mind?

## Industry standards at the time



Notifying customers about overspending reduces shopping and revolving credit usage

# UX that Alleviates Concerns about "Overspending"

Receive instant real-time notifications and alerts if the user overspends, allowing users to use the service with peace of mind

Visualize real-time usage and send notifications in case of overspending

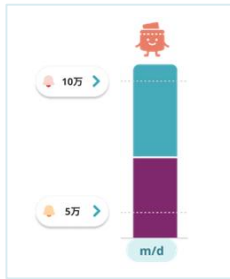


## Real-time notifications

Receive notification immediately after use



Reflect in statements in real time



Set a target amount



Notification of overspending



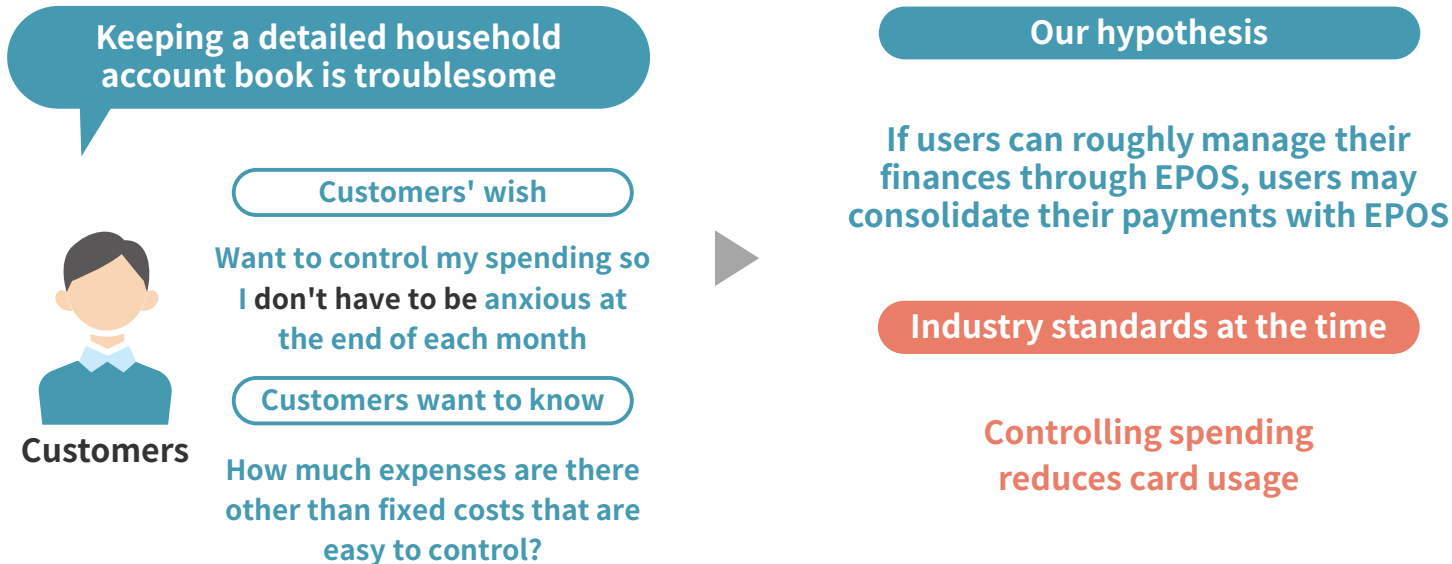
## Avoidance of pinch

Propose installment/revolving plan options with simulation



Enable usage with peace of mind even when overspending

Would supporting household budgeting increase EPOS usage?



# UX for Household Budget Management

EPO household budgeting, "the world's laziest household account book", automatically and roughly manages users' household finances by using EPOS

"EPO household budgeting" allows automatic and rough management of household finances by using EPOS



Automatic allocation of fixed costs

The screenshot displays the 'お支払照会' (Payment Inquiry) screen for 11/27. It shows a list of bills categorized by type: '電気' (Electricity) at ¥13,000, '水道' (Water) at a blank space, and 'ガス' (Gas) at ¥7,000. The '水道' category is highlighted with a dashed blue border, and a callout points to it.

Category is also clear

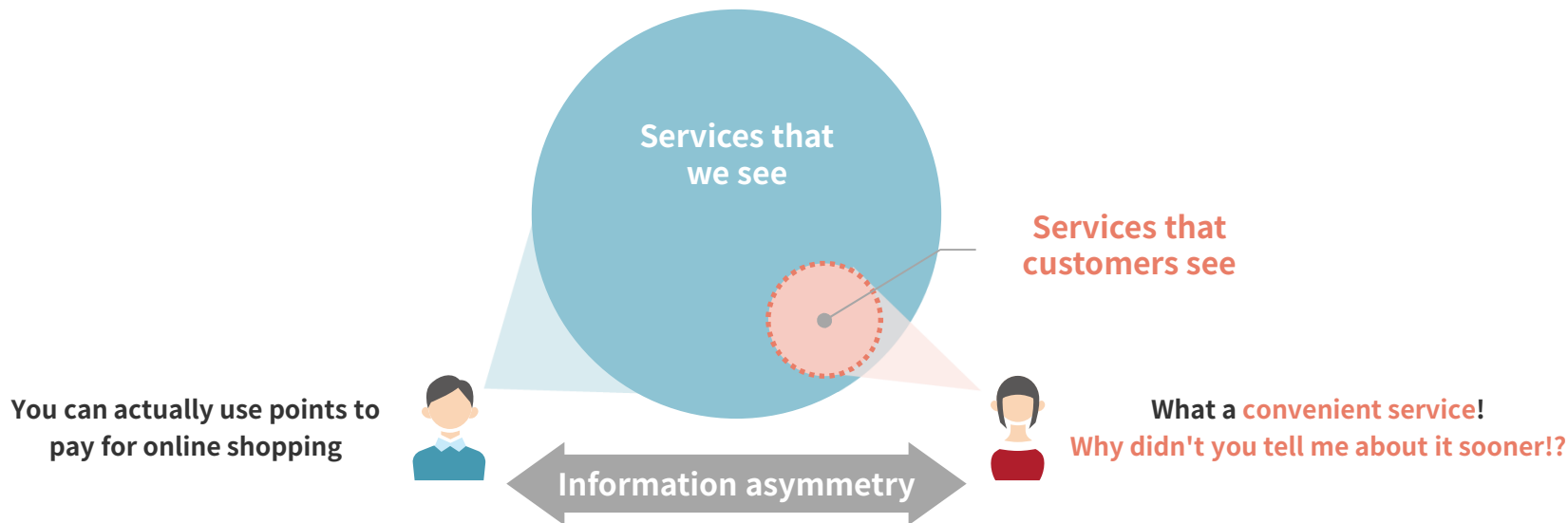
I want to fill in the blank space for water bill!



Manage household finances with ease by consolidating them in EPOS

# Customer Feedback on Management of Finances (3)

Even if we prepare experiences that help users manage their finances, isn't it difficult to get the message across to customers?



Utilize gamification that pairs well with apps to spark playful curiosity and create engaging mechanisms that capture interest



Don't know much  
about the service



## Our hypothesis

### Gamification



Use games that pair well with the app to create playful experiences that naturally draw users into the service

## Industry standards at the time

### Push type (Email/Push notification)

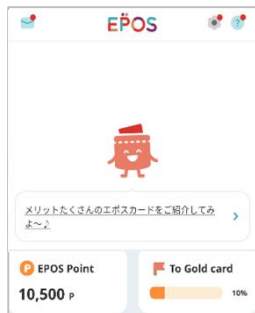
Most people ignored it unless they happened to be interested at the time

### Pull type (Menu display of net/app)

Users will not look at the menu if it is just left there for viewing

By incorporating game-like elements to learn about and experience the service, we can enhance understanding and encourage its usage

Discover and experience services through the game-like approach, "Quest"



Initial download



Complete the challenge to experience the service



The room will be completed gradually



Acknowledge and use the service



Enjoy the way the room comes together



Plan the app based on the Marui Group's fundamental philosophy of "Co-creation of creditability"

## Our fundamental philosophy

### Co-creation of creditability with customers

Make it easy to  
understand and alleviate  
customer concerns

Share information with  
customers and present  
optimal options

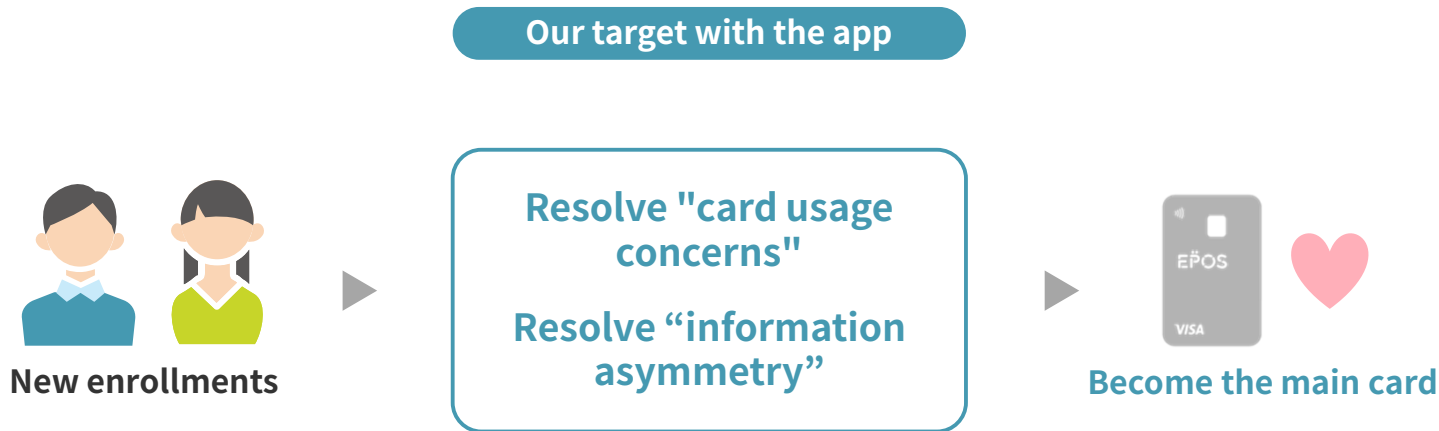
## Industry standards at the time

### Credit card companies extend credit to customers

Making it easier to  
understand hinders  
usage

Providing more  
information than  
necessary hinders usage

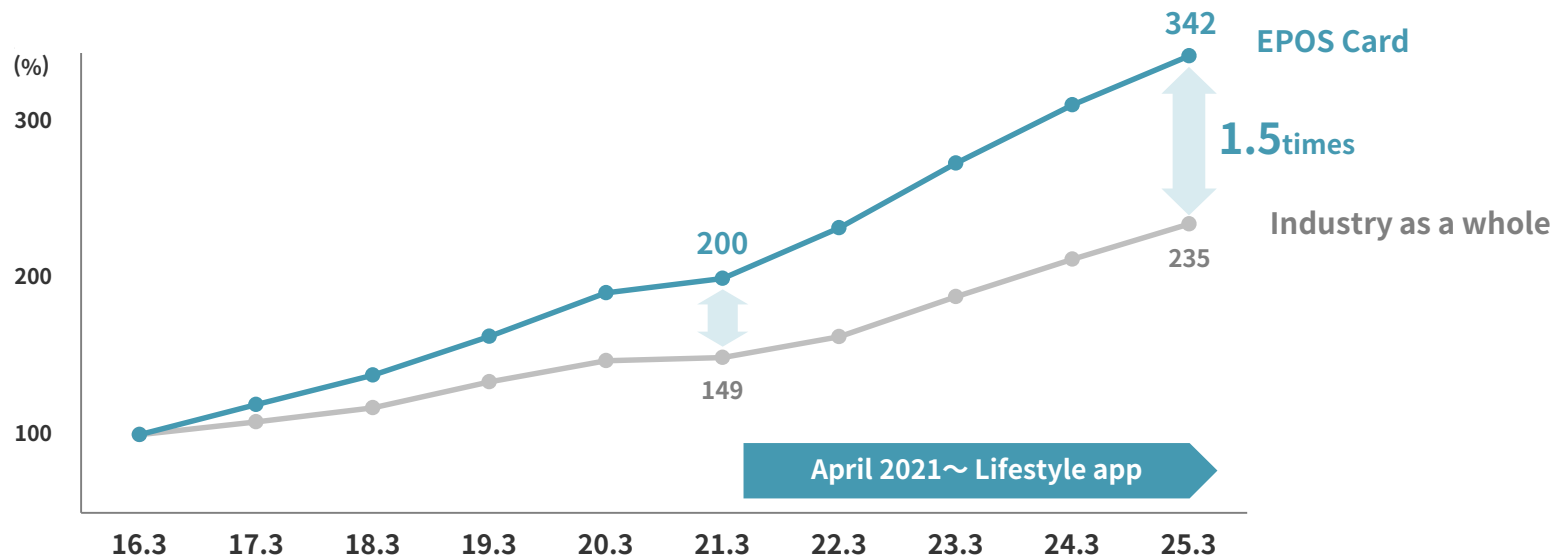
Build a UX that resolves "card usage concerns" and "information asymmetry," aiming to become the main card



