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Robi Axiata 10-Minute School

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একটি নির্দিষ্ট সময়ে অতিক্রান্ত ক্ষেত্রফল ধ্রুবক।  
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**NEXT GENERATION  
DIGITAL CHAMPION**

# WHAT YOU'LL FIND IN THIS SECTION

## Next Generation Digital Champion

**Our growth plans have consistently been anchored on a long-term view to future-proof the Group through various industry cycles. Our strategy is driven by our vision of becoming The Next Generation Digital Champion by 2024.**

This vision reflects our intent to continue creating economic, social and environmental value for all our shareholders. We recognise that becoming The Next Generation Digital Champion includes delivering a responsibility to invest in holistic development of the digital ecosystem. Therefore, our initiatives to realise our business goals will be executed in tandem with social and environmental considerations to ensure the delivery of inclusive and sustainable outcomes.

Our vision also takes into account the massive shifts in consumer behaviour that accelerated amid the COVID-19 crisis. We have addressed these shifts by adapting and refining our strategic approach under Axiata 5.0 to emerge as a winner in the new normal.

This will be achieved by focusing on business continuity and service excellence in network quality and coverage, anchored on our Digital Telco model which we have identified as the way forward for the Group.

### ▶ Sustainable Business Growth

#### Key Highlights:

- Generating value from our digital and connectivity services, contributing to development of inclusive societies
- Supporting industries, entrepreneurs, vendors and talent in the digital ecosystem
- Completed a USD800 million multi-currency, Shariah-compliant sustainability-linked syndicated financing facility

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### ▶ Network Quality And Coverage

#### Key Highlights:

- Strengthening our network and operations to ensure resilience and reliability
- Axiata Business Continuity Management Framework (BCM) implemented across the Group
- Organic growth in tower portfolio of 10% year-on-year
- Strengthening 4G data network development

-  **28** Increasing Network Coverage
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### ▶ Digital Inclusion

#### Key Highlights:

- Intensified digital inclusion initiatives for communities across our footprint
  - Access to free data
  - Connectivity to healthcare, education, retail and productivity-related-services and tools
- 2020 World Benchmarking Alliance
  - Axiata ranked in the Top Third out of 100 digital technology companies in Digital Inclusion Benchmark Evaluation

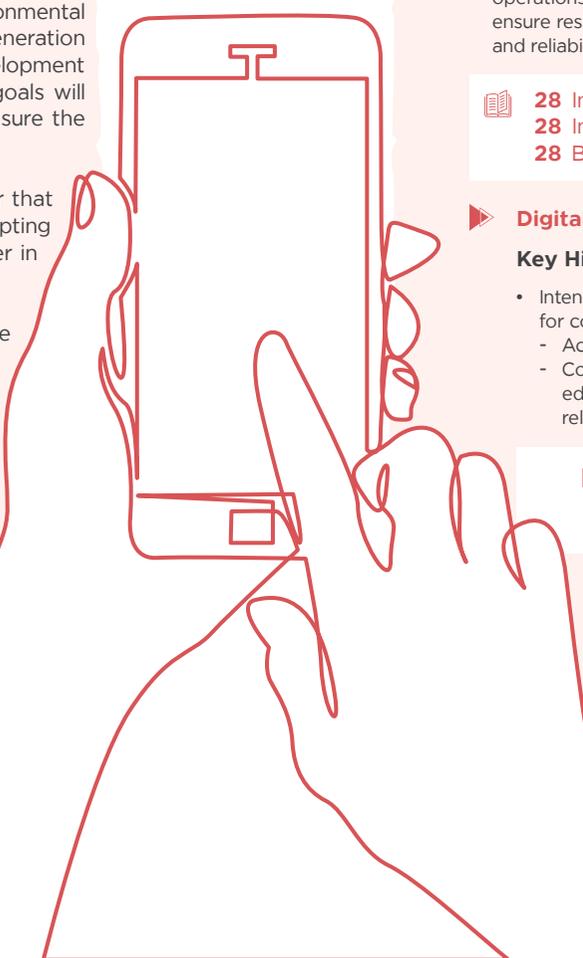
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### ▶ Digitisation And Modernisation

#### Key Highlights:

- Digital Transformation Roadmap to implement transformation through the adoption of IR 4.0 principles and technologies
- Collective Brain initiative targeted to unlock cumulative savings of between RM3 billion and RM4 billion by 2024
- Learn, Engage, Accelerate and Perform (LEAP) Programme nurtures a "digital-first" mindset shift

-  **39** Collective Brain
- 40** LEAP Programme



**Next Generation Digital Champion**



## Sustainable Business Growth

As our Group, along with the rest of the world, grappled with the impact of COVID-19, we continued to demonstrate our value as an attractive investment proposition, anchored on our solid business fundamentals and strategy geared towards becoming The Next Generation Digital Champion by 2024. Against the challenging backdrop, we were also able to execute a seamless and stable leadership transition with our new President & Group CEO taking office during the year, achieving business continuity and uninterrupted delivery of our strategies.

These were enabled by our robust governance frameworks, policies and procedures which allowed the Group to effectively manage and mitigate current and emerging risks for the medium to long-term. Sustainable business growth for us thus relies on the consideration of ESG factors and positive direct and indirect value creation in our strategic investment decisions to enhance our shareholder returns. We also demonstrated agility in quickly adapting our business strategy to harness opportunities and respond to the prevailing conditions. This includes investing in network improvement to meet rapid growth in digital adoption against the backdrop of new social and safety norms.

