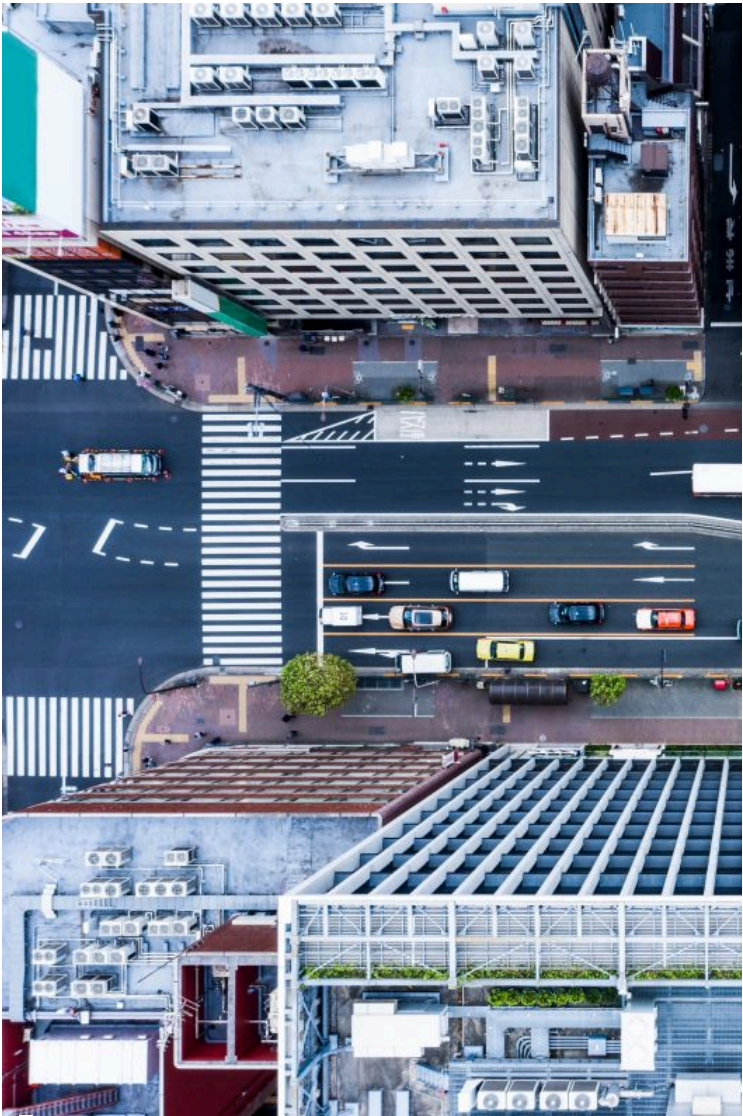


# Realizing enhanced b efficiency through ge

Toyota Finance + IBM



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# Promoting growth through efficiency

Buying a car is a big decision, and it can be a nerve-racking process.

Toyota Finance supports the entire car purchase process, from insurance, payment plans and application procedures to delivery. The company is constantly improving its services to provide comprehensive services tailored to the needs of its customers.

However, conventional digital technology presents limitations in meeting the diversifying needs of customers and the demands of complex financial services. In areas that require more advanced, complex decision-making, rather than simply automating routine tasks, it has been difficult to respond with conventional digital solutions.

There were many challenges in developing and implementing AI tools suited to each Toyota Finance department. Call centers in particular put great effort into creating FAQs, and securing experienced human resources was an issue. Digital transformation to tackle these challenges was positioned as an essential strategy for maintaining future operations, and Toyota Finance has started actively working on business innovation utilizing generative AI.

To begin, the company chose an approach focused on internal business processes, aiming to improve efficiency and quality of operations within their organization.

**6**

**Number of different generative AI projects successfully launched in the**

**1**

**With AI system implementation, text email and app push check time were**

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“We partnered with IBM to maximize the potential of generative AI, shaping the future of financial services.”