# Growth Rate of Transaction Volume ~ Comparing Industry Benchmark ~

EPOS Card transaction volume has consistently outpaced the industry as a whole, and the gap with industry benchmark has widened further since the app launch

## ■ Growth rate of transaction volume



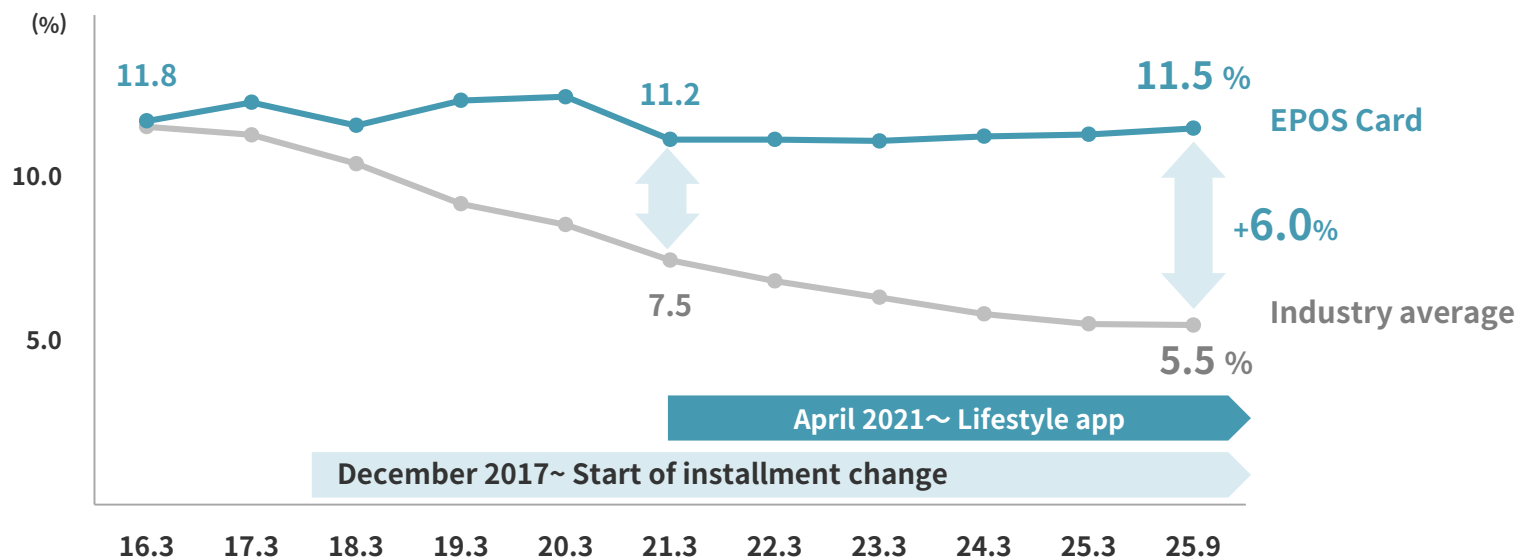
\*Industry as a whole: Compiled by MARUI GROUP CO., LTD. based on the following source: Ministry of Economy, Trade and Industry, Ratio of Cashless Payment Among the Total Amount Paid by Consumers (March 31, 2025)

\*EPOS Card: Card credit transactions

# Installment/Revolving Credit Transaction Volume Ratio ~Comparing Industry Benchmark~

The installment/revolving rate for EPOS Cards has consistently exceeded the industry average, with the gap widening

## ■ Ratio of installment and revolving payments to transactions



\*Industry average: Percentage of payments exceeding two months within "credit card shopping" from the Japan Consumer Credit Association's "Credit Card Activity Survey Results"

\*EPOS Card: Percentage of installment and revolving payments for "payments exceeding two months" excluding two-installment payments and one-time bonus payments

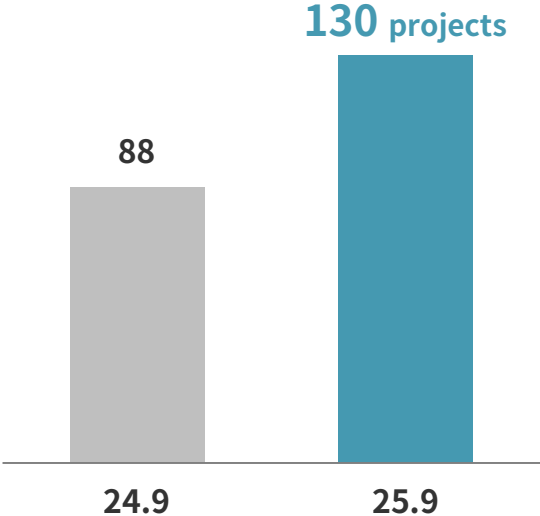
(1) Initiatives to Promote Main Card Adoption

**(2) Future Initiatives to Support "Suki"**

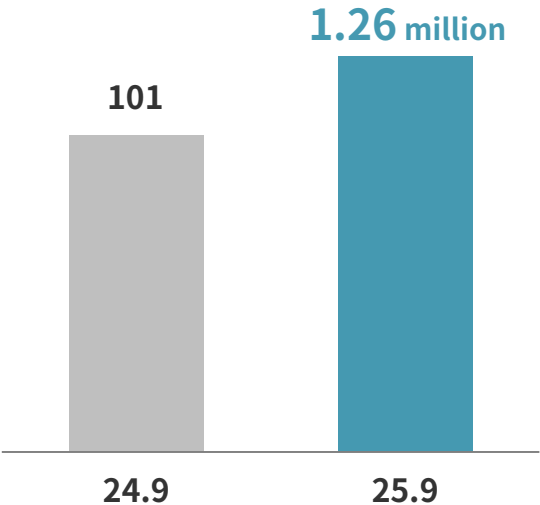
# (Restated from Financial Results) Status of Cards that Support “Suki”

The number of projects in Q2 increased to 130, and the number of cardholders increased to 1.26 million

■ Number of projects for cards that support “Suki”



■ Number of cardholders of cards that support “Suki”

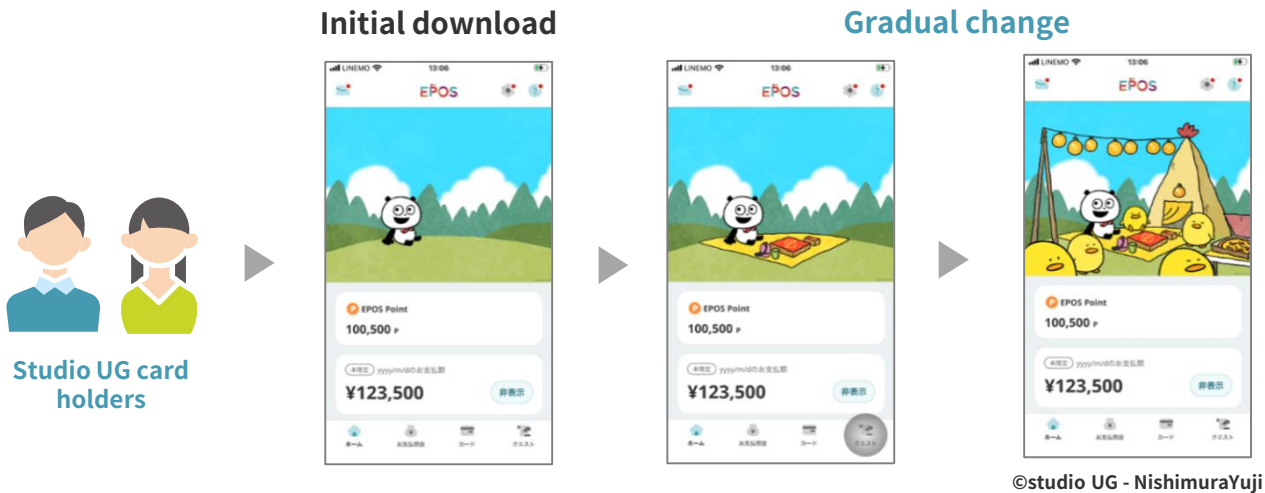


\*The word “suki” can mean love, like, favor, passionate about, crazy about, adore, etc. 30

# New UX for Cards that Support "Suki"

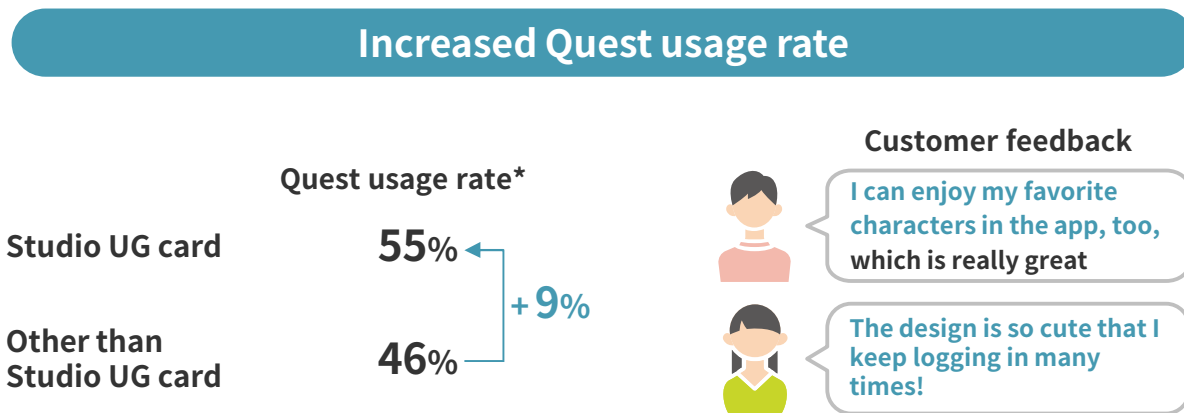
Incorporate elements of customers' "Suki" into the app's UX/UI to deliver an experience where "they use it because they like it"

## ■ Case study: "Studio UG EPOS Card"



Linked to Quest, character items are added to the home screen

## Quest usage rate among new Studio UG members increased, leading to premium experiences



**Three projects with large membership bases will be released by the end of this year, with plans to expand to other projects in the future**

\*Eligible participants: New members joining in May 2025

\*Quest usage rate: Percentage of members who completed at least one Quest between May and September, excluding certain Quests that are automatically completed through payments or settings



