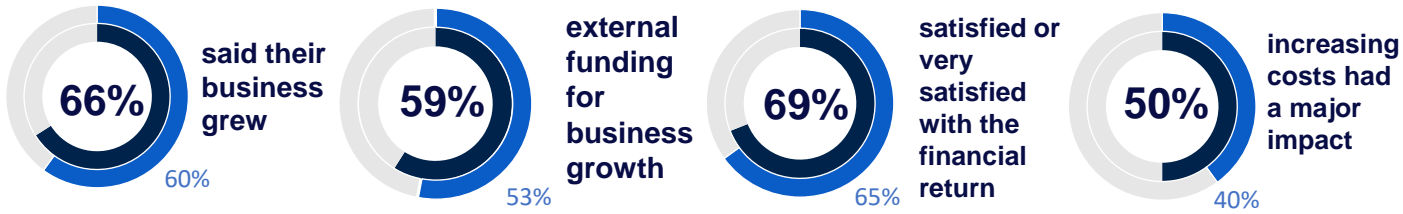


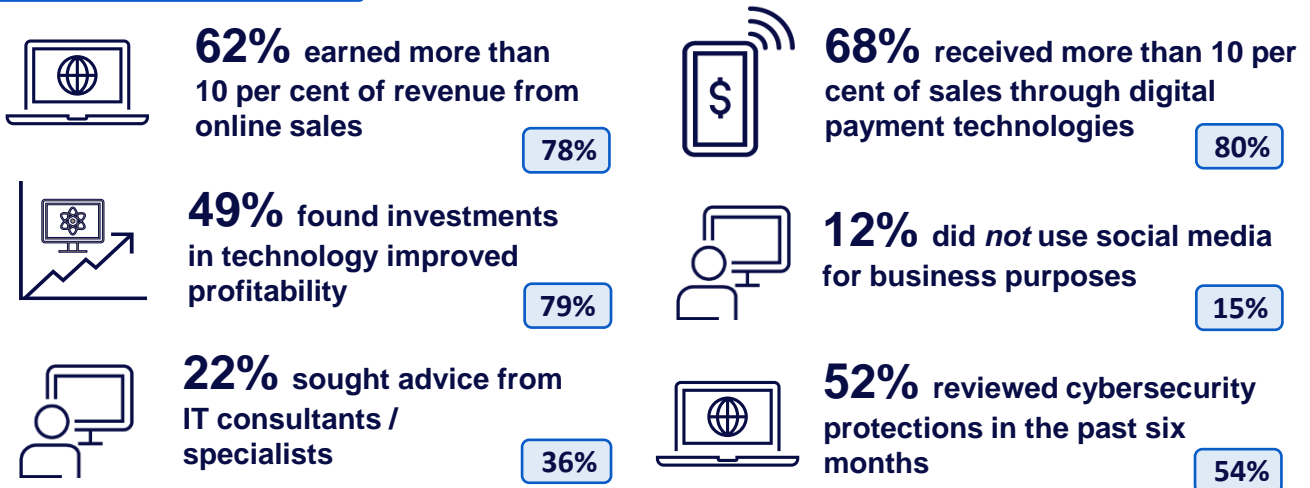
Performance in 2023

■ Malaysia ■ Survey average



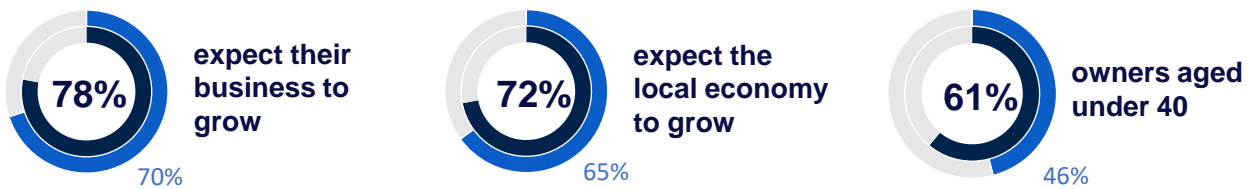
Technology adoption

high-growth businesses average



Outlook for 2024 and demographics

■ Malaysia ■ Survey average



Recommendations