### APPROACH

Axiata 5.0 Strategy will guide the company towards sustainable business growth and enhanced operational excellence aided and strengthened by our Collective Brain and verticalisation initiatives. The approach towards long term growth and profitability also prioritises operational performance, organisational excellence, transformation of OpCos, and a focus on digitisation and analytics and on new growth areas.

**IAR** More details on Axiata 5.0 can be found in "Evolving And Adapting Our Strategy To Capture New Normal Growth Opportunities" on page 39 of IAR 2020

### OUTLOOK

For the next year, the Board will task the Management team with maintaining a firm grip on the business against continued challenges and uncertainties as competition intensifies in the digitally heightened environment.

### Investing Long-Term in Our Markets

With our regional footprint established for more than 20 years, we remain committed to continued development of our business as a Digital Telco, Digital Business and Infrastructure company for long-term growth.

The value we generate is derived from our provision of digital and connectivity services which contribute to the development of inclusive societies. Our services are further supported by a digital ecosystem fuelled by local industries, entrepreneurs, vendors and talent. This ecosystem serves not only as our supply chain, but also creates value-add to our footprint economies to which we deliver inclusive and beneficial products and services through our world-class connectivity networks.



**USD7.7 billion**  
GDP Contributed



**USD4.4 billion**  
capex + opex investment



**USD1.3 billion**  
Total taxes paid to governments



Employed  
**12,683**  
employees across  
ASEAN and South Asia



Supported approximately  
**600,000**  
jobs across Asia

**SNCR** More details in our National Contribution Report 2020 on page 84



Next Generation Digital Champion



## Sustainable Business Growth

### Valuable Partnerships and Industry Associations

The achievement of our corporate vision and strategy is enabled by our provision of world-class communication services using the most advanced technology. This forms the core of our purpose of Advancing Asia to improve lives of the local communities in our operating countries.

Partnerships play a vital role in the achievement of our business and social objectives. One such partnership is our membership of the GSMA, through which we work with the industry on global initiatives to deliver meaningful and lasting change. These initiatives are implemented thematically, developing specialised insights and tools to build on our commitment towards social inclusion by providing connectivity to everyone and everything.

Driven by Group, and through our OpCos, we have committed to three of the GSMA's initiatives:

#### ▶ Humanitarian Connectivity Charter

Comprising three principles, focusing on preparedness, scale and collaboration, signatories of the Charter commit to support improved access to communication and information for those affected by crisis in order to reduce the loss of life and contribute to humanitarian response.

#### ▶ Connected Women Commitment Initiative

To reduce the gender gap in mobile internet and mobile money services and unlock significant commercial and socioeconomic opportunities.

#### ▶ Climate Action Taskforce

With more than 40 operator groups as members worldwide, the taskforce and GSMA collaborate to move the mobile industry towards Net Zero carbon emissions by 2050 at the latest.

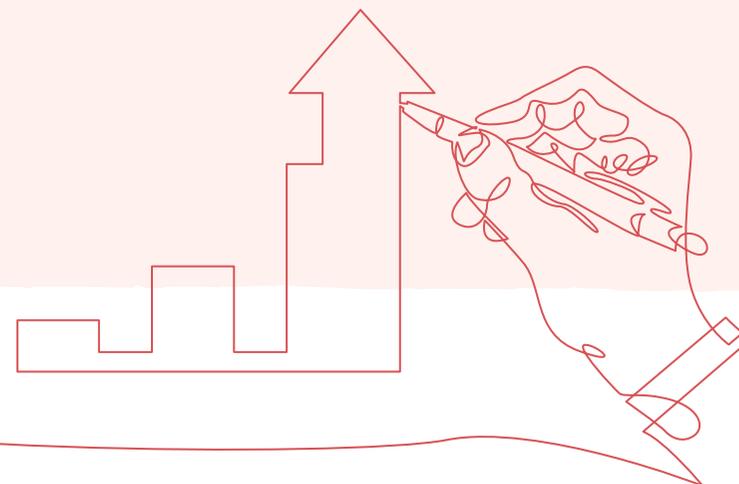
### Financing Linked to Our ESG Performance

Demonstrating our commitment to sustainability, in May 2020 we completed a USD800 million multi-currency, Shariah-compliant sustainability-linked syndicated financing facility, or our sustainability-linked loan (SLL). The combination of Islamic financing principles, sustainability parameters and multi-currency feature make it the first of its kind in the world. It also underscores our commitment towards ensuring the alignment of our business strategies and sustainability framework.

The financing was provided by OCBC Al-Amin Bank Berhad, as the lead coordinator and sustainability structuring and Shariah advisor, together with mandated lead arrangers and financiers, Oversea-Chinese Banking Corporation Limited, Labuan Branch, Maybank Islamic Bank Berhad, and MUFG Bank (Malaysia) Berhad. The transaction reaffirmed the support and confidence of the banking industry towards our long-term business sustainability and direction, backed by our well-established regional presence in 11 markets throughout ASEAN and South Asia.



The syndicated Islamic sustainability-linked financing won **“Islamic Finance Deal of the Year”** at **FinanceAsia’s 2020 Achievement Awards**



Next Generation Digital Champion



# Sustainable Business Growth

## Representing Malaysia as a Home-Grown Champion

As an organisation with strong links to the socioeconomic development of our home market of Malaysia, we are proud to contribute to the Bumiputera Empowerment Agenda (BEA). The BEA provides support for Bumiputera entrepreneurs, employees and students.