**Akira Umehara**

Toyota Finance

IT Division, General Manager

## Generative AI accelerates work efficiency

Toyota Finance was determined in adopting a “digital + AI” approach for drastic transformation of their business processes. By introducing generative AI, the company aimed to improve complex business processes that had been difficult to digitize. Specifically, they accelerated innovation in areas including document processing automation and decision-making support.

At the forefront of digital transformation, unlocking the full potential of AI requires a cautious and bold approach. Exploratory practices that start small with strategic implementation in production help pave the way toward innovation.

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Toyota Finance collaborated closely with IBM's Client Engineering and Customer Success Manager teams on this initiative, aiming to improve operational efficiency through development and evaluation of generative AI in an IBM Cloud sandbox environment.

Once the IBM Cloud sandbox environment was established, Toyota Finance and IBM carried out multiple pilot projects aimed at improving work efficiency through an approach centered on co-creation.

This sandbox environment consists of two elements: a flexible application development platform utilizing OpenShift and a generative AI platform utilizing watsonx. The company repeatedly developed and evaluated applications that use generative AI to verify the potential for continuous improvement of operational efficiency.

To meet the growing need for generative AI implementation, the co-creation team of Toyota Finance and IBM Client Engineering prioritized Toyota Finance's operational areas and progressed several projects over a period of 10 months on the IBM Cloud environment. One of these projects, an operational support tool for proofreading the content of end-user email information, has been in use since November 2024. Another project for creating FAQs used in responding to inquiries from car dealerships is in the verification experiment phase for a tool to support FAQ creation. Verification and improvements are currently underway, with the aim of applying the tool to production operations in February 2025.

## Improved productivity through innovation

By thoroughly applying state-of-the-art methods that combine the IBM Cloud platform with the Red Hat® OpenShift® framework, the company is making efforts to improve operations.

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Specifically, there are two generative AI utilization projects:

- Verifying the creation of FAQs for automobile dealerships using a generative AI as a demonstration stage prior to the full-scale introduction of the system. By enhancing the content and improving the quality of FAQs through the use of generative AI, the usage rate of FAQs is expected to increase, while promoting further digitalization.
- A project already in use in production, introducing a system that automatically checks for compliance with legal regulations such as the Act against Unjustifiable Premiums and Misleading Representations using generative AI in campaign emails for credit card members. This is expected to reduce compliance risks and incrementally improve operational efficiency.


Moving forward, Toyota Finance intends to further refine existing generative AI projects and evolve them into a system that meets all market needs, while actively exploring new areas where they can be applied.

- By introducing generative AI, the company is supporting more complex, intelligent decisions. Analyzing vast amounts of internal documents and past business data supports better decision-making and drastic improvements in operational efficiency.
- When implementing AI technology, the company is focused on an optimal combination of employee skills and AI capabilities. Rather than simply using technology as a replacement, they're creating environments that expand human capabilities, allowing personnel to focus on more creative, value-added work.
- The company is exploring the potential of generative AI in a phased, strategic manner, while carefully addressing issues related to privacy, data management and the ethical use of AI.

To further accelerate the creation of generative AI projects, a company-wide task force has been set up, while innovative ideas are collected from unique departments and demonstration experiments and practical applications are promoted in succession. In exploring new projects, the company is pursuing potential applications for generative AI from multiple perspectives, including improving work efficiency, strengthening compliance and improving the customer experience. Most importantly, the continue to ensure these technological innovations are valid from the customer's perspective and directly lead to improved satisfaction.

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## About Toyota Finance

[Toyota Finance](#)  was established decades ago, and today has established its position as a top-level company providing comprehensive automobile finance services in Japan. Headquartered in Tokyo, their business extends across the country, providing services satisfying a great number of customers every year. The company is not focused on simply transactions, but rather on delivering a comprehensive support system that enables the most comfortable vehicle ownership experience possible.

## Products / Services

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