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SAMPLE REPORT

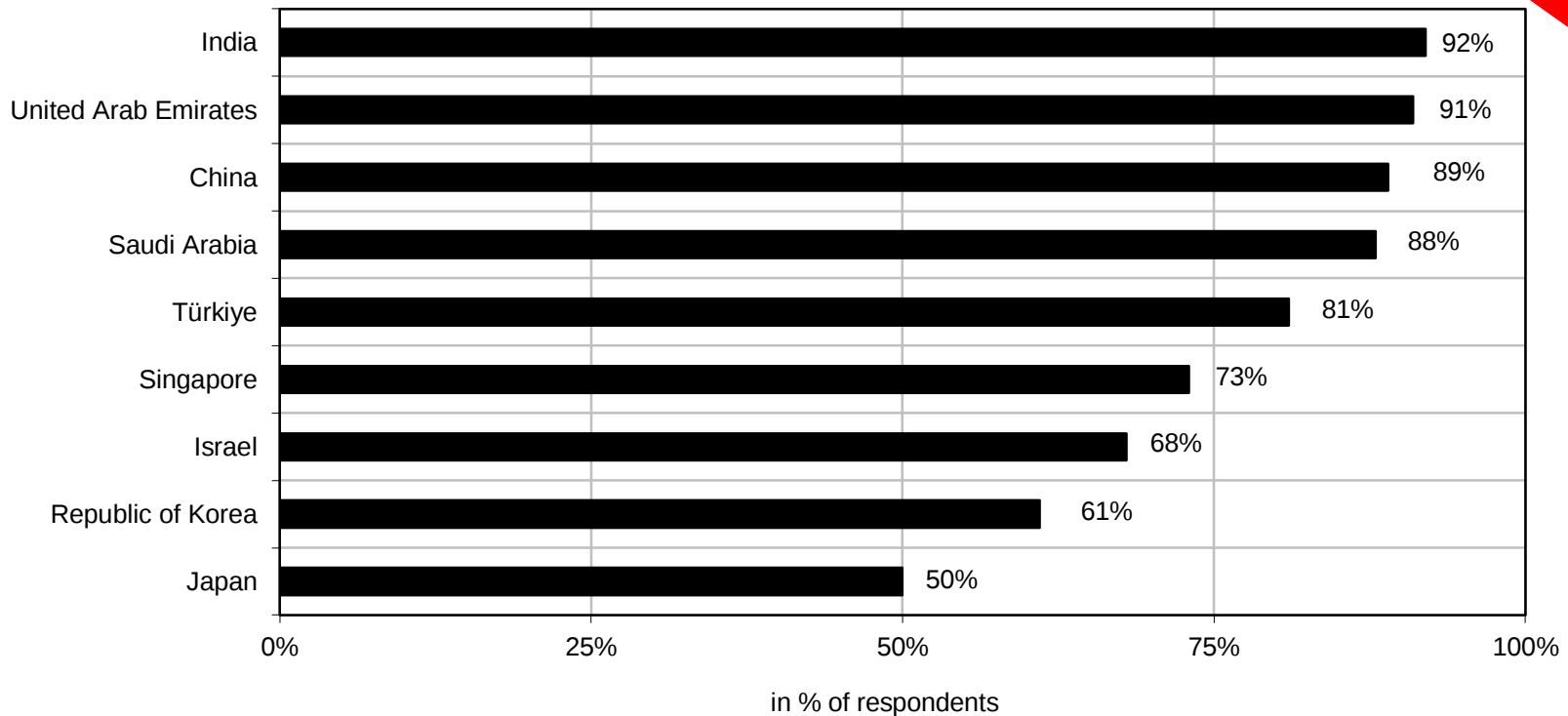
**AI IN ASIA-PACIFIC'S DIGITAL PAYMENTS AND
E-COMMERCE 2025: ADOPTION, COMPETITIVENESS,
AND GOVERNANCE**

PUBLICATON DATE: NOVEMBER 2025

As of January 2025, emerging Asian economies in the Middle East, and China lead in regular AI use, while advanced economies like Japan and South Korea show lower adoption.