We support the BEA through a comprehensive investment programme aimed at building the capacity and capability of local vendors, channelling financial support to a new generation of technopreneurs, and providing employment to university graduates.



**RM2.5 million** sponsored for employee learning and development in Malaysia (RM34.4 million since 2017)



**> 6,000 Bumiputera** e-entrepreneurs trained (from Siswapreneur, DesaMall, Mahir Digital Felda, PEDAS and IbuPJJ)



Bumiputera distributors have recorded **RM367 million** in physical distribution value



Tuisyen Rakyat: **7,300 students** involved since 2017

- ▶ **5,900 B40 students** from our collaboration with Yayasan Pelajaran MARA at > 300 schools
- ▶ **1,400 students** from Mahir Tutor programme at 89 Pusat Internet Komuniti



Procured **RM408 million** from Malaysian companies of which **71%**, or **RM291 million**, was spent on Bumiputera companies



Since 2016, we have collaborated with the Ministry of **Higher Education and 100 institutions** of higher learning to develop the **digital entrepreneurship mindset** among Bumiputera university students

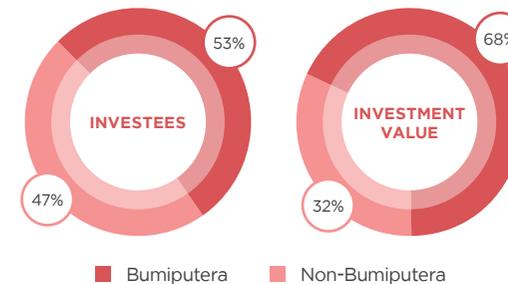


**50 vendors** in Celcom Vendor Development Programme

- ▶ **7 National Champions & 1 Global Champion**
- ▶ **RM595K value of Training** courses from technical agencies
- ▶ **5 business Matching events** organised for more than **20 vendors**
- ▶ **RM959K value of Research and Commercialisation Grant** awarded to 1 vendor



**Axiata Digital Innovation Fund (ADIF)** supports the development of innovative digital businesses, including Bumiputera **technopreneurs**



**Next Generation Digital Champion**



## Network Quality And Coverage

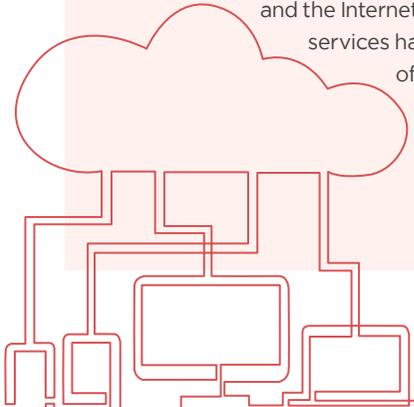
The longevity of our business in our footprint countries has been driven by the affordability and availability of our network. This has become even more urgent amid the COVID-19 pandemic, with mobile operators globally taking a proactive approach to supporting customers and governments with critical services and reliable networks. In spite of rapid growth in data traffic, mobile operators globally delivered a 7% improvement in download speeds during the pandemic, demonstrating the investments ensured our networks remain resilient and possess sufficient capacity.

These services were provided in tandem with the evolution of the telecoms landscape, which has seen customer expectations shift from simple connectivity to better experiences in Internet connection, network quality, coverage, reliability and affordability.

### Impact of COVID-19 on Our Network

The national lockdowns resulting from the COVID-19 pandemic had created greater demand for data services and shifted network congestion patterns to residential areas from business centres/office buildings previously. Furthermore, new social and safety norms led to an increase in daily usage patterns as well as a significant rise in the use of digital tools and software for learning, working and entertainment.

The COVID-19 pandemic also placed emphasis on the critical role of connectivity and the Internet. As the primary mode of Internet access, mobile services have proven their value in ensuring the functioning of emergency services, keeping families and friends connected and informed, as well as enabling the workforce to remain productive amid the new Work From Home environment.



### APPROACH

We have designed our network and operations to ensure resilience and reliability towards continuous connectivity for society.

We are also committed to protecting our stakeholder interests by ensuring our business continuity even amid crises or disruptions. Our Axiata Group Business Continuity Management (BCM) framework implemented across the Group guides us in building organisation resilience in the face of crisis. The programme ensures the Group's robustness in addressing changes that may arise due to technological evolution or organisational adjustments.

Our OpCos have put in place the appropriate measures to deliver reliable connectivity and address network issues towards maintaining a resilient network. These include:

- ▶ **Remote detection/monitors**
- ▶ **Alternate/back up power solutions for long-grid failures in some poor performing areas**
- ▶ **Allowing only authorised change, which minimises downtime, risk and impact to the network**
- ▶ **Regular crisis simulations to ensure better network reliability**
- ▶ **Analysis of incidents and implementation of remedial actions for permanent fixes**
- ▶ **Additional measures to address seasonal strains on the network, e.g, flooding**

**IAR** More details on our OpCo's coverage performance can be found within the "2020 Overview of Operating Companies' Performance' section on page 60-79 of IAR 2020

### OUTLOOK

As a technology and innovation leader in our footprint countries, we closely follow technological developments in mobile communications (eg. 5G).

