MARUI GROUP's 2050 Vision

Harnessing the p ower of business to build a wo rld that transcends d ichotomies

Why transcend dichotomies?

We believe that transc ending dichotomies will result in greater ha ppiness for all and contribute to the realiz ation of a flourishing and inclusive society.

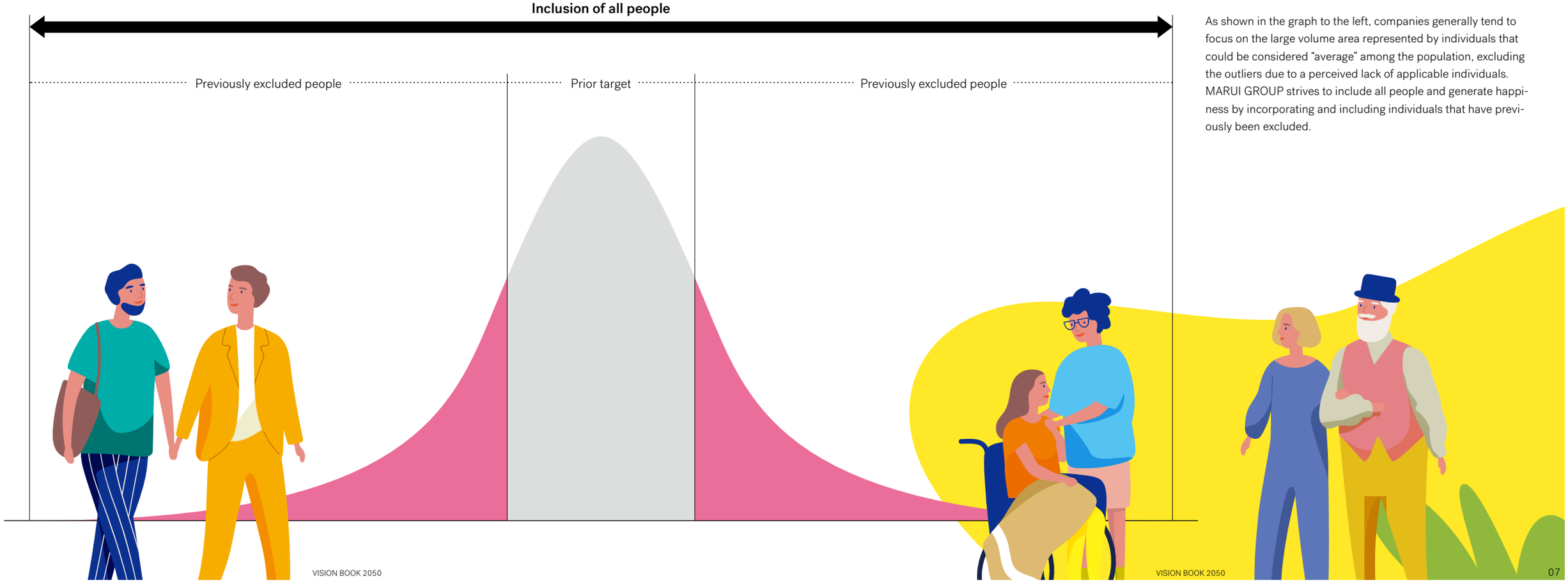
How will MARUI GROUP help transcend dichotomies?

Critical Importance of the Concept of Inclusion

MARUI GROUP envisions a world in which we have transcended all dichotomies to build a flourishing and inclusive society that offers happiness to all. A society cannot be said to be happy if happiness is only provided to certain groups. Only when happiness is available to all can society truly flourish.

Since its founding in 1931, MARUI GROUP has continued to evolve its unique business model merging retailing and finance to reflect the changes in the times and in customers, all the while being guided by the co-creation philosophy that “creditability should be built together with customers.” Today, the concept of inclusion—integrating and including individuals that had previously been excluded—infuses our quest to help shape the future. We believe that expanding the intersection between the interests of all people through inclusion is a shortcut to the realization of a flourishing and inclusive society that offers happiness to all.

Inclusion is both a philosophy and a strategy, a key principle for transcending dichotomies to resolve social issues while increasing corporate value.



As shown in the graph to the left, companies generally tend to focus on the large volume area represented by individuals that could be considered “average” among the population, excluding the outliers due to a perceived lack of applicable individuals. MARUI GROUP strives to include all people and generate happiness by incorporating and including individuals that have previously been excluded.

Various Dichotomies Creating

An Afflicted World

Dichotomies divide a single concept into two sides and presume inconsistency or opposition between these sides. People have a natural tendency to categorize people and assume differences based on dichotomies such as men and women and children and adults. These dichotomies can sometimes create discrimination and disparities in treatment when used to divide or foster opposition between groups, as seen in the dichotomies between the able-bodied and people with disabilities and between the rich and the poor. Our world is afflicted by countless such dichotomies, and we can no longer turn a blind eye to this issue. If we continue to ignore the global-scale problems we face, content to live focused on the happiness and interests that lie before us, we will create a new dichotomy, between current generations and future generations, and invite an undesirable future.

Previously Excluded Individuals

There is currently a global push for gender diversity to include women and LGBT individuals. In Japan, meanwhile, the number of non-Japanese residents has risen to approximately 2.5 million*1 and people with disabilities now number around 9.0 million,*2 which represents an increasingly larger portion of the total population and makes addressing the needs of such individuals a pressing task.

