

Customer Satisfaction and Quality Improvement

Our Basic Position

SMFG Group companies are united in their efforts for customer satisfaction (CS) and quality improvement in line with “Our Mission,” which states “We grow and prosper together with our customers, by providing services of greater value to them.”

CS and Quality Improvement System

The Group CS Committee at holding company SMFG has been meeting periodically to verify and exchange information regarding feedback from customers and measures for promoting CS from the perspective of facilitating cooperation across the entire Group.

In fiscal 2017, SMFG established the CS Improvement Subcommittee as well as the CS Improvement Committee to function alongside the aforementioned Group CS Committee from the perspective of advancing initiatives and reinforcing management systems related to customer-oriented business conduct. External experts are invited to serve as advisors at meetings of the CS Improvement subcommittee, where information is exchanged on how to fully entrench a customer-oriented mind-set.

Customer-Oriented Business Initiative

Based on the Principles for Customer-Oriented Business Conduct released by the Financial Services Agency on March 30, 2017, SMFG has revised “Our Commitment to Fiduciary Duties” and formulated its Basic Policy for Customer-Oriented Business Conduct.

➔ For information on the Basic Policy for Customer-Oriented Business Conduct, please see pages 91 and 92.

CS and Quality Improvement Initiatives Training for Deepening Understanding of Universal Manners

SMFG conducts employee training designed to deepen understanding with regard to universal manners and dementia. We thereby aim to foster employees who are able to understand and be considerate of people different from them and think and act from the perspectives of various other people, including senior citizens and differently abled individuals.

With regard to dementia, external experts provide basic information on this illness while also offering guidance on how to approach customers suffering from it.

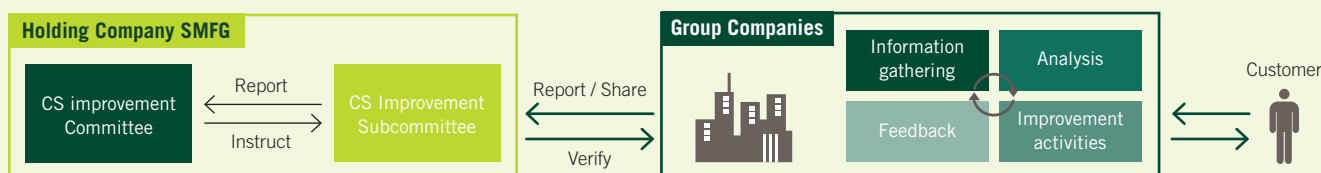
Videos on how to cater to the needs of various individuals in branch



Materials from seminar for deepening understanding regarding dementia



Incorporation of Customer Feedback into Management



Declaration of Compliance with ISO 10002

SMFG and SMBC Consumer Finance have declared their intent to comply with the ISO 10002 (JIS Q 10002) international standard with regard to their processes for incorporating customer feedback into management.