**IAR** More details on Axiata's 5G roll outs can be found in "President & Group Chief Executive Officer's Conversation" on page 23-24 of IAR 2020

## Next Generation Digital Champion



# Network Quality And Coverage

## Increasing Network Coverage

We commit to delivering value beyond short term profits in our business executions and deliverables. This means contributing to long-term value creation not only for our business, but also for our people, shareholders, communities and economies in which we operate. This is anchored on our provision of innovative, attractive data and mobile-based services bridging the digital divide.

### ▶ Strengthening Network Resilience in 2020

- ▶ Group-wide 3G shutdown to support the deployment of the more efficient 4G technology and capture growing digital and data demand from our customers regionally
- ▶ Allows us to reallocate our spectrum towards becoming a 4G(+5G) network by 2022 to achieve high capacity and reduce upgrades required
- ▶ Smart, Celcom, XL and Dialog are also aggressively exploring the 3G shutdown, with Ncell and Robi to follow

Across our OpCos, we have performed network improvements customised for each country's needs, focused on increasing network coverage and ensuring stable and sustainable connectivity.

These include:

- ▶ Site capacity upgrades
- ▶ In-building coverage updates
- ▶ Traffic management and optimisation
- ▶ Enhanced focus (lift-up) in rural areas or areas that have demonstrated poor connectivity performance
- ▶ Strengthening 4G data network development

## Increasing Connectivity via Telecom Infrastructure Growth

Our TowerCo edotco plays a vital role in putting in place the required infrastructure to support stable and sustainable network services, anchored on:

### ▶ Service Availability and Diversification

In response to growing demand for fibre to tower, in-building solutions and small cell services, edotco has undertaken the following:

- ▶ Established a strong footprint with more than 33,587 towers available across Bangladesh, Malaysia, Myanmar, Cambodia, Pakistan, Sri Lanka, the Philippines and Laos as of December 2020
  - 22,329 are directly owned towers
  - 11,258 managed through a range of services provided
- ▶ Organic growth in tower portfolio of 10% year-on-year to accommodate market demand
- ▶ Exploring the **Next Gen Infrastructure** services and products which is beyond tower business to accommodate customer demands:
  - Pursue Tower++ solution – Energy, Operations & Maintenance, Fibre and street furniture
  - Cater Capacity Demand – IBS, Small Cells, Application as a Service (AaaS), Security as a Service (SaaS) and Open RAN

### ▶ Affordability

edotco has contributed to the uptake of low-cost solutions in certain markets, and healthy co-location traction across our footprint due to the following:

- ▶ **TCO optimisation:** Lowering opex and capex, introducing “Just Nice Tower” and just right service level agreement for a lower price to accommodate customer demand
- ▶ **Analytics driven quality build-to-suit (B2S) and co-location (Colo) improvement:** Using Network and Planning Analytics (NAPA) as a tool to identify the potential of our existing portfolio and improve the way of making decisions on new build sites and interaction with customers
- ▶ **Commercial future proofing:** Initiating flexible key commercial terms and competitive pricing models
- ▶ Increment of tenancy 11% year-on-year with tenancy ratio of 1.58x as of December 2020

## Beyond Bridging the Gap in Coverage

With 5G networks gradually gaining traction, early deployment of 5G is expected to focus on enhanced consumer mobile broadband. However, IoT and enterprise segments will also become increasingly important over time, leveraging on low latency services and improvements such as network slicing and edge computing.

We have implemented various measures to support 5G roll out in markets such as Malaysia in tandem with growing demand. This is also in anticipation of 4G spectrum reaching capacity, requiring us to invest in new sites or new spectrum, and we see 5G as the best future-proof option in this scenario. In addition to preparing for 5G, we have also commenced IoT trials and supporting VoLTE maturity.

### ▶ Axiata Enterprise

Our Enterprise services are focused on industry cloud application, both at the edge and the central cloud. To date, our central cloud services are provided independently or with a technology partner. Additionally, we are exploring partnerships with global leading software firms to provide security as a solution for the enterprise segment.

Next Generation Digital Champion

# Digital Inclusion

In our efforts to improve and increase access to our networks, we focus on supporting our customers' use of the networks by providing affordable and innovative products and services in bridging the

digital gap. We are committed to creating value for communities and our customers by expanding access to the use of digital services.

## APPROACH

Digital inclusion is important in providing opportunities for individuals and businesses to participate in the digital economy, allowing for countries to further improve on their socioeconomic position.

The telco industry has made significant strides in promoting digital inclusion, however, the digital divide still exists among the low income segment of communities, i.e. the disabled, ethnic minorities, populations in developing countries, rural communities and other underserved groups.

Our approach to digital inclusion is driven by efforts to increase access to digital solutions and support digital skills across all levels. This is undertaken across the Group, through each of our OpCos.

**With the achievements across our OpCos on addressing digital inclusion in their products and services, in 2020 the World Benchmarking Alliance ranked the Group in the top third proportion out of 100 digital technology companies in its inaugural Digital Inclusion Benchmark evaluation.**



Amid the pandemic impacts experienced in 2020, Group-wide we supported our customers and communities across our footprint with access to free data and connectivity to healthcare, education, retail and productivity-related services and tools.

We intensified our digital inclusion initiatives for communities and affected businesses across our markets, while also working with governments on digital solutions to bridge gaps. This provided vital support in helping the communities where we operate adjust to the new environment of remote working, learning and contactless transactions.

