

Embedded Finance

New Revenues Generation for Retail Network

Navigating Retail Disruptions:

Lessons from Market Insights and Financial Innovations

- Innovate Your business model (before others do)
- Prototype Your strategy
- Digitize Your core
- Creating Values from Data
- Open to Broader ecosystem



PELUANG melalui Digital Financial Services



DFS will maintain momentum towards 2025, with digital payments CAGR growing in the teens, and investment platforms accelerating by ~75% CAGR



2021

0.1

2019

Note: BNPL loan book calculated using ~3 month average loan tenure for BNPL loans. GTV = Gross Transaction Values; AUM = Assets Under Management; APE = Annual Premium Google TEMASEK BAIN & COMPANY (*) | 93 Equivalent; GWP = Gross Written Premiums.

2022

2025

Source: Bain analysis

0.5

2019

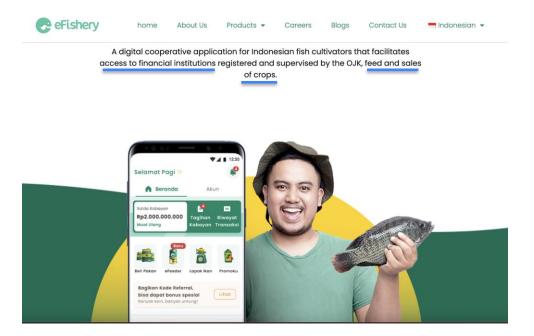
2021

2022

2025

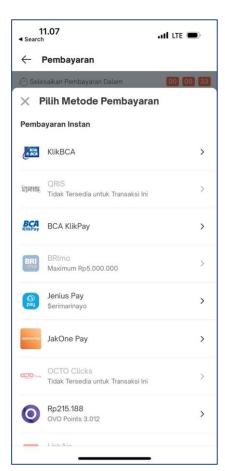


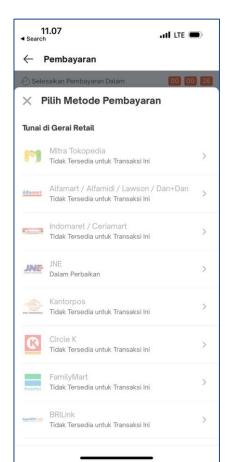
Generate New-Revenue melalui Embedded-Finance

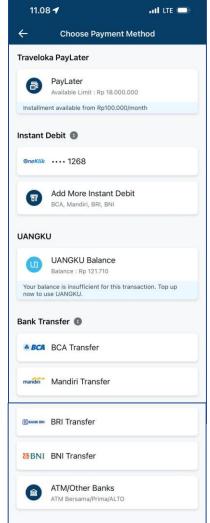




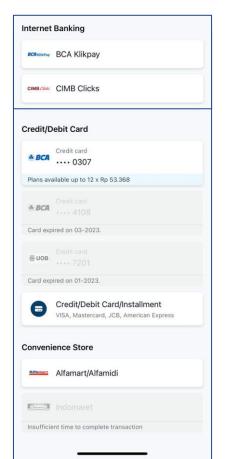
Embedded Payments





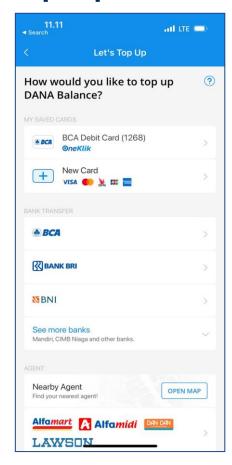


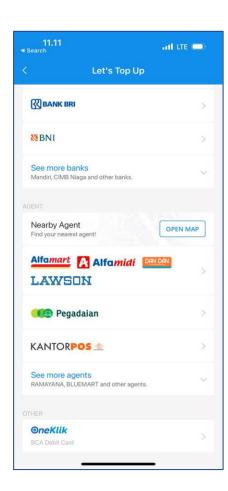


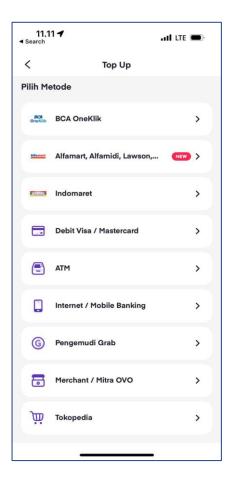




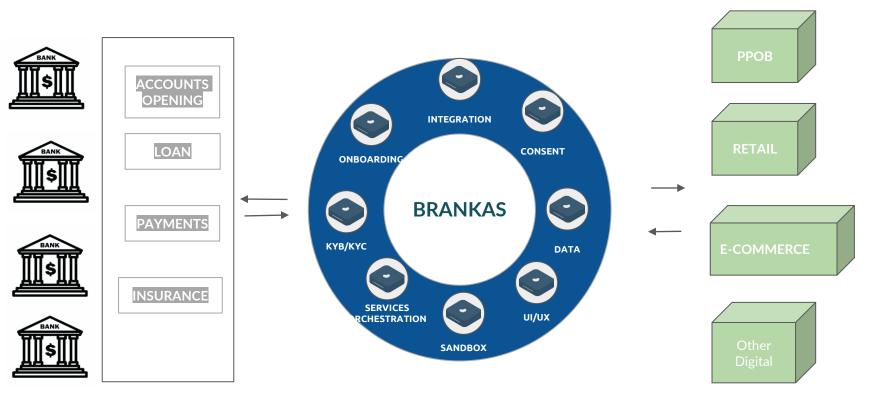
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