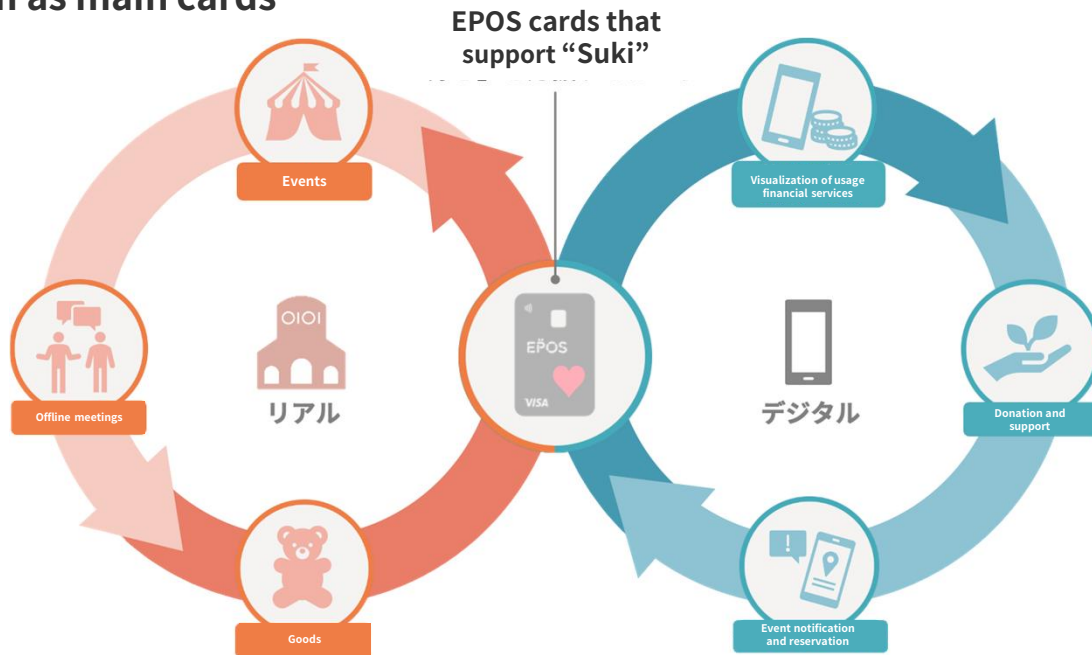
# Evolution of Cards that Support “Suki”

Creating new premium members to whom we provide a different experience value than the Gold Card

	Gold Card	“Suki” premium
Credit limit	¥500,000 or more	Raise the limit to be on a par with the Gold Card
Usage benefits	Standard points + Bonus points	Standard points + Exclusive benefits per project

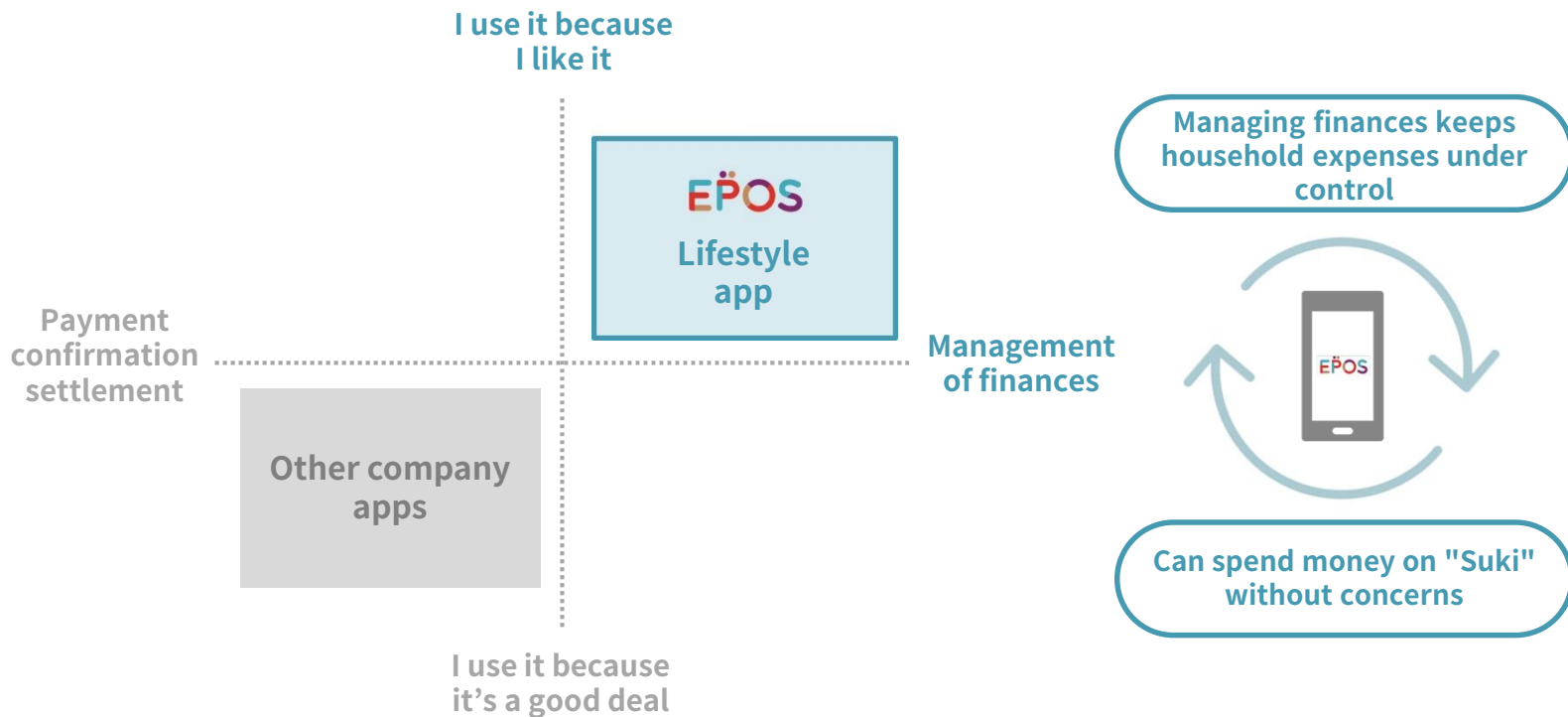
# UX that Supports Customers' Future “Suki”

Build unique services that integrate with the real world, something competitors cannot offer, and establish them as main cards



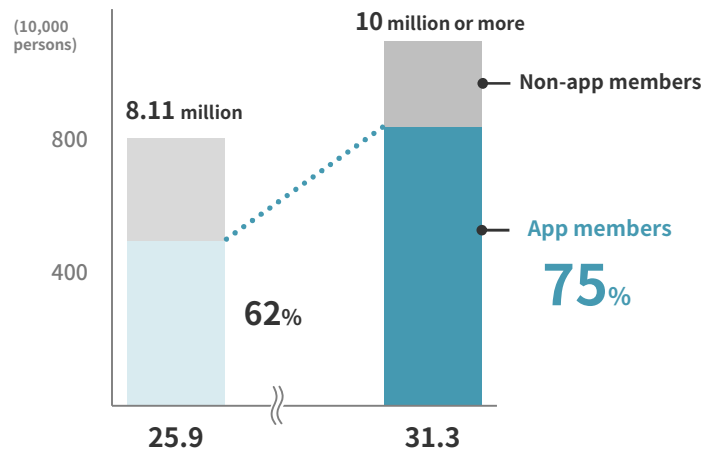
Promote the status of main cards through experiences that blend the real and digital world

By offering unique value unlike other companies, we contribute to realizing an economy driven by “Suki”

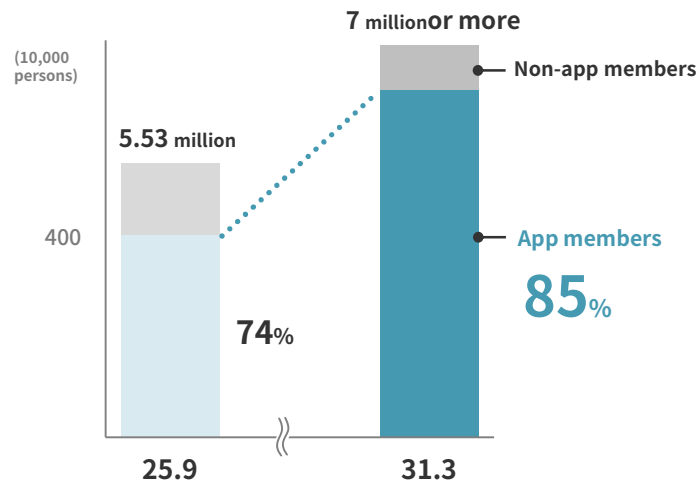


The composition of app memberships among EPOS cardholders in FY 2031 is expected to be 75%, and the composition among shopping users to be 85%

## ■ App memberships

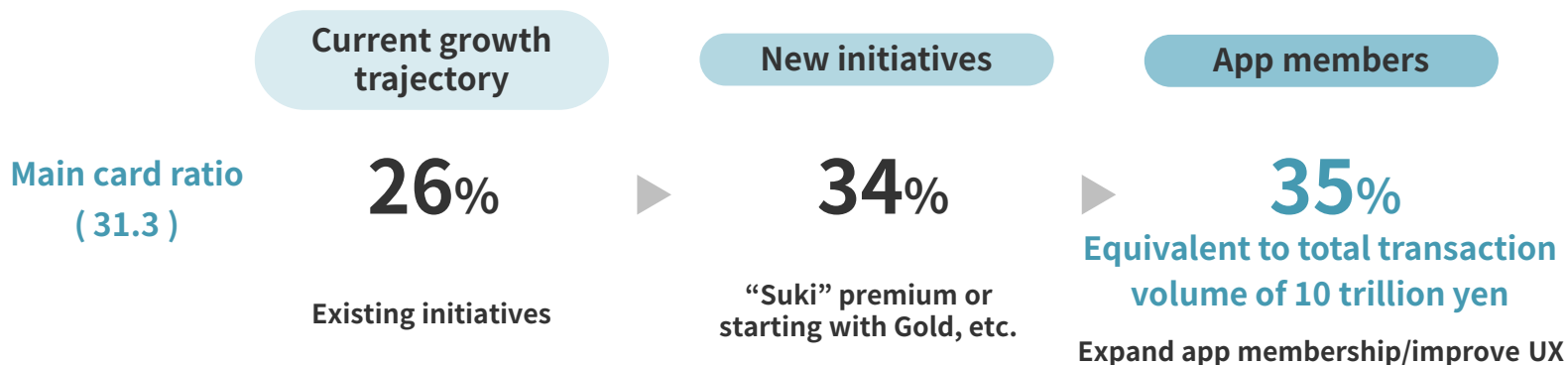


## ■ Number of app memberships among shopping users



# Main Card Ratio to Reach 10 Trillion Yen

New initiatives to boost the ratio to 34%, and further expansion of app members to increase it to 35%, achieving a group total transaction volume of 10 trillion yen



# 2

## Evolution of the Development Process



# Marui Group's Structure in the Digital and IT Domain

Three companies in the digital and IT sectors are working closely together to realize the development process evolution

	Year established	Role
	1984	Builds secure and robust core systems
	2022	Support for group-wide organizational and digital transformation
	2024	Agile development and in-house production of apps and websites

# Establishment of Joint Venture Muture and Participation of CDXO Tsuchiya

**Accelerate the Group's DX transformation from a specialized perspective by recruiting specialists in the digital domain, a role previously absent within our company**

## ■ 2022 Established joint venture Muture



## ■ 2023 Joined as CDXO



**Goodpatch Inc.**  
**CEO**

MARUI GROUP CO., LTD.