*1 Source: Ministry of Justice
*2 Source: Cabinet Office

Isolation in Developed Countries

A sense of isolation is spreading throughout developed countries. For example, Japan ranks No. 1 in men feeling isolated and No. 2 in women among OECD (Organisation for Economic Co-operation and Development) member countries. Elsewhere, isolation is said to have an effect on the U.K. economy equivalent to ¥5 trillion a year.*3

*3 Source: Campaign to End Loneliness

Growing Middle Class in Asia

The middle class in Asia is expected to grow to represent 66% of the global population by 2030 while the income divide in OECD member countries is projected to increase 30% from the level in 2010 by 2060, reaching a disparity on level with the United States of today.*4

*4 Source: OECD

Persistence of Serious Poverty and Hunger Issues

Although poverty rates are falling across the globe, poverty and hunger remain serious issues. This situation will only be compounded as accelerated population growth drives up the demand for food.

Climate Change, Resource Depletion, and the Shift toward Renewable Energy

Damage to the global environment is resulting in frequent urban disasters, disruption to the supply-demand balance of water, and resource depletion. Conversely, people should be shifting away from energy generated using oil and coal, known causes of climate change, to use renewable energy. In fact, renewable energy generated from natural sources is anticipated to account for 31% of all energy used around the world in 2040,*5 matching the amount of energy generated using oil and coal.

*5 Source: U.S. Energy Information Administration

Circular Economy Transforming Waste into Profit

A circular economy is an economic model that entails extracting the maximum value from products, components, and resources while perpetually recycling and reusing these articles so as not to diminish their value. This model makes it possible to generate new profit using the mass quantities of garbage and other waste created around the world.

Spread of Internet of Things and Control through Artificial Intelligence

The Internet of Things, which entails connecting various articles to the Internet, is spreading ever-more rapidly, leading to exponential growth in the amount of data stored in electronic formats. At the same time, innovation and practical application of artificial intelligence (AI), biotechnology, and nanotechnology is a likely future. Moreover, the IT revolution is expected to create a world in which more than 50% of the population is connected to the Internet.*6

*6 Source: Euromonitor International

Connections and Divides between Countries

In the midst of the globalization trend, connections between countries are increasing, as seen in the more than 3,000 economic co-operation and other inter-country agreements in effect.*7 However, there is also a pushback against this trend that seeks to widen the divides between countries, which is exemplified by the United Kingdom's decision to leave the European Union and immigration policies of the United States.

*7 Source: United Nations Conference on Trade and Development

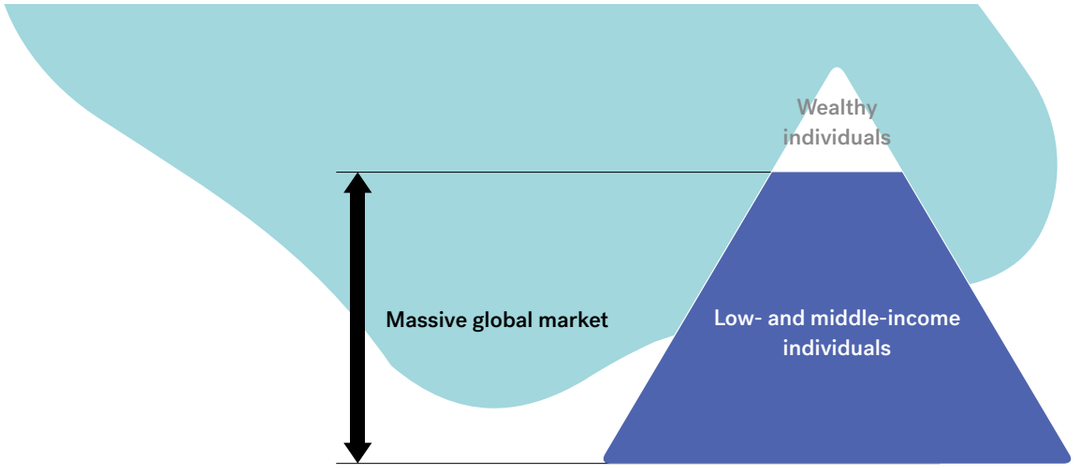
MARUI GROUP's Vision for

The World of 2050

Understanding the current circumstances faced by the world, MARUI GROUP spent a year delving into the future that seems certain, the future that seems uncertain, and the future that, although seeming uncertain, is desirable to be made certain. We thereby are able to formulate a vision for the world of the future based on three predictions: the emergence of a focus on individuality that still values connections, the appearance of a massive global market catering to low- and middle-income individuals, and an increasing emphasis on businesses that coexist with the global environment. The vision for the world of 2050 arising from these three predictions is a world of interconnectivity between countries, races, and nature.

01 A World Focused on Individuality That Still Values Connections

The promotion of diversity will likely bring about a world in which all people, including senior citizens, LGBT individuals, expatriates, and people with disabilities, are able to exercise their individuality as a matter of course and in which the concept of a minority is non-existent. At the same time, technological progress will expand our virtual space, making it possible for people to enjoy and find value in connections that transcend the boundaries of country and race, all while maintaining their own sense of individuality.



02 A World Featuring a Massive Global Market Catering to Low- and Middle-Income Individuals

Rising income in developing countries and growing income disparity in developed countries can be expected to give rise to a society in which the traditional opposition between developing countries and developed countries is replaced by a new sense of opposition between low- and middle-income individuals and the wealthy. This opposition will generate various business opportunities associated with the shared social needs and challenges of low- and middle-income individuals worldwide and with education, healthcare, finance, and consumer services, giving rise to a massive global market.

A world of interconnectivity between countries, races, and nature

03 A World Emphasizing Businesses That Coexist with the Global Environment

The global environment will no doubt become unable to support the mass production and consumption trends seen thus far, heralding a world in which only those businesses that coexist with the global environment are able to survive. In this world, renewable energy that capitalizes on the power of nature and circular economies that turn wasted resources into profit will become commonplace fixtures. Furthermore, the people of the future will come to emphasize coexistence with the global environment in their purchasing behaviors and consumption activities, leading to the mainstream emergence of responsible consumers around the world.