

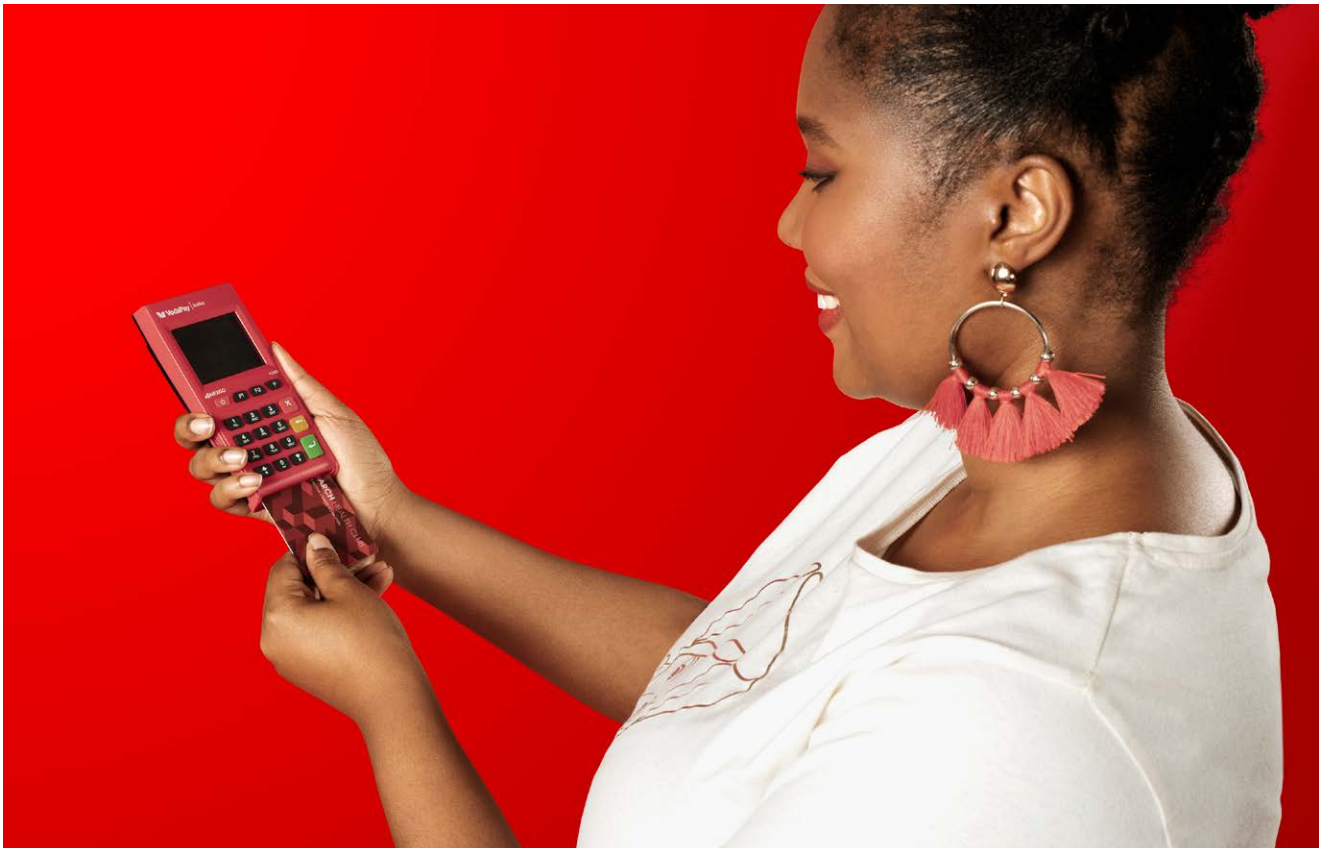
## Our strategic ambitions continued

### Ambition

# 2

### Diversify and differentiate with our digital ecosystem

We endeavour to create diverse and innovative products and solutions that drive financial and digital inclusion. This supports our ambition of creating a digital ecosystem powered by Big Data and builds on our connectivity leadership. We are committed to creating deeper customer engagement opportunities supported by a 360-degree customer view, empowering us to maintain market leadership during intensified competition across all growth engines.



### 3 Scale financial and digital services

#### Supporting our purpose

Our affordable and accessible financial solutions promote inclusion and create opportunities for consumers and merchants to grow. In addition to financial inclusion, we promote digital literacy and digital community development through our various educational and informative platform offerings. Our super-apps combine our strengths in financial and digital services to provide a rich ecosystem for our customers. As we bring together financial, e-Commerce and lifestyle services, we allow our merchants to expand their addressable markets.

#### Related material matters



#### Primary capitals utilised and impacted



### Looking ahead

#### Short-term priorities

- Execute our one-app strategy by merging our telecommunication apps into our super-apps across the footprint
- Scale affordable financial services across lending, insurance, payments, savings, investments and insurance
- Grow our merchant services across markets
- Provide consumers and merchants with personalised financial and digital propositions driven by Big Data insights

#### Medium-term priorities

- Financial services to contribute mid-teens to Group service revenue
- Increase our reach to >100 million financial services customers
- Expand our e-Commerce capabilities to drive inclusion, promote SME growth and better serve our customers through digital channels
- Partner with local and global service developers, including Alipay and Microsoft, to deliver a compelling ecosystem of third-party propositions
- Enable a seamless system for customers to use their mobile phones to connect, find entertainment, shop, and access financial services