Executive Officer

Chief Digital Transformation Officer

**Naofumi Tsuchiya**



**(1) Introduction of Agile Development**

**(2) Establishment of App and Website Development Organization**

**(3) Acceleration of In-house Production**

**(1) Introduction of Agile Development**

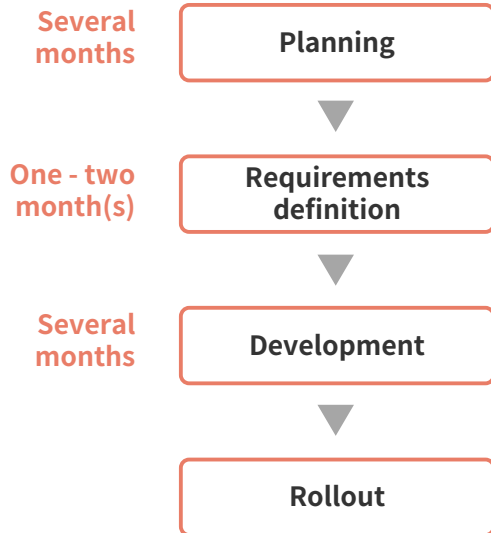
(2) Establishment of App and Website Development Organization

(3) Acceleration of In-house Production

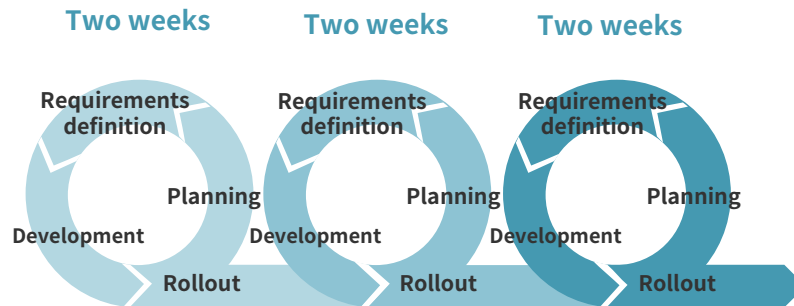
# LS App Development Structure at Initial Release in 2021

Waterfall-style development where specifications are decided in advance and remain unchanged until release

## Waterfall style



## Agile style



Select the optimal approach for each domain while incorporating agile into the app and digital experience components

**Waterfall style**

Clear goals and requirements  
Proceed steadily according to plan



**Core systems, etc.**

**Agile style**

Uncertain with no correct answer  
Respond flexibly to needs and changes



**Applications, web services, etc.**

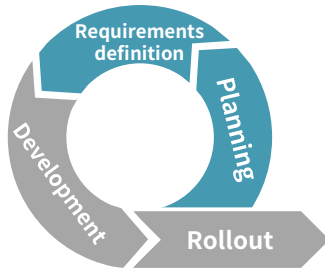
(1) Introduction of Agile Development

**(2) Establishment of App and Website Development Organization**

(3) Acceleration of In-house Production

# Challenges in Implementing Agile Development

To accelerate the hypothesis verification cycle, it is necessary to transform the decision-making flow to align with agile



Ideally complete the entire process from planning to release within two weeks



Business plan approval



App development approval

Since decision-makers are dispersed, confirmation and approval take time

# Establishment of the App and Website Development Organization "Marui Unite"

Centralize authority at marui unite to promote agile development through co-creation across departments and organizations

## ■ 2024 Established marui unite



Centralize decision-making authority over budgets, approvals, and schedules for app and website development

## ■ How to conduct agile development



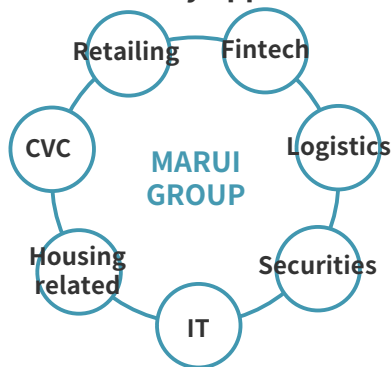
Integrate the cycle across departments and organizations Progress through co-creation and increase release frequency

# Corporate Culture of Collaboration across Organizational Boundaries

Past efforts to foster a culture of co-creation in corporate transformation have enabled agile approach to take root smoothly

## Inter-group job change transfers

Transfer across business units based on voluntary application

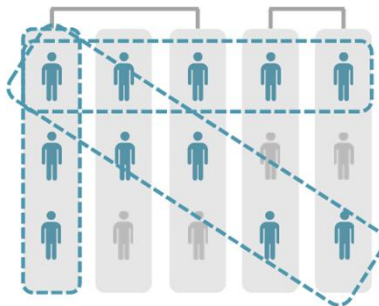


Job change rate **86%**

\*Cumulative from April 2016 to March 2025

## Project-based organization

Initiative projects, etc.



**17** teams

\*As of September 2025

## Co-creation team

Collaboration with external parties, including co-creation investment partners



Total  
Participating  
employees

**17** teams

**163** persons

\*As of September 2025

**Culture of co-creation that enables collaboration  
across departments and organizations**



(1) Introduction of Agile Development

(2) Establishment of App and Website Development Organization

**(3) Acceleration of In-house Production**

Promoting the creation of an organization capable of making accurate and swift technical decisions in order to respond flexibly to changes in the world

Further improvement in the speed and accuracy of technical decisions



Close communication with technical knowledge from the planning stage



Engineer      Business side



**Promote the recruitment of specialized personnel,  
mainly engineers**

# Initiatives Toward In-house Development and Production

**Build a comfortable working environment where specialized professionals thrive, becoming an organization chosen by top engineers**

## Pay scale

**Newly establish to align with market standards**

## Tools and development environment

**Improve AI-driven development environments and collaboration tools**

## Recruiting activity

**Proactive information sharing at events  
Implementation of referral hiring**



**Booth exhibition at an event for engineers**

# Engineers who Joined Marui Unite

**Personnel with expertise in engineering and organizational development join the unite, accelerating in-house development**



**marui unite**  
Chief Technology Officer  
**Yusuke Sugomori**

- Graduate School of Engineering, The University of Tokyo, Department of Technology Management for Innovation (Yutaka Matsuo Laboratory)
- Worked at major domestic and overseas companies and served as CTO at a startup
- Selected for Forbes 30 Under 30 Asia



**marui unite**  
Head of DX Engineering  
**Daisuke Sato**

- Head of development organizations at major e-commerce companies and startups
- Lead the establishment of an in-house development organization
- Also served as technical advisor to development organizations

# Participation of Digital Human Resources throughout the Group

In addition to hiring engineers at marui unite, talented digital professionals continue to join the Group as a whole

## UX design



Muture  
UX/Product Designer

**Tsuyoshi Kaneko**

Experience in leading UX design at many startups after gaining experience at a major IT company in Japan



Muture  
Strategic Designer

**Mai Fukushima**

Experience in developing DX strategies at a major foreign consulting firm

## Digital infrastructure development



M&C SYSTEMS  
Data Technical Director

**Satoshi Kondo**

Engineering experience at a major domestic online marketplace



M&C SYSTEMS  
Information Security Department

**Genji Shimomura**

Experience in security operations at a major online bank

## Co-creation for future generations



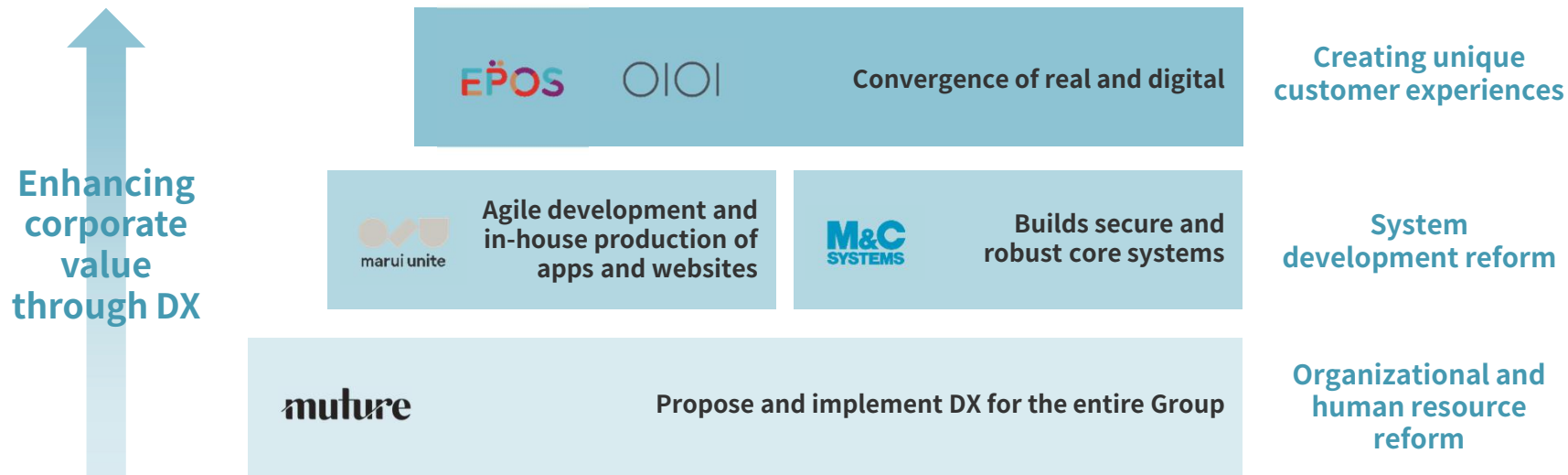
Life is Tech!

A student who served as a technical instructor at Life is Tech, Inc., a co-creation investment partner, joined the company

FY25: 1 employee/FY26: 3 employees (planned)

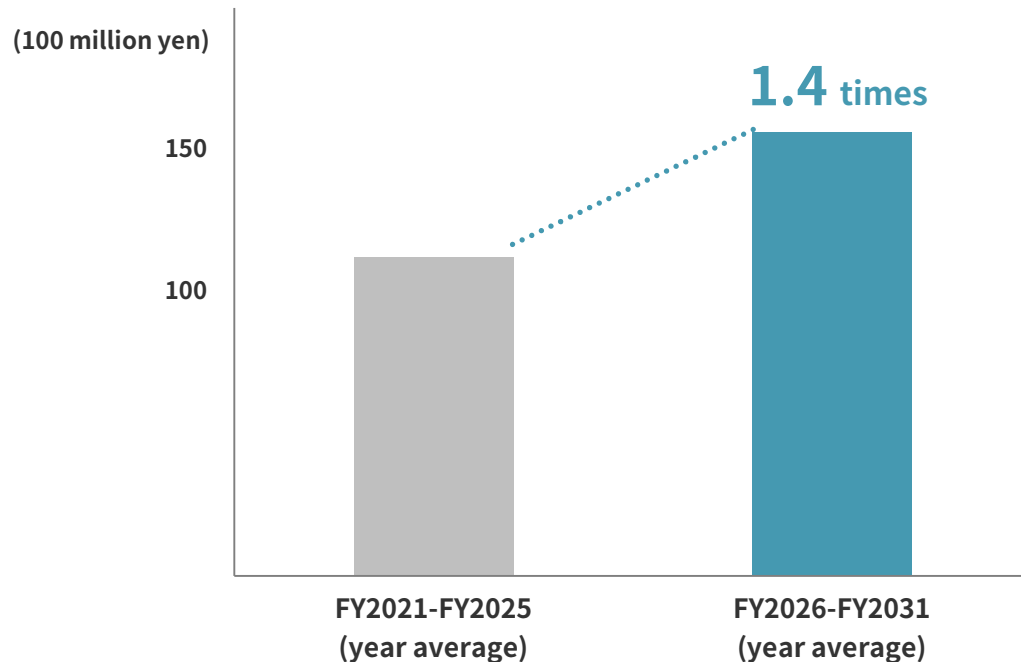
# Structure for Accelerating DX Initiatives

Based on the transformation driven by Muture, Group companies collaborate as one to realize further improvement of corporate value through DX



# Future Digital and IT Investment Plans

Digital and IT investment amount for the fiscal years ending March 2026 through March 2031 is projected to average 1.4 times the level of the previous Medium-term Management Plan period annually, totaling 92 billion yen cumulatively

