PROFILE
MARUI GROUP is a conglomerate that provides fulfilling lifestyles to customers of all ages through its unique business model comprising its Retailing and FinTech segments. Since its founding in 1931, MARUI has employed a business model merging retailing and credit card operations, and it has thereby established unique strengths and an undisputed position in the Japanese retail industry.

Today, the Group has grown to include 29 retail venues in Japan staffed by approximately 6,000 employees. In recent years, our FinTech business, which is supported by more than 6 million cardholders, has been growing as a consistent driver behind the Group’s performance.

MARUI GROUP is practicing co-creation management based on customer perspectives as it forges ahead with various business model reforms to advance to the next growth stage.

COVER STORY
Co-Creation of Customer Happiness
MARUI GROUP’s co-creation management entails incorporating the customer’s perspective into all business processes and thereby working to co-create customer happiness with our partners. This approach permeates our store development and product creation efforts in the Retailing business and our advancement of credit card services in the FinTech business, and will remain a central and ongoing part of our operations into the future.
Co-Creation of Customer Happiness

MARUI GROUP and its Customers

We strive to work with our customers in co-creating their happiness. By holding planning meetings on various themes and for numerous projects together with our customers, we are able to engage in ongoing discussion with them. These meetings thus enable us to develop a thorough understanding of customer needs and desires as we collaborate to seek out the ideal form for our stores, products, and services. The value of our co-creation efforts is found in the intersections of interests born out of these ongoing discussions.

MARUI GROUP and its Customers, in the Hakata Marui Co-Creation Story

Customers enjoying shopping at the Marui Shoes store on the third floor of Hakata Marui on Thursday, April 28, 2016
Co-Creation of Customer Happiness

MARUI GROUP and its Business partners

Our business partners are important allies in co-creating customer happiness. For this reason, we sought to further evolve our co-creation business by inviting business partners to participate together with customers in planning meetings related to the establishment of Hakata Marui. This was the first time such partners had been invited to these meetings. The process of developing this store by collaborating with both customers and business partners was an opportunity that led to new discoveries.

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Staff of Dashidokoro Hyoshiro on the first floor and REC COFFEE on the sixth floor of Hakata Marui, both partners that participated in planning meetings
Co-Creation of Customer Happiness

MARUI GROUP and its Employees

The foundations for our co-creation business are supported by our highly diverse employees. We benefit greatly from the strength these employees exhibit in responding quickly to changes in society and in the times, all while sharing our retailing mindset that emphasizes the customer’s perspective. MARUI GROUP’s corporate philosophy calls for us to “equate the development of our people with the development of our company.” With this philosophy at heart, our employees will continue to treasure their connections with customers.

-P38 Documentary of Hakata Marui’s Grand Opening
-P66 Employee Helping to Co-Create Customer Happiness

Sales staff displaying calm, joyous, and impassioned expressions despite the frenetic atmosphere on Thursday, April 28, 2016, one week after the opening of Hakata Marui.
Co-Creation of Customer Happiness

MARUI GROUP and its Investors

The point of origin for our co-creation management is our desire to contribute to the happiness of our customers, and we are confident that accomplishing this goal will fuel the long-term improvement of MARUI GROUP’s corporate value. Contrary to common belief, the interests of customers and shareholders and other investors are not in opposition, but rather share a common intersection. By increasing this intersection, we aim to make greater contributions to the interests of all of our stakeholders.

- P28 Discussion of Co-Creation between Long-Term Investor and the President
- P32 Conversation between ESG Specialist and MARUI GROUP
MARUI GROUP is connected to communities and the greater society through its customers. We recognize that the contributions our business activities make to the development of communities, regions, and society as a whole are also contributions to the happiness of our customers. One reason we develop stores that are considerate of the needs of small children and senior citizens as well as those of people with disabilities, non-Japanese people, and members of the LGBT community is that we believe such stores will help us resolve social issues through our business.
MARUI GROUP’s co-creation management—its quest to co-create customer happiness through its business activities—has only just begun. We will continue to forge ahead on this path as we tackle an increasingly wider range of challenges going forward, committed to steadily producing results.

Co-Creation of Customer Happiness
Editorial Policy
Co-Creation Management Report 2016 was created with the aim of helping our shareholders, investors, and other stakeholders develop a better understanding of MARUI GROUP. This report contains performance, business, and financial information centered on the Group’s corporate philosophy and business strategies. As an integrated report, it also includes non-financial information related to the activities that support the Group’s sustainable growth. The International Integrated Reporting Framework released by the International Integrated Reporting Council in December 2013 was referenced in the development of this report.

Cautionary Notice regarding Forward-Looking Statements
Performance forecasts and other forward-looking statements contained in this report represent the Group’s best judgments based on information available at the time of this report’s publication and therefore contain a degree of uncertainty. It is possible that actual performance could differ materially from these forecasts due to a variety of factors. Economic conditions, foreign exchange rates, and stock price movements are among the factors that could have a major impact on performance.