## OUTLOOK

In our commitment to serve responsibly in the markets we operate, especially for the long-term, our purpose of Advancing Asia must be fully inclusive. In support of this we will continue to drive social innovation in our products and services, projects and initiatives to empower and provide sustainable value to communities.

### Promoting Digital Inclusion

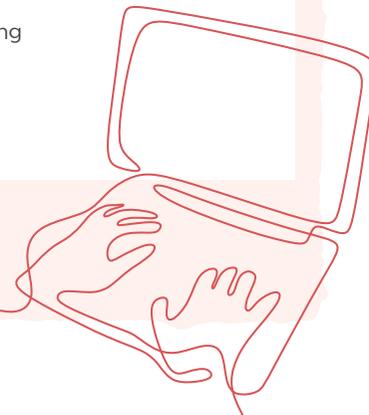
- ▶ **Driving the New Digital Ecosystem**
  - ▶ Supporting digital skills development
  - ▶ Supporting digital companies



- ▶ **Providing Access to Vital Services**
  - ▶ Access to education
  - ▶ Access to healthcare



- ▶ **Uplifting Communities**
  - ▶ Empowering communities through digital financial inclusion
  - ▶ Empowering businesses – Transforming agriculture and fishery practices
  - ▶ Empowering women and girls
  - ▶ Empowering diverse users



Next Generation Digital Champion



# Digital Inclusion

## Driving the New Digital Ecosystem

Our efforts to increase participation in the digital ecosystem are anchored on contributing to the development of digital skills for our customers and communities, from beginner and intermediate through to advanced skills, as well as supporting tech and digital start-ups providing products,

services and solutions in the digital ecosystem. These initiatives drive the digital ecosystem beyond connectivity solutions to cover the use of connectivity by society, as well as the contributions that companies, institutions and start-ups can make to further develop the digital ecosystem.

### Supporting digital skills development

The continued growth of the digital economy will require effort in providing digital skills development, and value creation through our business of digital connectivity.

#### Basic Digital Skills

Our OpCos have undertaken and promoted digital skills campaigns in their respective markets:

##### Celcom CYBERSAFE Programme -

Cyber security awareness programme



##### Robi #CommonSense -

Online campaign for responsible online safety



##### Smart Digital Literacy Programme -

Public awareness towards responsible digital citizenship



#### Advanced Digital Skills

The digital ecosystem promotes global inclusivity through digital skills development, including equipping individuals with working-level or economic empowerment capabilities and provisions.

##### Siswapreneur Programme

- A series of educational platforms and programmes aimed at developing digital entrepreneurial mindsets, skills and talents



- ▶ **SiswaMall, a young entrepreneur development programme** for the digital economy, and Siswacommerce, a programme to empower and educate students on starting their own business, held at Universiti Malaysia Terengganu
- ▶ **SiswaDay, a knowledge sharing event** to nurture students' minds, skills and interest towards entrepreneurship, reaching 1,200 students, held at Universiti Sains Malaysia

##### Building digital entrepreneurial mindsets

Programmes provided to develop digital skills and talents:

- ▶ **SmartSpark** - An entrepreneurship programme by Smart and Impact Hub Phnom Penh, dedicated to building meaningful social ventures that can contribute to the 17 global Sustainable Development Goals (SDGs). SmartSpark 2020 was focused on **environmental business concepts** towards environmental stewardship through technological innovations
- ▶ SmartSpark alumni together with SmartStart and SmartEdu University Student Development Programme alumni were also equipped with fundamental IoT knowledge through **SmartStart IoT Challenge** to demonstrate their understanding of the key digital concepts in the evolving digital ecosystem. A total of 43 participants took part, with the programme to be scaled across SmartStart Young Innovator Programme
- ▶ Smart co-sponsored the **United Nations Development Programme's Bluetribe**, an incubation programme to help build investment ready start-ups



##### Empowering SMEs Through Digitisation

Celcom has continued to provide digital support for entrepreneurs through:



- ▶ **DesaMall (online marketplace)** with up to 800 entrepreneurs trained in 2020 in e-commerce and digital marketing training
- ▶ Celcom launched its national campaign "**Celcom Business: Reimagine SME for Tomorrow**" in 2020 towards accelerating digital adoption among SMEs through optimising their business operations for sustainable business performance
- ▶ Celcom was also appointed as a **technology service provider for the Ministry of Finance's PENJANA Programme** to provide product and solution services in SME Digitalisation Grants to digitalise and automate SME operations

**Next Generation Digital Champion**



# Digital Inclusion

## Driving the New Digital Ecosystem (cont'd)

### ▶ Supporting digital companies

Through the years, we have become a major enabler of technology innovation in developing country markets through our support for start-ups. This has been achieved through establishing

funding, nurturing digital innovation by tech start-ups, as well as providing digital services capabilities and opportunities for businesses.

### Digital Innovation Funds

Our OpCos actively partner with tech start-ups to encourage innovation across the digital ecosystem. Supporting the start-up ecosystem forms the key of bottom-up innovation in the technology industry, which in return, propels business incubation and innovation industry-wide.

To this end, since 2014, we have invested in digital venture funds in Malaysia, Sri Lanka and Cambodia, working with local strategic partners to identify, fund and coach local start-ups which demonstrate a high potential for growth. As at the end of 2020, 32 start-ups have benefited from these funds, spurring the development of the local digital economy and local job creation.