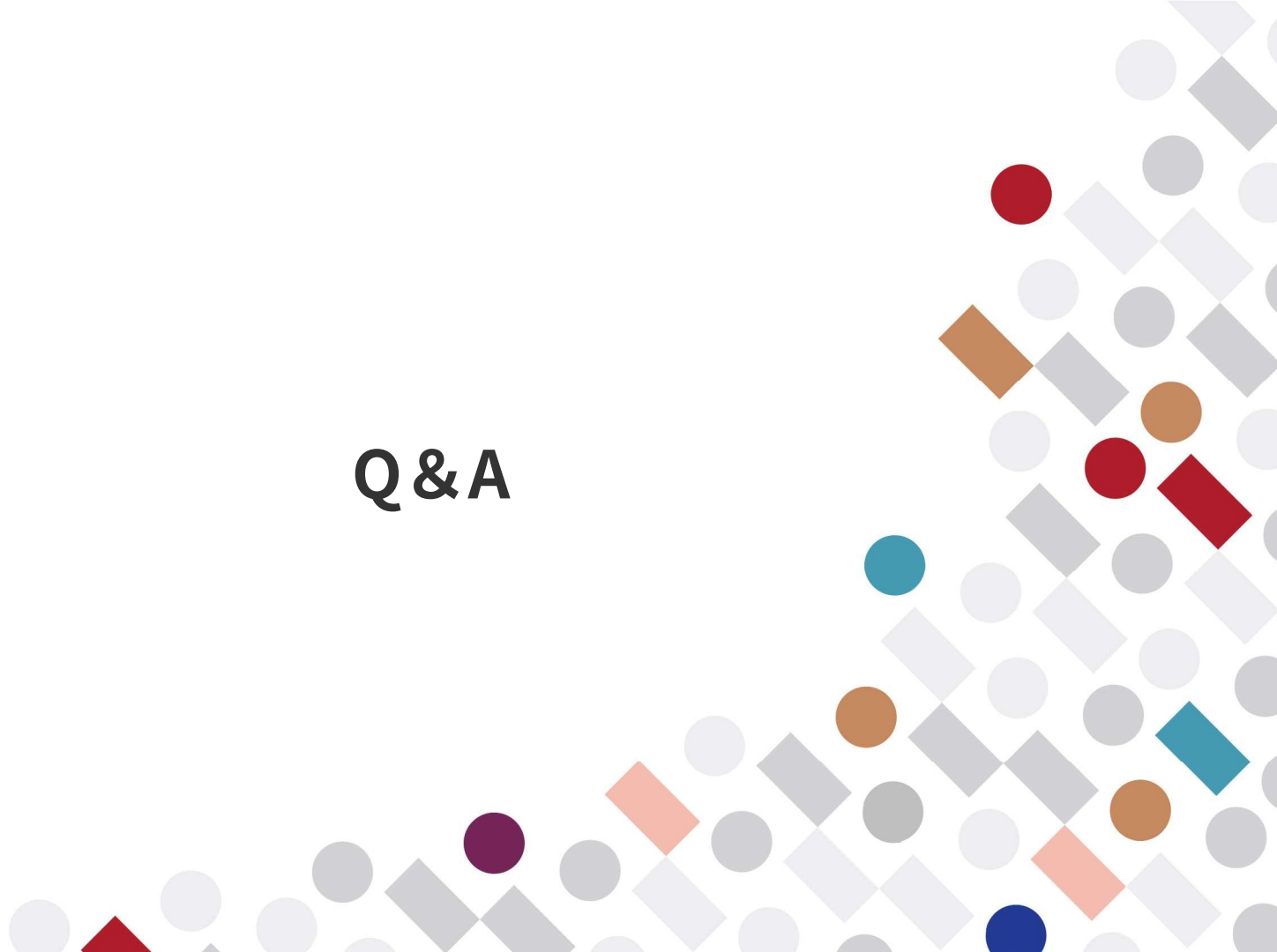


Cumulative planned  
investment amount

¥92 billion

(FY2026-FY2031)

Q&A





# Organizations and Human Resources to Realize Businesses that Support "Suki"

**Executive Officer, MARUI GROUP CO., LTD.**  
**MARUI CO., LTD.**  
**MARUI CO., LTD.**  
**EPOS Card Co., Ltd.**

**Jiro Ishioka**  
**Yuko Inui**  
**Naomi Ishikawa**  
**Sachiko Matsumoto**



## **Organizations and Human Resources to Realize Businesses that Support "Suki"**

- 1 The Unit Promotion Office's initiatives to support “Suki”**
- 2 Human Resources that Support “Suki”**



# 1

## The Unit Promotion Office's initiatives to support “Suki”

MARUI GROUP CO., LTD.

Head of the Unit Promotion Office that supports “Suki” Jiro Ishioka





**MARUI GROUP CO., LTD.**  
**Executive Officer**

**General Manager of Promotion Office that supports “Suki”**

**Jiro Ishioka**

- 1997    Joined the Company**
- 2020    General Manager, Personnel Division, MARUI GROUP CO., LTD.**
- 2022    Executive Officer, MARUI GROUP CO., LTD. (Incumbent)**
- 2023    General Manager, Sales Planning Division, MARUI CO., LTD.**  
**Director, MARUI CO., LTD. (Incumbent), Director, EPOS Card Co., Ltd. (Incumbent)**
- 2024    General Manager, Event Business Preparation**
- 2025    General Manager of Promotion Office that supports “Suki” (Incumbent)**

Vision



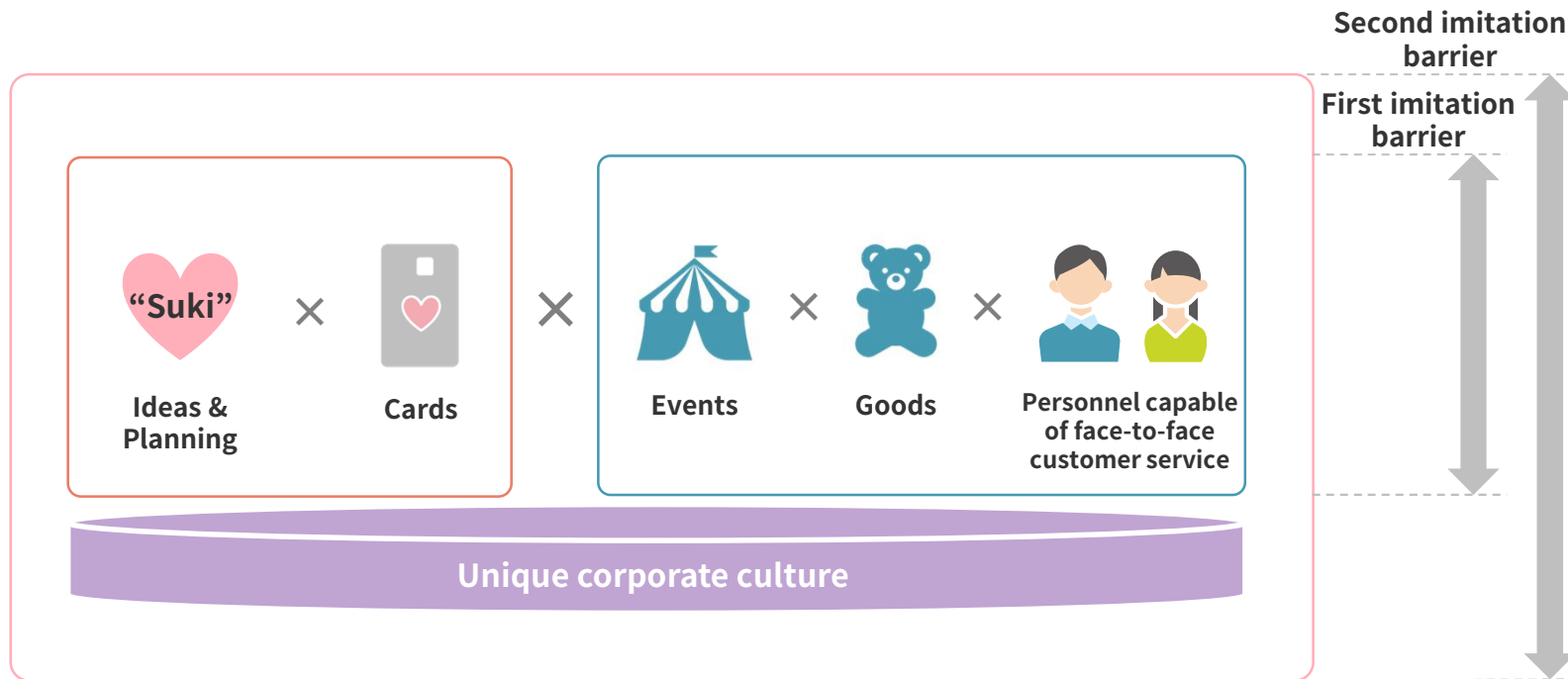
Strategy



\*The word “suki” can mean love, like, favor, passionate about, crazy about, adore, etc.

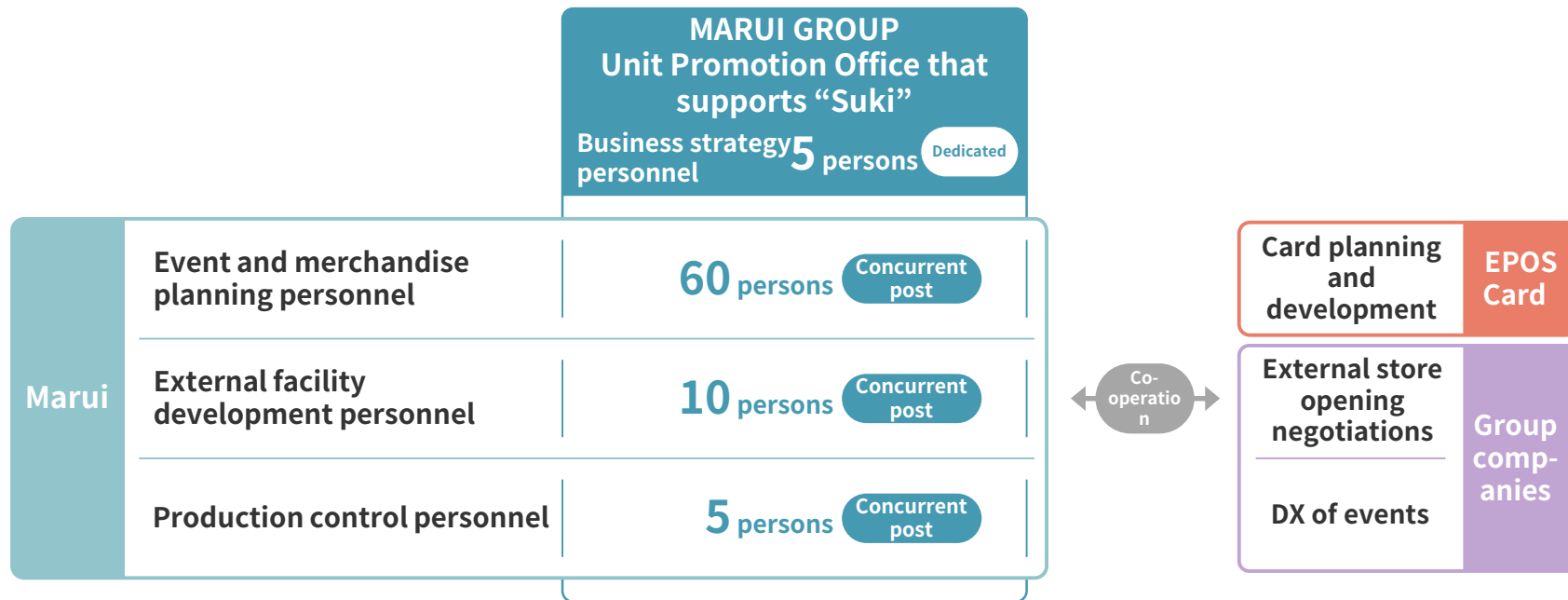
# Imitation barrier of the business that support “Suki”

In addition to the combination with retailing that is hard to imitate for other companies, the corporate culture that forms its foundation further strengthens the imitation barrier

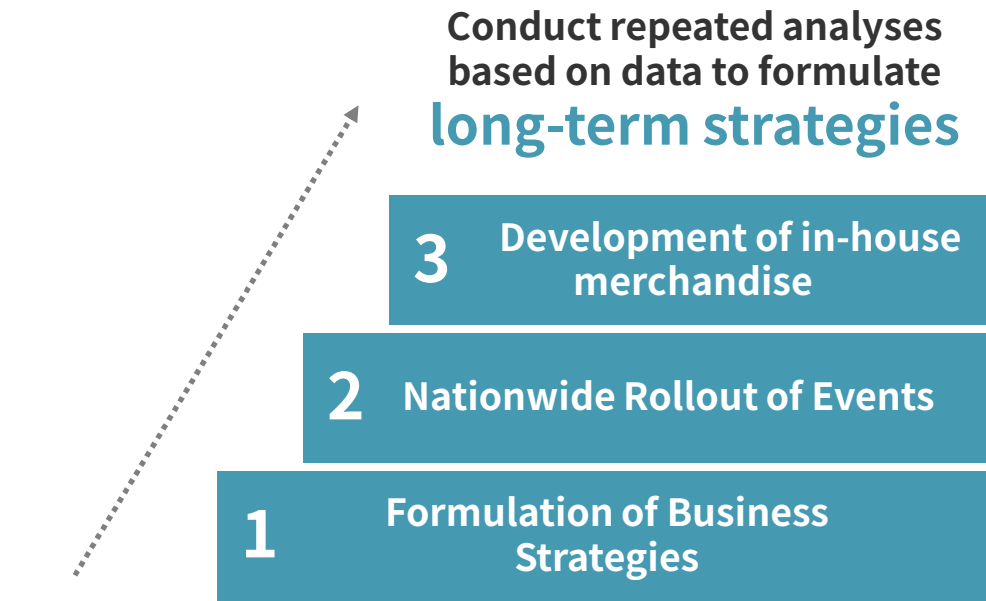


# Unit Promotion Office that Supports “Suki”

Promotes businesses that support "Suki" by a cross-sectional structure that transcends the boundaries of organizations that concurrently serve for each department of Marui



