

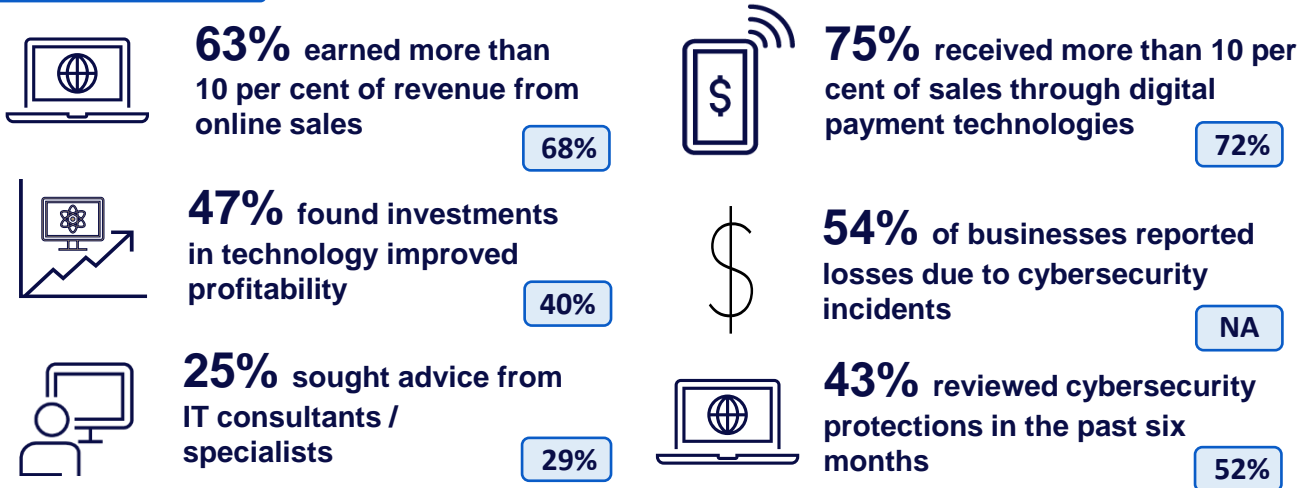
## Performance in 2023

■ Singapore ■ Survey average



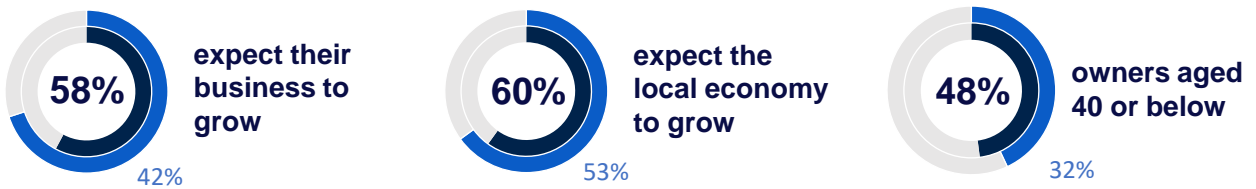
## 2023 Technology adoption

2022 Singapore results



## Outlook for 2024 and demographics

■ Singapore ■ 2023 Singapore results



## Recommendations