#### Axiata Digital Innovation Fund (ADIF)

ADIF was developed to contribute to the growth of Malaysian tech start-ups and provide credibility as well as potential returns to the participating companies' nation-building efforts, with Bumiputera participation identified as an additional focus area. The fund was introduced in 2014 and concluded in December 2020, with continuation of support provided to the existing portfolio and other fund costs. Axiata has contributed RM48 million to this fund, to date.

#### Dialog Axiata Digital Innovation Fund (DADIF)

Launched in 2018 and managed by BOV Capital, DADIF aims to empower entrepreneurs towards building digital companies in Sri Lanka. Dialog has contributed SLR 513.2 million to this fund, to date.

#### Smart Axiata Digital Innovation Fund (SADIF)

Launched in 2017, SADIF was developed in collaboration with Forte Insurance as co-investor, and managed by Mekong Strategic Partners to empower Cambodian-based digital companies and start-ups. Smart, together with the joint venture fund partner, have contributed USD2.5 million to this fund, to date.

#### Investees:

Invested in 17 companies

Invested in seven companies

Invested in 10 companies

#### 2020 outcomes:

- ▶ 17 investee companies recorded an average year-on-year revenue growth of 43%
- ▶ Bumiputera companies made up more than 50% of investee companies

- ▶ Expanded portfolio with six start-ups
- ▶ Successfully exited one invested company

- ▶ Expanded portfolio with two more tech start-ups (in FinTech and Logistics)
- ▶ USD2.45 million revenue generated by all start-ups
- ▶ 403 direct jobs created by these start-ups and 890 indirect jobs

Next Generation Digital Champion



# Digital Inclusion

## Uplifting Communities

The Group empowers underserved communities to address gaps which contribute to the digital divide. Recognising that there are various communities, businesses, and individuals that can be uplifted or empowered through digital connectivity, we have undertaken these following:

 **Empowering communities through digital financial inclusion**

 **Empowering businesses** (transforming agriculture and fishery practices)

 **Empowering women and girls**

 **Empowering diverse users**



### ▶ Empowering communities through digital financial inclusion

We have seen rapid growth in demand for digital financial services amid the COVID-19 pandemic, in tandem with greater take-up of digital solutions as a whole. Digital financial solutions have also emerged as a convenient and cost-effective way to elevate financial inclusion, meeting the needs of underserved and unbanked communities.

In response to this environment, we have developed:

- ▶ **E-wallets and digital payment solutions** which provide convenience to customers, especially with the growth of e-commerce and the preference for contactless payments
- ▶ **Micro-insurance products** which increase access and affordability to insurance
- ▶ **Micro-credit solutions** to help scale up micro businesses

In particular, our micro-financing and micro-insurance solutions offered through Aspirasi are seen to benefit the underserved micro and SME (MSME) segment. Loans worth RM207 million were disbursed in 2020, 5.4 times more than in 2019, benefiting 9,176 unique merchants. Aspirasi also sold 30,253 micro-insurance policies during the year.

An end-to-end digital financial services platform, Aspirasi aims to provide financing access to help the underserved community through micro-financing solutions as well as micro-insurance products. In 2020, its services proved vital in supporting MSMEs to address pandemic challenges. 

### Aspirasi Assist

MSMEs were among sectors most impacted by the economic slowdown resulting from the first Movement Control Order (MCO 1.0) implemented in Malaysia from March 2020 to curb the COVID-19 pandemic. In response to this, **within one week of MCO 1.0 Aspirasi Assist swiftly introduced its Shariah-compliant micro-financing programme for funding between RM1,000 and RM20,000**, offering favourable terms such as a 6-month payment holiday and profit rates from as low as 0.5%.

The micro-financing product also included additional micro-insurance coverage to protect MSME owners for emergency expenses, accidental deaths and provide COVID-19 assistance. Offered completely online, the product features a simple and quick **3-minute application journey with fast disbursement of funds within 48 hours**.

First made available to merchants within the Axiata ecosystem, Aspirasi Assist was later extended to all MSMEs. As at **31 December 2020, 9,473 loans have been granted to MSMEs with upwards of RM43.4 million in micro-financing, helping to support their business aspirations during this challenging period**. Beneficiaries of the financing, including restaurant owners, small vendors and kindergarten owners, have credited the product for its convenient application process, contribution to their business continuity and role in alleviating their financial stress.

 For more information on Aspirasi Assist, visit <https://www.aspirasi.co/assist>

Next Generation Digital Champion



# Digital Inclusion

## Uplifting Communities (cont'd)

### Digital Wallets

#### Robi and Nagad



- ▶ Bangladesh Post Office's financial service, Nagad, partnered with Robi to enable Robi's customers a faster, easier process journey to opening a Nagad account, driving financial inclusion in Bangladesh
- ▶ Recorded 3.3 million in customer acquisitions for Nagad during this partnership

#### SmartLuy and Pi Pay



- ▶ Smart's digital wallet, SmartLuy, merged with digital wallet Pi Pay in 2020
- ▶ The merger exercise will greatly increase its customer base as well as combine technologies for greater efficiency of the digital wallet system

Our Malaysian e-wallet, Boost, aligns to the government's agenda of a cashless society and aims to drive adoption of a cashless ecosystem through simple transactions and reward programmes such as loyalty points or cashback. Moving forward, Boost, together with the Group's other digital financial services, aims to expand its services for underserved and unbanked Malaysians and is in the midst of applying for a digital bank license. This also follows the positive trends in cashless payments due to COVID-19 while also building on the Group's micro-financing and micro-insurance offerings.



