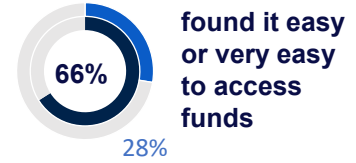
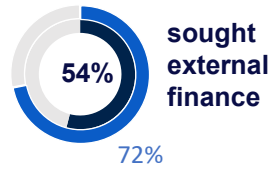
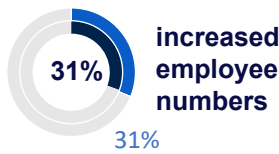
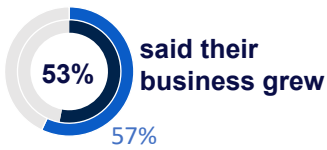


Overall performance

■ 2025 ■ 2024

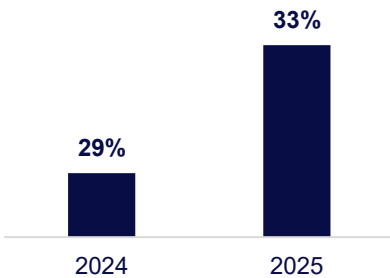


Major Driver in 2025 **Cost control**

Major Challenge in 2025 **Increasing costs**

Investment in AI

Technology adoption



27% lost time or money due to cyberattack in 2025 compared to 59% in 2024

Asia-Pacific average 37%

40% found investments in technology in 2025 improved profitability

Asia-Pacific average 56%

Outlook for 2026

63% expect their business to grow

61% expect the local economy to grow

Employment
44%
 expect to increase employee numbers

Innovation
69%
 expect to introduce a new product, process or service

Ease of finance
63%
 expect access to finance to remain easy

Recommendations

Leverage government-backed upskilling to support AI adoption and foster innovation

Leverage technology to develop and innovate new products and services

Invest in ready-to-use and AI enabled accounting or financial management tools to reduce operating expenses and lift productivity