Developing a long-term strategy to realize businesses that support "Suki"



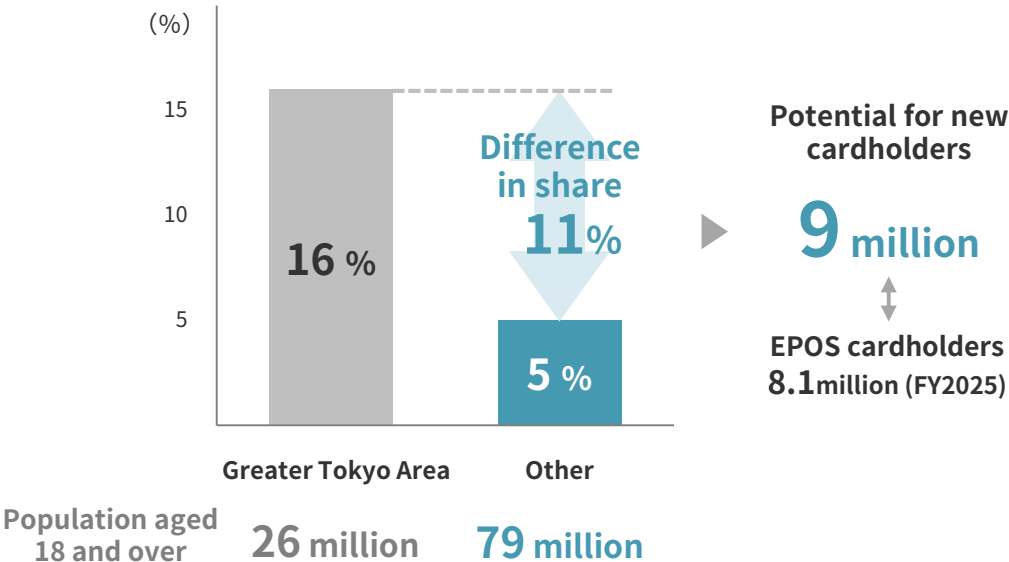


Expand the solicitation of new cardholders by holding events that support “Suki” nationwide

■ Recognizing potential in non-metropolitan areas



Expansion of new cardholders through nationwide rollout

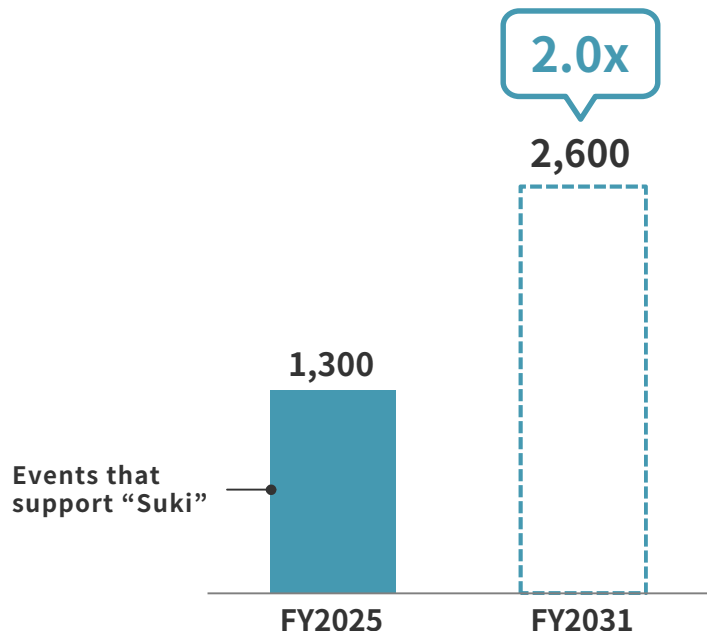


\* Greater Tokyo Area: Tokyo, Kanagawa, and Saitama

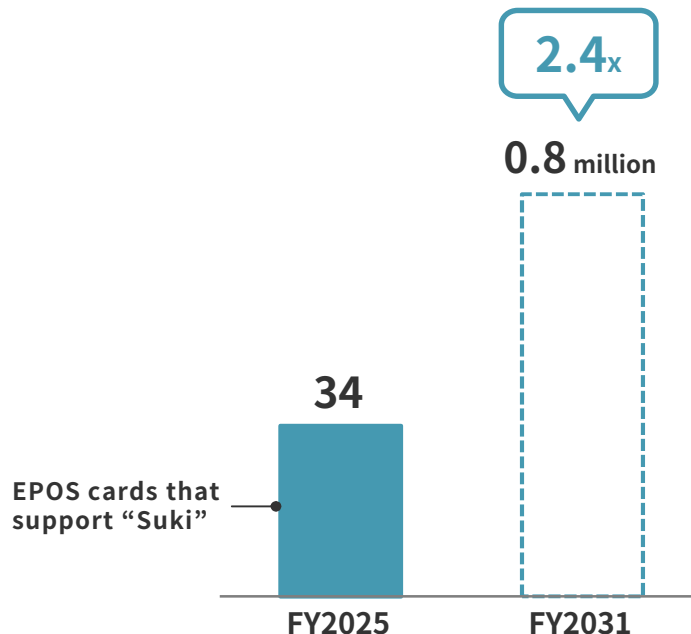
# Plan of the events that support “Suki”

For FY2031, expand events that support “Suki” to 2,600 events, twice current scale and realize that the number of new cardholder reach 0.8million

The number of events



The number of new cardholders



Expand the in-house merchandise to the target of a broader concept of “Suki”, not limited to fan activities

Fan activities



Each person's irreplaceable “Suki”



Pets



Mountain  
climbing



Sports



Food  
culture



Arts

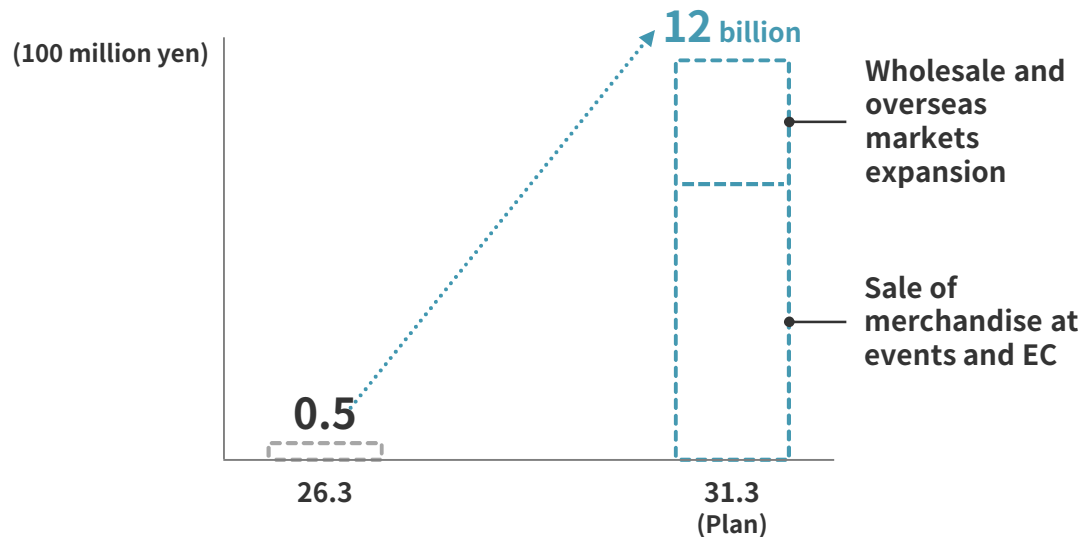


Japanese  
culture

# Planning of In-house Merchandise

For the fiscal year ending March 2031, we aim to achieve 12 billion yen in sales of our in-house merchandise, with an eye toward wholesale and overseas expansion

## ■ Sales of in-house merchandise



## ■ Unique point of differentiation

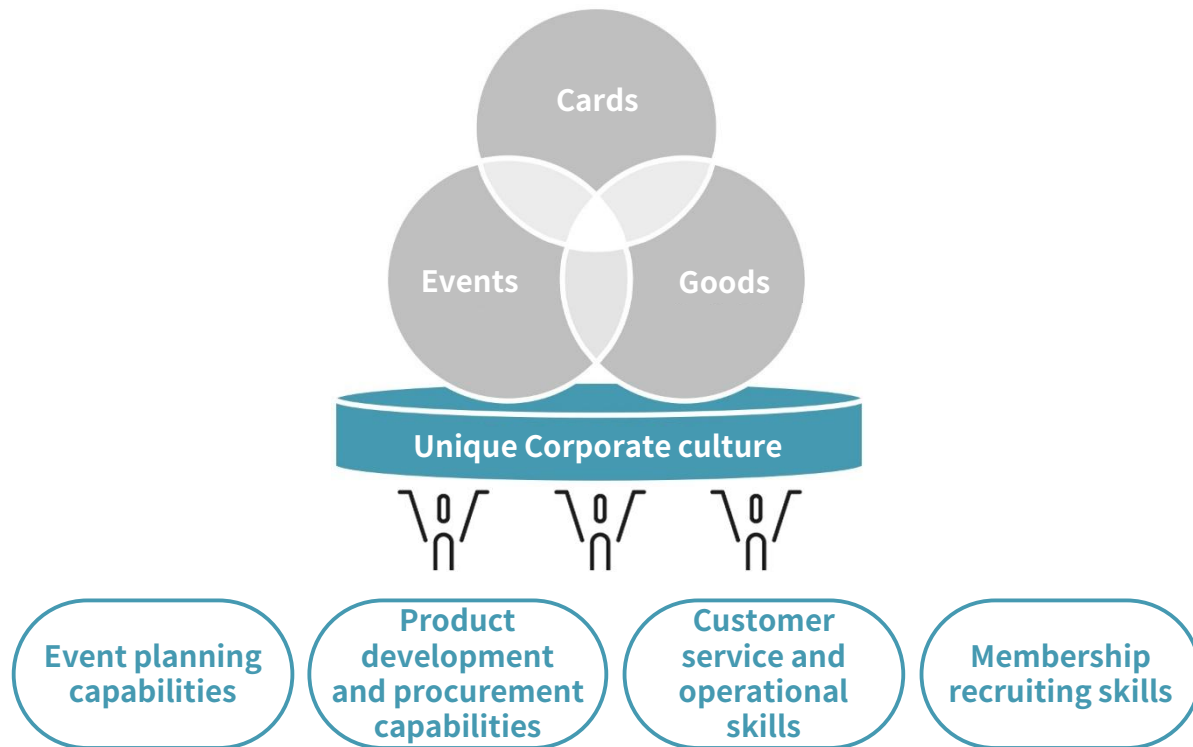
Planned by employees who are fans

Creating merchandise that reflects the psychology of fans who understand precisely because of “Suki”

Culture of co-creation with customers

Creating merchandise that leverage the know-how of “co-creation” where customers and employees plan together

Expansion of units supporting "Suki" through personnel centered around the Promotion Office and our unique corporate culture

