

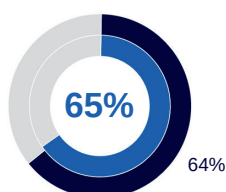
ASIA-PACIFIC SMALL BUSINESS SURVEY 2024-2025

HONG KONG

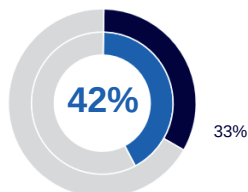


Hong Kong Asia-Pacific average

BUSINESS PERFORMANCE IN 2024

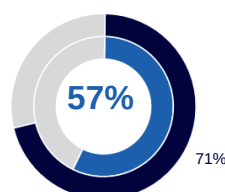


reported
business growth

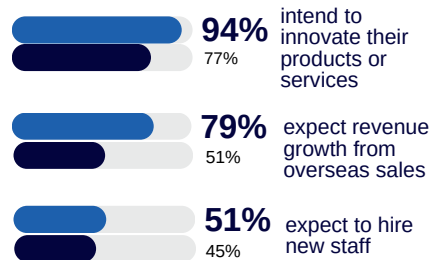


increased
employee numbers

OUTLOOK FOR 2025



expect business
to grow



ACCESS TO FINANCE



26%
expect it will be difficult to
repay their debts in 2025

and it's the highest result for the
surveyed markets

21%

used personal resources as a major
source of external finance in 2024

and it's the highest result for the surveyed markets

37%

found it difficult to access funds in 2024

40%

expect it will be difficult or very difficult
to access finance in 2025

TECHNOLOGY ADOPTION AND USE OF AI

80%

generate at least 10 per
cent of their revenue
through online sales

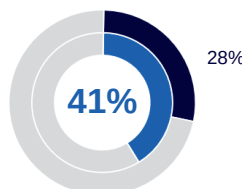


83%

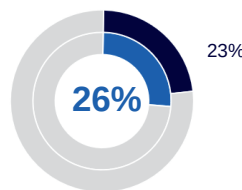
generated at least
10 per cent of their
sales through digital
payment options

95%

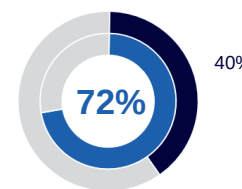
leveraged social
media



Artificial Intelligence (AI) was
the technology they most
heavily invested in in 2024



Used AI tools as a source of
business advice



Suffered financial or
operational losses due to
cyber attacks
and it's the highest result for the
surveyed markets

RECOMMENDATIONS

1

Enhance cash flow
management

2

Stay alert to policy
changes impacting
international trade
and investment

3

Design and
implement an AI
safety guidelines