Sample Report

Asia: Adoption of AI Systems by Country, in % of Resp. Reporting Regular Use*, Nov 2024 - Jan 2025

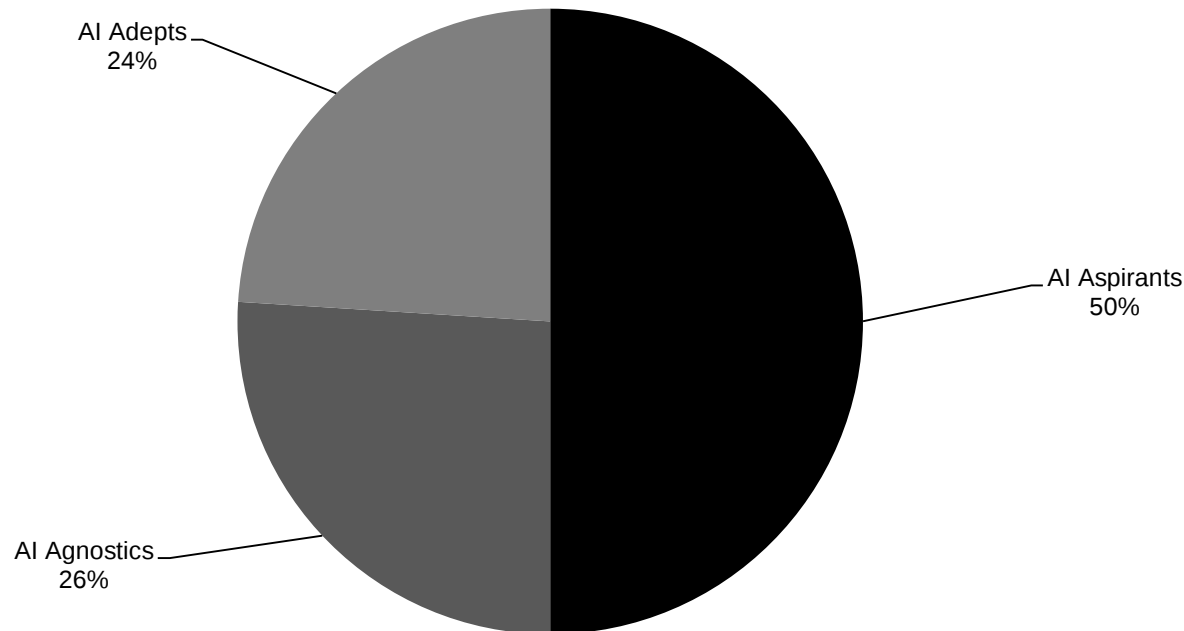


Note: This chart is based on data from an international online survey conducted between November 2024 and mid-January 2025, covering 48,340 respondents across 47 countries. For the Asia region, the sample includes responses from China, India, Japan, the Republic of Korea, and Singapore, as well as Western Asia (Israel, Saudi Arabia, Türkiye, and the United Arab Emirates). Each country had a sample size of approximately 1,000 respondents, representative of national demographics and AI readiness levels. *Including Semi-Regular Use.

Source: KPMG and The University of Melbourne, 2025

As of February 2025, half of Southeast Asian E-Commerce sellers are in the aspirational phase of AI adoption, while only a quarter have broad operational integration.

SEA: Share of E-Commerce Sellers by Level of AI Adoption, in % of Resp., February 2025



Note: 1,214 E-Commerce sellers were surveyed in February 2025 across genders, age groups and household income levels in six Southeast Asia countries, namely Indonesia, Malaysia, the Philippines, Singapore, Thailand and Vietnam; Question asked: Which of the following best describe the level of Artificial Intelligence (AI) adoption in your business / company deals in the aspect of {FUNCTION}? (Average adoption across functions)

Survey: Based on a survey of Lazada Group in partnership with Kantar

Source: Lazada Group, 2025

PREFACE

Sample Report

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- The source of information and its release date are provided on every chart. It is possible that the information contained in one chart is derived from several sources. If this is the case, all sources are mentioned on the chart.
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- Our reports include text charts, pie charts, bar charts, rankings, line graphs and tables. Every chart contains an Action Title, which summarizes the main idea/finding of the chart and a Subtitle, which provides necessary information about the country, the topic, units or measures of currency, and the applicable time period(s) to which the data refers. With respect to rankings, it is possible that the summation of all categories amounts to more than 100%. In this case, multiple answers were possible, which is noted at the bottom of the chart.

Report Structure

- Reports are comprised of the following elements, in the following order: Cover page, preface, legal notice, methodology, definitions, table of contents, management summary (summarizing main information contained in each section of report) and report content (divided into sections and chapters). When available, we also include forecasts in our report content. These forecasts are not our own; they are published by reliable sources. Within Global and Regional reports, we include all major developed and emerging markets, ranked in order of importance by using evaluative criteria such as sales figures.

Notes and Currency Values

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- When providing information about amounts of money, local currencies are most often used. When referencing currency values in the Action Title, the EUR values are also provided in brackets. The conversions are made using the average currency exchange rate for the respective time period. Should the currency figure be in the future, the average exchange rate of the past 12 months is used.

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