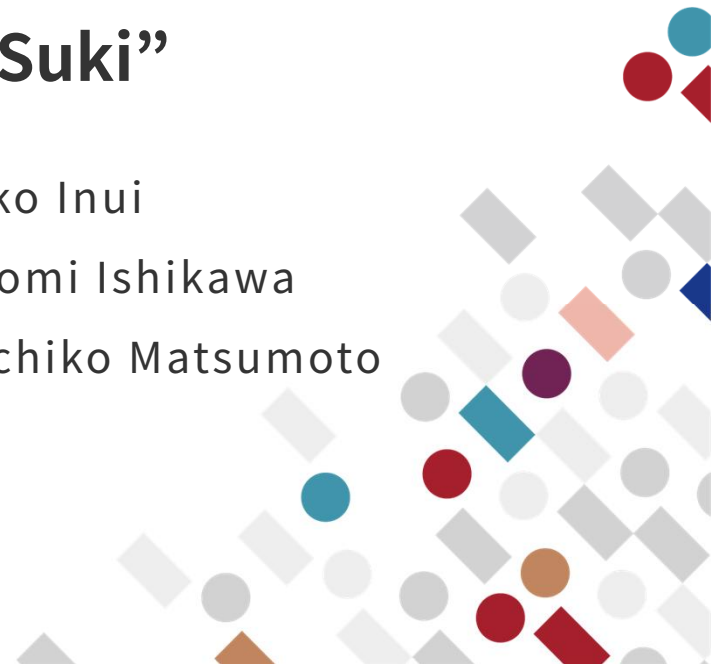


# 2

## Human Resources that Support “Suki”

MARUI CO., LTD.  
Suki-Supporting Event Business Department  
MARUI CO., LTD.  
Suki-Supporting Event Business Department  
EPOS Card Co., Ltd.  
Shinjuku Marui Card Centre

Yuko Inui  
Naomi Ishikawa  
Sachiko Matsumoto





**MARUI CO., LTD.**

**Suki-Supporting Event Business Department**

**Event Development Division**

**Yuko Inui**

**2019    Joined the Company**

**2019    Kokubunji Marui Ladies' Accessories Section**

**2023    Marui Store Support Department Event Operations Division**

**2024    Marui Suki-Supporting Event Business Department, Event Development Division**

**Experience**

Private brands

Event management and  
planning

Cross-group project

I am in charge of event planning for events that support "Suki"



I am in charge of this part!

## Event planning



## Sales floor operations



## Membership guidance



## Card issuance







I like streaming games, and that's how I discovered the world of indie games. Among them, I encountered 'Angel of Death' and thought I wanted to work with them, so I did some research

## Indie games

Download sales make it easy to play, and its popularity is growing through live streaming and other channels

Production by individuals or small teams

Low-budget development

Free-spirited and original content



Individually produced horror game with over 1 million downloads



...

It's still my favorite game!  
It has a unique charm



...

An incredible masterpiece that stirs emotions I've never felt before...! I cried

...



Approached the publisher knowing that there were no upcoming events and that it was celebrating its 10-year anniversary  
We proposed a **large-scale exhibition event by co-creation with fans!**



Publisher

We want to create an event that fans will love, like the luxurious exhibits we haven't been able to realize until now!



While it's tough to make everything happen within the budget, **I really want to make it happen somehow...!**  
I discussed this with the team



Team member

**What if you raised funds through crowdfunding?**

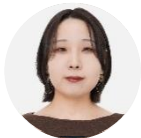


The target amount of 4 million yen was **exceeded, raising 45 million yen**



...

I've been saved countless times by 'Angel of Death,' so I'm truly delighted to finally be able to return the favor!



**Planned an event to meet the wishes of fans to “celebrate the 10th anniversary together”**  
Achieved 48 million yen in sales and 1,000 new members through exhibits and merchandise embodying the worldview of 'Angel of Death'!

## Embodiment of worldview



Last scene of the game



Recreated as a life-size exhibit

Recreating the final scene that holds deep meaning for fans

## Original merchandise



Memorable scene in the story



Experience instant “cheki” photography + case



Merchandise to take home after experiencing the memorable scene "Kamaddon"



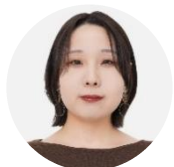
Publisher

Thanks to Marui's proposal and the support of the fans, we were able to realize a large-scale project that we never imagined at first, and the event was a great success!



Customers

The recreation of that deeply meaningful scene made me cry... It was an event that made me glad I love this work



I truly believe that planning events from the fans' perspective leads to their success.

I want to continue to create projects that make our customers happy!



**MARUI CO., LTD.**

**Suki-Supporting Event Business Department**

**Event management and promotion**

**Naomi Ishikawa**

**2005    Joined the Company**

**2016    Hakata Marui Ladies' Apparel Store Manager**

**2021    EC Business Department, Business Planning Division**

**2025    Marui Suki-Supporting Event Business Department, Event Management and Promotion (Incumbent)**

**Experience**

Private brand shop  
manager

In charge of event  
management

Cross-group project

I am in charge of sales floor management and card membership guidance at events that support "Suki"



Handover from  
planning personnel



I am in charge of these parts!

Event planning



Sales floor operations



Membership guidance



Card issuance



# Example of Participation in Event Management

Marui's management and customer service expertise helped us solve our clients' problems

## The Tokugawa Art Museum 90 Anniversary Event (Nagoya City, Aichi)



### Background of the event



The Tokugawa Art Museum  
Person in charge

We're worried about managing the event and customer service with just museum staff...



Please leave safe and secure operation and customer service to your fans to us!

Duration of the event **58 days**

Number of visitors **90,000 persons**

\*FY24: 170,000

Sales of merchandise **¥320 million**

New enrollments **3,200 persons**

**Achieved with the support of know-how and proven track record**



Leveraging our experience with private brands, we practice store operations that delight our customers!

## Store layout



Zoning to enhance **mobility**  
Staging and display through  
**VMD experience**

## Admission information



**Smooth** line up and entry guidance  
**Thoughtful and considerate**  
communication

## Customer service



**Sword study session** by fan employees  
Customer communication from  
**the viewpoint of fans**





Visitors to The Tokugawa Art Museum are particularly receptive to the concept of "donations." Through dialogue, we **dig deeper into their needs and provide personalized guidance tailored to each individual visitor!**

## Membership benefits resonate with fans



### Limited design

Design of swords  
stored at The  
Tokugawa Art Museum



### Exclusive membership merchandise

Amulets & pins  
(not for sale)



Motif cards inspired by  
swords (not for sale)



### Donation

Upon becoming a member,  
Marui will donate ¥1,000 to  
The Tokugawa Art Museum



## EPOS recommended features



Admission and annual fees are  
permanently free of charge



2,000 yen worth of gift points



Donate accumulated points to  
the museum



Safe and convenient app



The Tokugawa  
Art Museum  
Section Manager S

The number of visitors was the largest ever, and we learned valuable lessons regarding **safe and secure store operations** and **our approach toward customer service**.



Customers

I became a member because I could contribute to my favorite cultural properties **as well as having the benefits of joining carefully explained to me!**



**Responding to our customers' passion for their “Suki” and helping them enjoy shopping and experiences at our events is our joy and our reward!**



EPOS Card Co., Ltd.  
Shinjuku Marui

Card center

**Sachiko Matsumoto**

- 1997    Joined the Company
- 2004    Kitasenju Marui Children's Clothes Department
- 2017    EPOS Card Business Promotion Division
- 2024    EPOS Card Shinjuku Marui Card Center (Incumbent)

Experience

Private brands

Cross-group project

Group-approved  
initiative

I am in charge of card issuances at events that support "Suki"

Event planning



Sales floor operations



Membership guidance



I am in charge of this part!

Card issuance



# Flow of Card Issuance

We strive to provide personalized guidance and prioritize customer satisfaction in our service

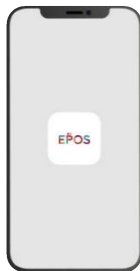
## Membership guidance

Handover from membership guidance personnel



## App download

Download the application to customer's smartphone



## Application entry

Application entry by the customer



One person serves multiple customers at the same time

## Usage guidance

Usage guidance tailored to customer needs



Thorough explanation to each customer

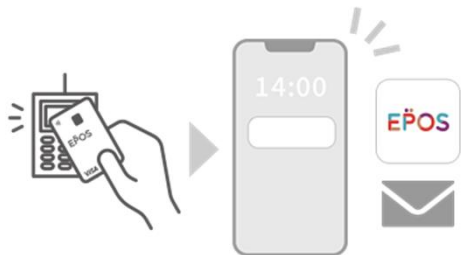


We provide efficient and attentive service while supporting each other as a team!

# Usage Guidance: Resolving Card Usage Concerns



I'm afraid of  
unauthorized usage...



“Real-time notifications”  
delivered immediately after  
use



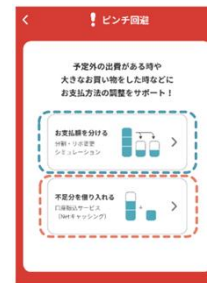
I'm worried about  
overspending...



"Estimated alert" that notifies  
users when the amount  
exceeds the set limit



What if my payments  
suddenly become too  
much to settle...



"Avoidance of pinch" allows  
users to compare and choose  
payment methods



By addressing each customer's concerns and explaining the services of the EPOS app, we help **alleviate their worries so they can use our services with peace of mind!**

# Usage Guidance: Card Benefits



I want to accumulate points ...



Manage all fixed expenses in one place and earn points



I want to use my accumulated points wisely ...



Build assets without spending money: "Point Investing"

## EPOS Card services



We casually gauge customers' needs through conversation, such as how to accumulate and use points for items customers are most interested in, and guide customers to the best services!



Customer  
in 20s

This was my first time making a card, and I was nervous, but **Matsumoto-san kindly and patiently removed my concerns**, so I can use it with peace of mind!



Customer  
in 50s

I wanted to do something good for the environment, but I didn't know what to do. **After listening to Mr. Matsumoto, I started "Minna Denryoku"!**



In the past, independent stores focused on **"being of service to our customers" and "making them smile."** We practice the same service at the card center!



# Accumulated Expertise Inherited since Our Founding

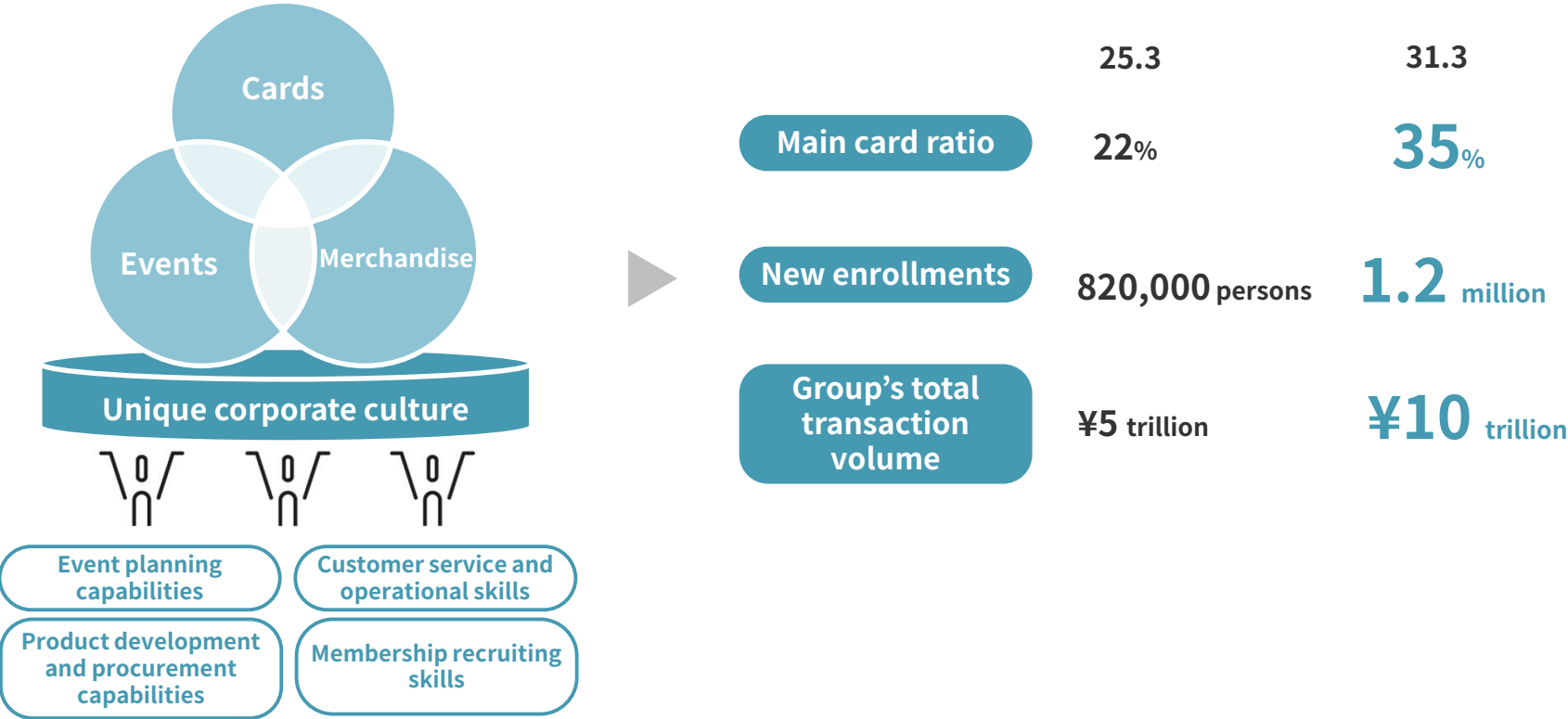
Since our founding, we have accumulated expertise by consistently providing card membership guidance through face-to-face customer service

