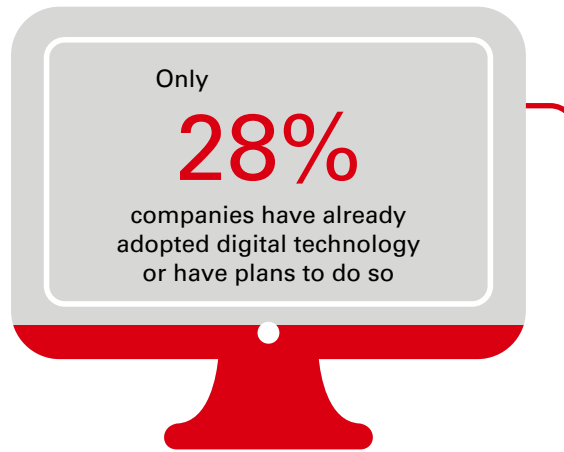
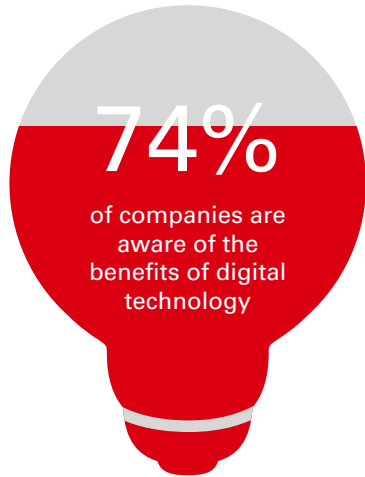
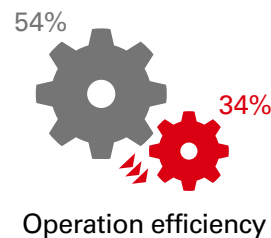
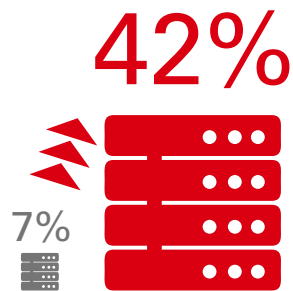


Digital for Business Market Study 2018 (Hong Kong)

Digital technology adoption by Hong Kong businesses is still low



More companies believe data collection is an important benefit of digital technology



■ 2016 ■ 2018

Barriers deterring digital technology adoption

Limited understanding



Unfamiliar with digital technologies

Weak innovation culture



Lack of technology adoption advice



Lack of knowledge sharing

Business risk aversion



Dated business mindset



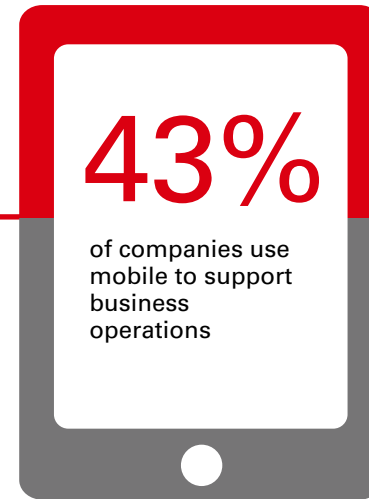
Concerns about actual returns

Digital for Business Market Study 2018 (Hong Kong)

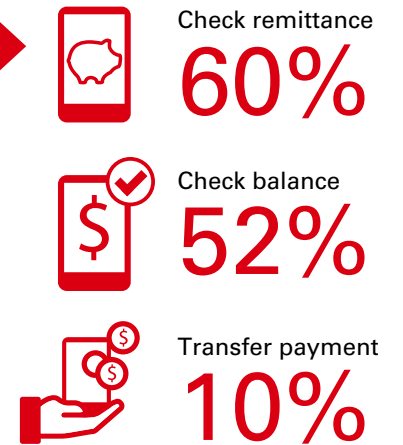
Retail sector most progressive in adopting technology



High mobile adoption



Most common mobile banking activities



Social media as a data collection tool

Key applications



Tracking traffic



Recording customer preferences



Credit searching



Interacting with existing customers