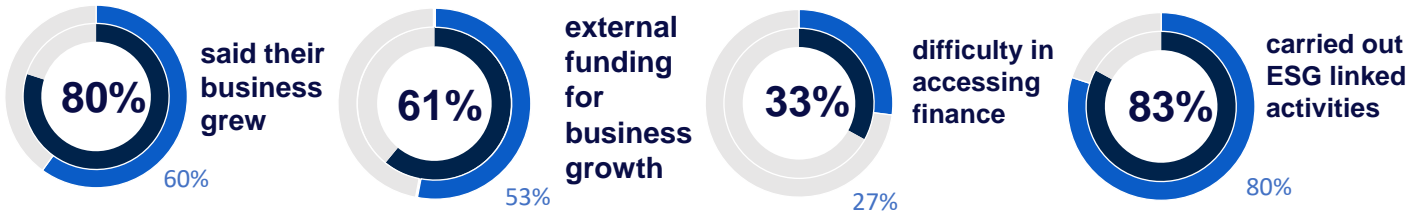


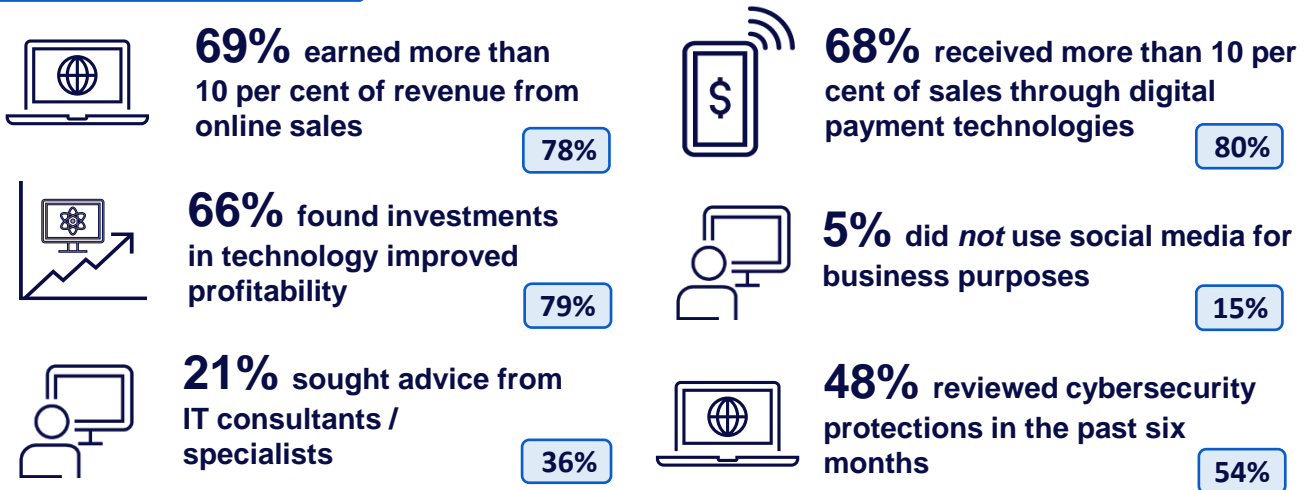
Performance in 2023

Indonesia Survey average



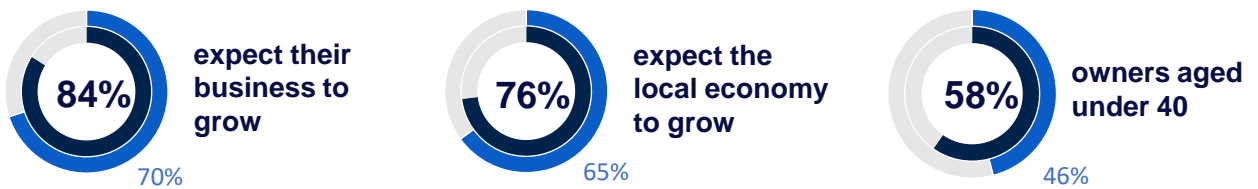
Technology adoption

high-growth businesses average



Outlook for 2024 and demographics

Indonesia Survey average



Recommendations