■ Number of new card memberships: actual results and forecast

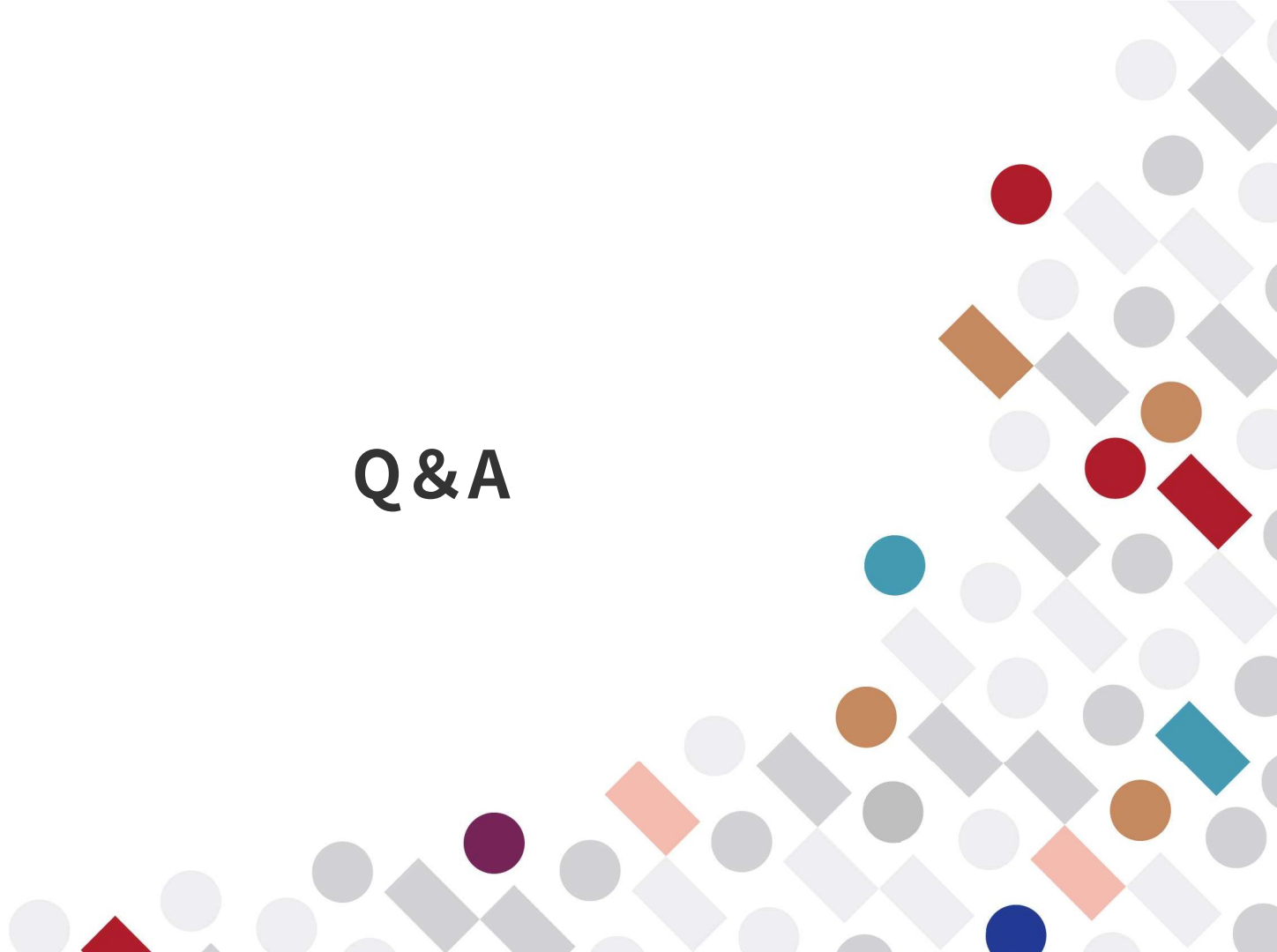


# KPIs for the Fiscal Year Ending March 2031

By leveraging our human resource expertise, we will expand our units that support “Suki” to achieve our group goals



Q&A



# 3

## Dialogue with External Directors

**Yasunori Nakagami, External Director, MARUI GROUP CO., LTD.**

**Nominating and Compensation Committee, Chairperson of Strategy Committee**



# Self-introduction Yasunori Nakagami

**External Director, MARUI GROUP CO., LTD. (since June 2021)**

**Nominating and Compensation Committee, Chairperson of Strategy Committee**



**Graduated from the Faculty of Economics, Keio University  
Master of Business Administration, University Of California - Berkeley**

**After approximately 20 years of management consulting experience, transitioned into the investment industry  
Established an investment advisory firm in 2005 and assumed the position of Representative Director and CEO  
Established Misaki Capital Inc. in 2013 and assumed the position of Representative Director and CEO**

**Japan Association of Corporate Directors, Vice Chairperson  
Member of the Expert Panel on Revision of the Corporate Governance Code (FY 2025)**

**Features original characteristics beyond textbook approaches,  
contributing as an external director to the four pillars of governance**

## Characteristics

**Views value creation from six stakeholder perspectives**

## The Four Core Pillars of Essential Governance

- 1. Oversight (Stock Price, Performance, Monitoring)**
- 2. Accountability**  
(Corporate Philosophy, CEO Appointment/Removal, Board Structure)
- 3. Cooperation (Strategy Development, Capital Allocation)**
- 4. Non-involvement (business execution and operations)**

Regarding today's theme, "The Economy Driven by 'Suki'," I will comment from three perspectives

① **Are you creating new customers?**

- Delivering value based on each individual's "likes" to form a highly passionate segment
- Creating a blue ocean market valued at approximately ¥20 trillion in the narrow sense and ¥70 trillion in the broad sense

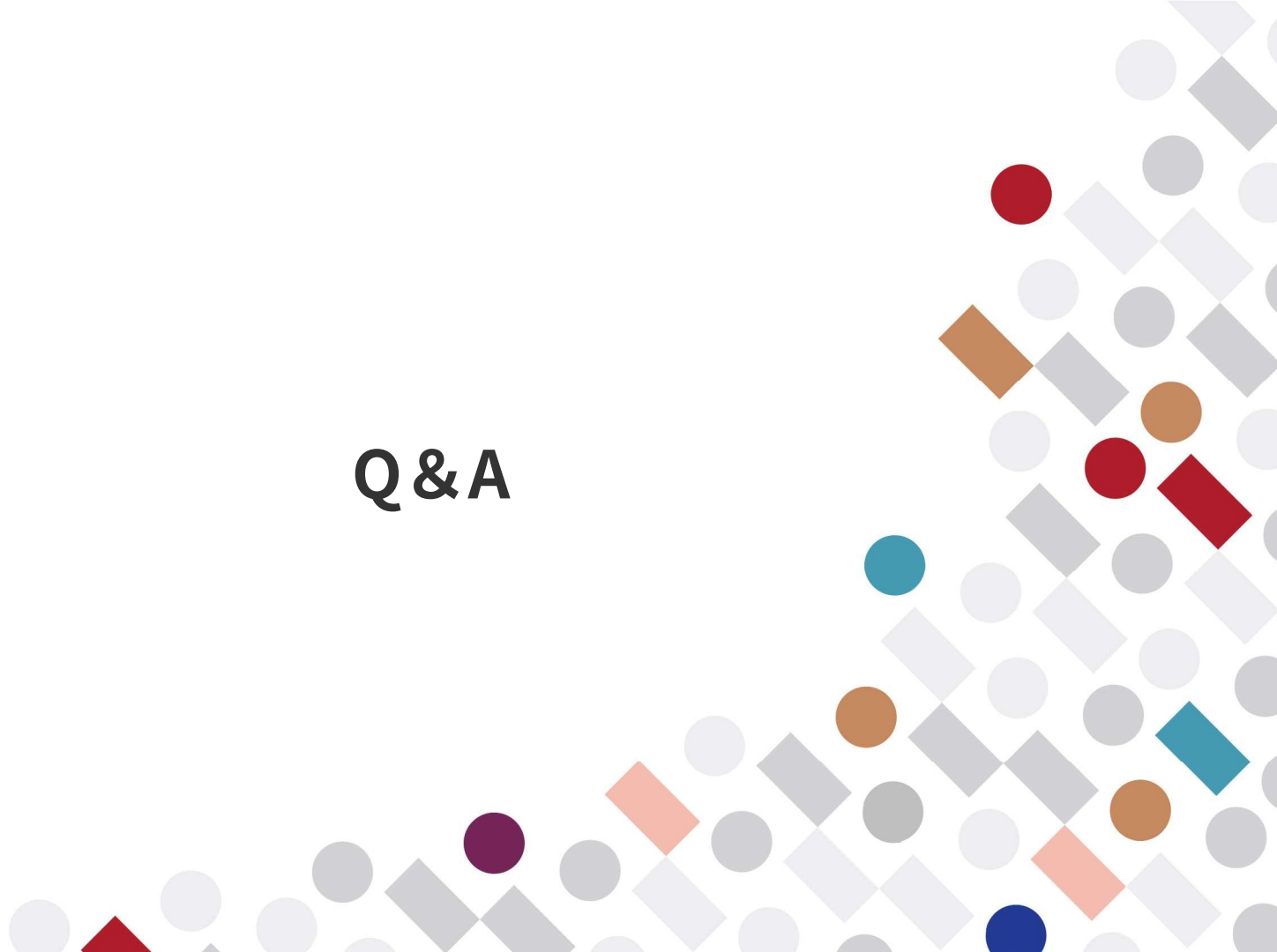
② **Is the new market protected by unique barriers to imitation?**

- Synergy between FinTech and retailing  
(credit logic, event management from a fan perspective)
- Talent pool, recruitment/development systems, and corporate culture  
(human capital, Culture of Voluntary Participation)

③ **What business scale can be achieved?**

- Aiming for ¥10 trillion in transactions, an average annual growth rate of over 12%  
in total group transactions, an average annual TSR growth rate of over 12%, and a PBR of 3-4 times
- Precisely because FinTech offers a stable, cumulative LTV structure, we can take on this challenge

Q&A





# Toward an Economy Driven by “Suki”

©studio UG - NishimuraYuji  
TM & © TOHO CO., LTD.  
©Makoto Sanada / Vaka, Inc.

The forward-looking statements contained in this presentation are based on information available at the time of preparation of this presentation and certain assumptions that MARUI GROUP deems to be reasonable.  
The forward-looking statements may differ materially from actual results due to a variety of different factors.  
Please direct any inquiries to the IR Department(E-Mail:marui-ir@0101.co.jp).

0101  
MARUI GROUP