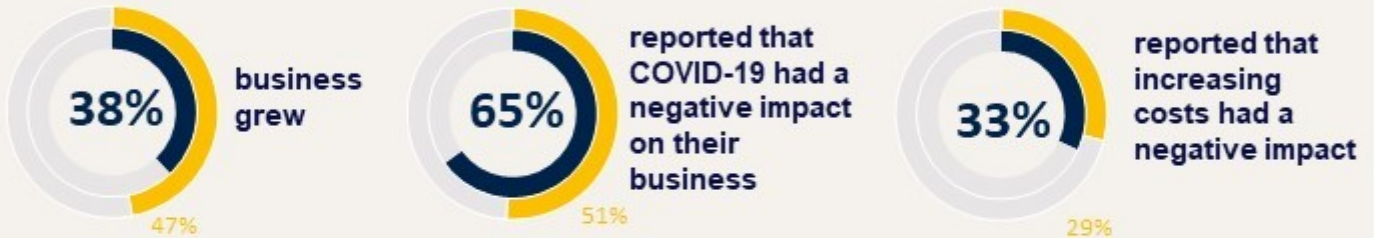


## Small business in 2021

■ Malaysia 2021 ■ Survey average



## Technology adoption and digitalisation in 2021



## Small business outlook in 2022



## Solvency and access to finance



## Recommendations for businesses

