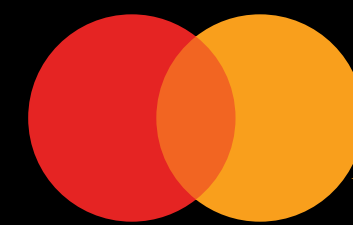


**TOP TRENDS**

# SHAKING UP THE FUTURE OF PAYMENTS

**APAC Stats  
Revealed**



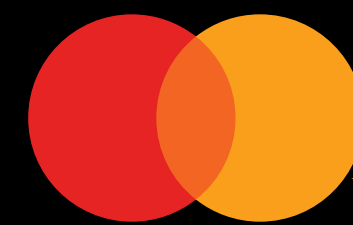
**Next-gen digital wallets** will manage our identities and assets, including tokenized valuables.



**58%**

APAC consumers **used digital wallets** more frequently in 2022 than in 2021\*

\*Mastercard AP New Payments Index 2022



# Tokenization will **enable** **new forms of value.**



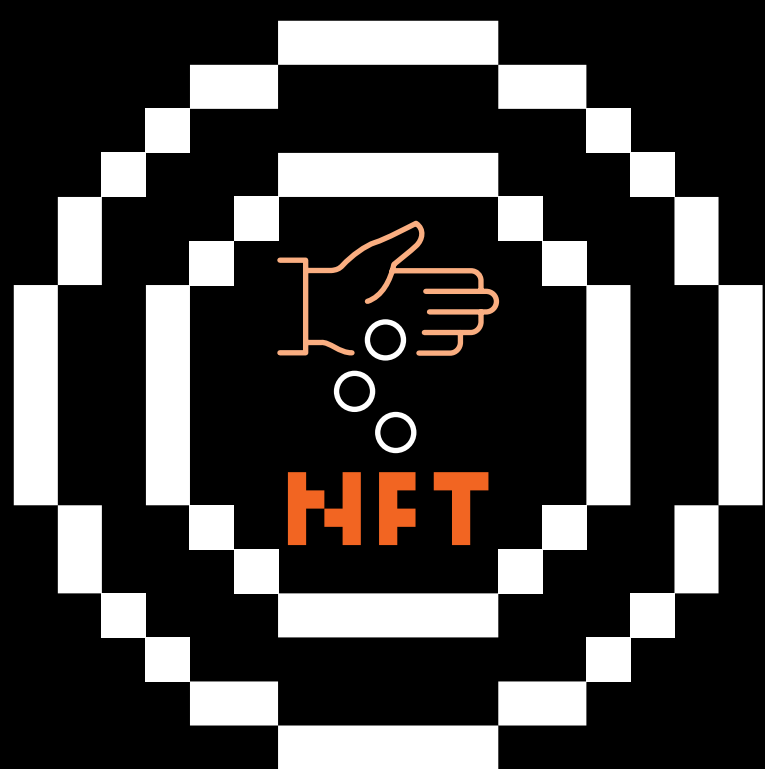
 **#1** Thailand

 **#4** China

 **#5** Vietnam

# 3 of the Top 5

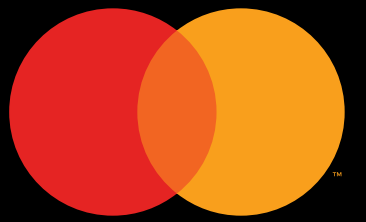
markets with the **most NFT users**  
hail from APAC\*



# \$ 154B

**Projected NFT spend value in APAC**  
by 2028\*\* (compared to \$22b in 2022)

\*Demand Sage – Detailed NFT Statistics in 2023. \*\*Asia Pacific NFT Market Intelligence Report 2022.  
NFT = Non-Fungible Tokens.



AI, smart contracts and APIs will **converge to enable automation** of complex commercial payments.

