

May 27, 2022

**Premium Group Realizes Enhancement of Receivables Collection Capabilities and Streamlining of Operations Through Promotion of Digital Transformation**

Name	Premium Group Co., Ltd. (Securities Code: 7199)
Overview	Premium Group's wholly owned subsidiary Premium announced that the digital transformation measures conducted at its receivables collection department have successfully taken effect and that both enhancement of receivables collection capabilities and streamlining of operations have been realized.
Purpose	<p>The company has adopted an interactive voice response (IVR) system and AI-powered dialing system (predictive dialer (PD)) in the fiscal year ended March 2022. These systems have allowed the company to contact customers from whom payment is delayed smoothly at an early stage and notify customers early on that their payments are not confirmed. This has allowed the company to respond promptly to customers who inadvertently forgot payment or those with insufficient funds in their accounts. The use of IVR and PD for different purposes has also led to the formation of an efficient operational flow.</p> <p>Since the promotion of such digital transformation measures, the number of calls has grown favorably by 176.9% from the previous year, and the ratio of balance of receivables with a three-month delay and special receivables to balance of receivables has been kept at a low level at 0.78%. Moreover, the company's credit receivables balance is steadily growing. Reducing manual operations enables conducting of receivables collection operations without having to increase the number of personnel of the receivables collection department and contributes to further improvement in the in-house environment by optimizing personnel allocation.</p>

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