#### 2020 achievements:

##### Driving cashless payments

- ▶ **1.7 times increase** in users to **8.8 million**
- ▶ **1.8 times growth** in merchants to **224,000**
- ▶ **2 times growth** in gross transaction value (GTV)
- ▶ **Introduced e-wallet integration** for a local council, Majlis Bandaraya Seberang Perai, to bring tax assessment, stall rental and parking compound payments online
- ▶ Enabled **cashless** Zakat payment

##### Supporting digital wallet adoption

- ▶ Selected by the Malaysian government to carry out four key national initiatives:
  - **e-Tunai Rakyat RM30 incentive**
  - **RM50 ePENJANA credits programme**
  - **MSME e-Commerce campaign**
  - **Shop Malaysia Online campaign**
- ▶ **Partnered with Celcom** for MDEC SME Digitalisation Grant following the conclusion of PENJANA programme

##### Partnering for digital financial inclusion

- ▶ **8 digital insurance** products launched in partnership with Great Eastern
  - Introduced "**Pay with Boost Coins**" for redemption of insurance policies
- ▶ **Partnered with 15 financial institutions** for digital payments

#### Live.On and GoPay



- ▶ Partnership to enable e-wallet payments during the GoPay Online Festival 2020, one of Indonesia's biggest e-commerce festivals
- ▶ XL customers were able to maximise value from the festival and enjoy cashback

Next Generation Digital Champion



# Digital Inclusion

## Uplifting Communities (cont'd)

### ▶ Empowering businesses – transforming agriculture and fishery practices

Our digital services and solutions assist the day-to-day activities of farmers and fishermen who make up some of the poorest members of their communities. Due to the service and tools we provide, these farmers and fishermen are able to access real-time market prices, establish digital payment processes and marketplaces and modernise their work, enabling greater income generating opportunities.

#### Agriculture

##### ▶ Dialog – Govi Mithuru



- ▶ Sri Lanka's largest mobile agriculture service providing personalised information to farmers
- ▶ Helps smallholder farmers secure their crops by sharing agricultural advice along each stage of the farming process
- ▶ Govi Mithuru interactive voice response service has a total of **660,000 users**
- ▶ Govi Mithuru App has a total of **41,000 active users**



##### ▶ Dialog – Saru



- ▶ An IoT-based **technology low-cost automated “smart farming”** kit, that is engineered to maximise productivity and efficiency
- ▶ Enables farmers to remotely control and monitor their yield through their smartphones
- ▶ Utilises low-cost sensors and actuators developed in partnership with the Dialog Mobile Communications Research Lab at the University of Moratuwa
- ▶ **Potential increase in yield of between 150-300%**



#### Dairy Farming

##### ▶ Dialog – Saviya

- ▶ Saviya provides customised, commercially valuable advice via text and voice, to improve dairy farmers' production capacity, quality of milk produced and health of livestock
- ▶ Enables best practices in dairy, cattle and calf management through tips sent to the farmers' mobile phones
- ▶ Respondents reported an **increase in milk production**
- ▶ **Total users in 2020 reached 10,000**



#### Fisheries and Aquaculture

##### ▶ Dialog – Sayuru

- ▶ Provides accurate weather information and advisory for fishermen, including weather warnings of sea conditions, automated daily weather forecast dispatch, and use of outbound dialling technology for extreme hazard weather alerts
- ▶ **Benefited 25,000 fishermen**
- ▶ 1.5 million calls made and 7.5 million SMS sent reaching **48,600 fishermen per day**



##### ▶ XL – Smart Aquaculture



- ▶ An IoT-based precision farming solution aimed at improving the quality of fish and shrimp cultivation by monitoring pond conditions
- ▶ Monitors and processes water quality data automatically through IoT providing real-time information on pond conditions, allowing them to take necessary measures such as disease prevention, avoid over-feeding and optimising pond capacity
- ▶ **Productivity level increased to an average of 20%**, based on the grouper and shrimp farmers who have adopted this in East Java

##### ▶ XL – Laut Nusantara App



- ▶ App that aims to increase the livelihood of fishermen while improving their safety when out at sea
- ▶ Provides access to database on fishing grounds, accurate weather forecast, and fuel consumption data calculation
- ▶ **45,000 downloads**
- ▶ **31,721 active users**

Next Generation Digital Champion



# Digital Inclusion

## Uplifting Communities (cont'd)

### ▶ Empowering women and girls

In developing countries, women and girls are hampered by lack of affordability and access to technology and the Internet, hindering their inclusion and introduction into the emerging digital economies and societies. We are committed to providing them with access to technology and the Internet to enable them to improve their lives. This is in line with our partnership to the GSMA

Connected Women Commitment Initiative. We are also working with partners to provide women and girls with access to educational content, employment and financial services, in addition to providing multilingual digital health and wellness messaging platforms aimed at empowering them to seek information needed to improve their quality of life.

#### Connectivity designed for women

**Robi Ichchedana** is a comprehensive service pack for women in Bangladesh and a first-of-its-kind in the Bangladesh telecom industry, addressing issues for women’s safety and privacy, increased connectivity, access to telemedicine, health and nutrition information and location of nearby pharmacies and ambulance services.



