



Initiatives for Enhancing Customer Satisfaction (CS) and Quality

Working closely with Group companies, SMFG is taking initiatives to enhance customer satisfaction and the quality of Group services and products. SMFG calls meetings of its Group Customer Satisfaction Committee periodically to review reports based on analyses of the Voice of the Customers (VOC) and discuss measures to increase customer satisfaction.

At SMBC, we created the Quality Management Department in April 2006, with the aim of drawing fully on VOC to make improvements in the bank's business and management. The Quality Management Department is primarily responsible for analyzing the VOC data. Reports of this department are then discussed by the CS and Quality Improvement Committee, whose members include the chairman and directors who are members of the bank's Management Committee, and these reports are used proactively to enhance the satisfaction of our customers and the quality of our services.

In parallel with these activities, we are undertaking a wide range of initiatives for improving customer satisfaction and quality. These include conducting questionnaire surveys to obtain the opinions of a broader range of customers by interviewing them at our branches and offices and via mail. Also, to provide services that will meet with greater customer satisfaction, we are conducting related training and educational programs.

VOC Database

We have also created a VOC database, a record of the opinions that our customers have expressed, principally at our branches, and are working to make this database widely available within the bank. In addition, the data is analyzed and used by the Quality Management Department to provide guidance to our branches and to make improvement proposals to the Head Office

departments so they can establish bankwide CS enhancement measures.

The Head Office departments also analyze the VOC data themselves and employ the results to make improvements in products and services.

CS and Quality Improvement Committee

CS and Quality Improvement Committee, which is chaired by the president of SMBC, meets periodically to hear reports on the specific opinions that customers have expressed and to review the fluctuations in the number of opinions expressed from month to month. The committee also receives reports on the results of analyses of VOC and proposals for improvements, and members of management represented on the committee listen to these reports and consider appropriate courses of action.

In addition, to instill the awareness of making our activities more customer centric, we prepare documents containing points based on specific examples and distribute these throughout the bank. We also arrange for study meetings and implement other measures, and the content of these activities is reported to members of management for their consideration.

Moreover, to enhance customer satisfaction and the quality of our products and services from a broader point of view, we invite specialists familiar with these and related areas to provide their advice.

■ Activities to Obtain and Act on Voice of the Customers