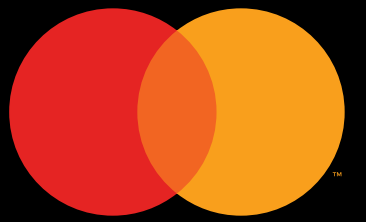


4 in 5

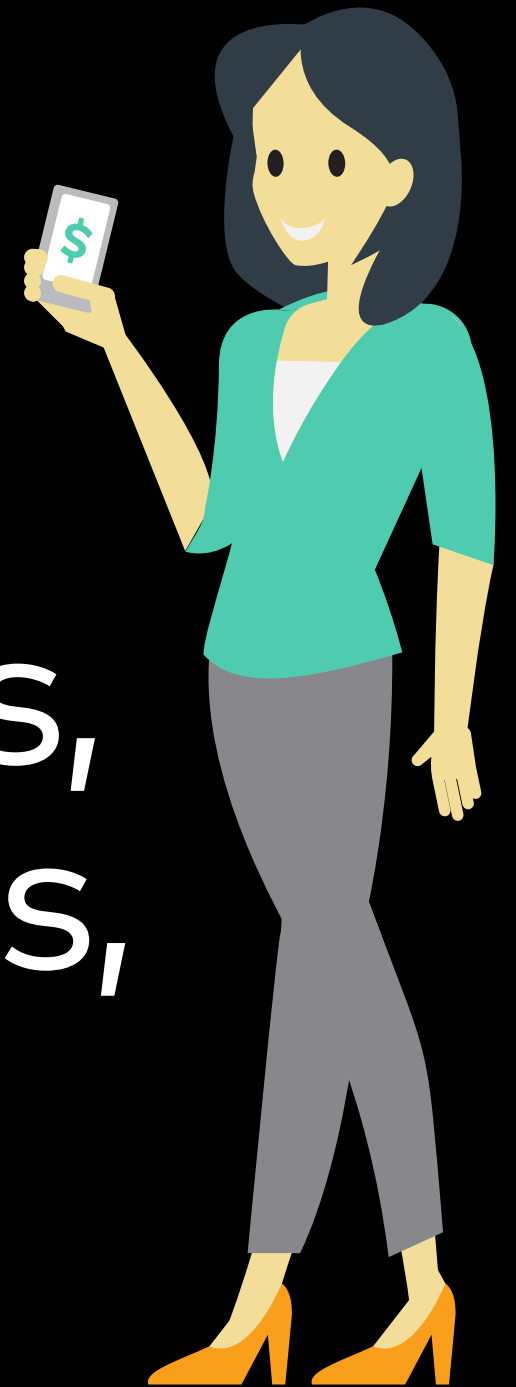
APAC markets have examined adoption of **Central Bank Digital Currencies (CBDCs)** as of 2022\*



\*Towards CBDCs in APAC: Results of a Regional Survey



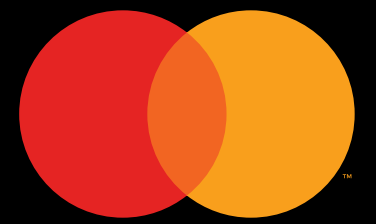
**Connected finance:**  
Emerging tech will **expand the ways and places we pay** — in stores, online games, super-apps, smart cities, and more.



**69%**

APAC users **increased** their usage of at least one digital payment method in 2022\*

\*Mastercard AP New Payment Index 2022



## Borderless rails:

Connective networks will enable easily accessible, faster, more transparent money transfers across borders.

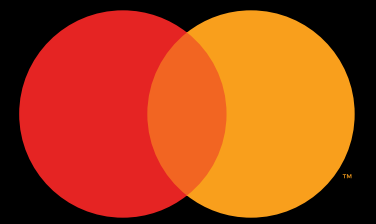


# 40%

APAC's contribution to **global cross-border payments 2021\***

*[Valued at >USD200B, projected 6-8% yearly growth for subsequent 5 yrs]*

\*McKinsey's Global Payments Map



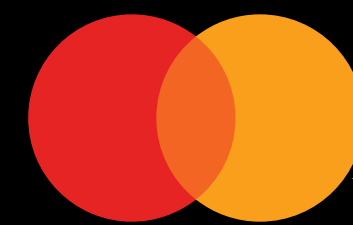
**Payment acceptance** is being transformed by 5G, biometrics, cloud and new points of interaction.



**47%**

**Point-of-sales (POS) payments in APAC were via digital wallets - the leading POS payment method in 2022\***

\*Research and Markets – Asia Pacific Contactless Payment Market.



Next-gen services providing **inclusive credit to underbanked consumers and SMEs**: enhanced micro-lending, BNPL, AI-driven credit-scoring models



**13.1%**

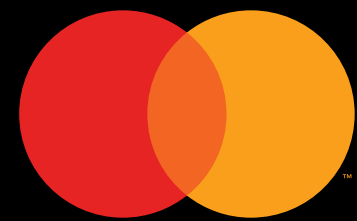
projected CAGR for **APAC micro-lending** between 2022-2028\*

**>\$100B**

of APAC **e-commerce transaction value** in 2022 was contributed by BNPL\*\*

\*Research and Markets – Asia Pacific Micro Lending Market. \*\*FIS The Global Payments Report 2023





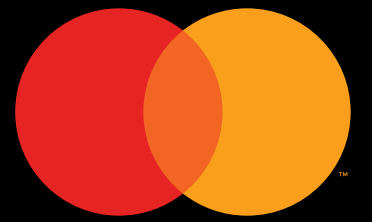
**Conscious consumerism:**  
Companies that tangibly support **social, ethical and environmental** objectives are being recognized by consumers.



65%

APAC consumers view **mistreatment of employees** as a reason to boycott a company\*

\*Adobe Trust Report 2022



## Embedded trust:

The proliferation of fraud and identity theft means trust is a critical point of differentiation.



# 45%

of surveyed APAC consumers will go as far as to switch brands, reduce consumption or abandon usage of the product **if they have data concerns\***

\*TechWire Asia – Data security is an expectation for APAC consumers