The service features:

- ▶ **Emergency Location Tracker** – One-of-a-kind feature for location sharing with trusted family and friends in case of emergency
- ▶ **Private Recharge** – Recharge privately by sharing the PIN instead of the actual mobile number
- ▶ **Free Emergency Minutes** – Free minutes on demand in case of emergency

#### Women employment

**Robi and NGO CARE Bangladesh** have collaborated to develop female retailers in their effort to reduce the digital gender divide and expand nation-wide access to digital technology.



- ▶ A day-long **“Mobile Retailer Training” for 50 girls** was provided to women in the Kurigram district to equip them with the necessary skills and tools in retailing digital telco products
- ▶ Under this initiative, CARE Bangladesh provided the equipment (smartphones) and assistance (seed capital) to kick-start their retailer journey in selling the various mobile service packs and mobile financial services of Robi



**XL Sisternet** is a self-development, education, career and lifestyle platform for women in Indonesia through offline and online content and activities.



- ▶ Since its launch in 2015, Sisternet now has more than **30,000 members**
- ▶ **Sispreneur initiative**, in collaboration with the Ministry of Women Empowerment and Child Protection, was launched and serves as a business incubator for women, with the aim to **foster 200 women micro-entrepreneurs**
- ▶ In 2020, Sispreneur held a one-month business mentoring class with **65 participants** in West Nusa Tenggara and Bali
- ▶ XL participated in the international G20 forum called **Empowerment and Progression of Women’s Economic Representation (EMPOWER)** where XL shared experiences in managing a women-dedicated empowerment programme, Sisternet. XL’s participation in the G20 EMPOWER forum reflected the trust of the Ministry of Women Empowerment and Child Protection and its appreciation of XL’s commitment to promote gender equality



Next Generation Digital Champion



# Digital Inclusion

## Uplifting Communities(cont'd)

### ▶ Empowering women and girls (cont'd)

#### Digital skills gender gap

Celcom partnered with the **IbuDigital** and **IbuPJ programmes** which provide women, including single mothers, with training on entrepreneurial, financial and marketing skills geared towards digital business.



- ▶ IbuPJ **benefited over 100 women** through a four-week programme tailored to equip single mothers with entrepreneurial, financial and marketing skills
- ▶ IbuDigital, a 2-day virtual platform to **uplift and upskill Malaysian womens' digital skills** to increase their skills as micro-entrepreneurs



The **Women Adult Literacy Programme** at Ncell is aimed at supporting women from marginalised communities with access to education.



- ▶ **Provides literacy classes to 200 women from three districts** over a one-year literacy class where women will learn reading and writing
- ▶ This initiative also **aims to increase the digital literacy of women**, enhancing their skills and ability in the use of the internet and smartphones



**Robi bdapps** addresses the gender digital access gap with the launch of a Women Community Leadership Programme in 2020 to enable and empower women entering the digital ICT workforce and becoming financially independent.



- ▶ **Over 500 women achieved financial independence** through revenue generation in bdapps
- ▶ **20% female representation** among developers in bdapps, higher than the industry average of 16%
- ▶ Within six months of initiative's launch, **18 selected Women Community Leaders recruited 20-60 female developers** to upskill in app development



Ncell's **GGO SIM** is a women-focused SIM designed exclusively for women and ensuring the safety of women.



- ▶ Includes a special pack with bundled services and a bonus on every recharge
- ▶ Provides **connectivity support during emergencies** such as emergency talk time, SMS on credit, and free access to key numbers in the case of an emergency



#### Women safety and wellbeing

Yeheli/Thozhi connects individuals with qualified virtual advisors or confidants to allow anonymous enquiries on social and medical issues.



- ▶ The platform empowers women through digital means to address their health and online safety needs, covering general physical and reproductive health, mental health, social issues and lifestyle
- ▶ Available in three languages on the web and app
- ▶ In 2020, there were **23,836 total active users** on the app, while the web platform reached 5,138 total users
- ▶ The number of queries raised via both platforms in 2020 amounted to **6,338**



### ▶ Empowering diverse users

In our commitment towards digital inclusion, we strive to make our technologies accessible to all groups of users. Digital technologies have also proven vital in uplifting groups with limited mobility and disabilities by providing:

- ▶ Access to remote working
- ▶ Online communications to assist communications and interactions
- ▶ Text-based digital apps
- ▶ Read-aloud apps

#### Deaf users

Dialog, in partnership with Petralex, the global leader in smartphone-based hearing enhancement solutions, introduced the Petralex app in 2019. The app **pairs mobile devices with a regular wired headset**, where unlike traditional hearing aids, the solution is operated by the mobile app itself. Further **increasing accessibility** of the app, users may subscribe to the app at a subsidised rate of LKR 180+ taxes per month, lower than the usual price of the app. The app has now reached **5,000 downloads**.



For 2021, Dialog is working on a new version of the app to include a call amplification system which would allow users to communicate through normal phone calls without any limitations. Dialog also aims to include a virtual hearing test feature to enable users to connect with a qualified audiologist virtually. It also targets to expand the service across the Group.



Next Generation Digital Champion



# Digital Inclusion

## Providing Digital Access to Vital Services

Digital access is vital in delivering access to services, such as education and healthcare, to communities.

### ▶ Access to education

As we have developed a strong presence in South Asia, where half of the world's illiterate population resides, one of our key focus areas is the provision of digital tools and technology to children in this region. Through digital solutions, these children have the ability to improve their quality of life and

contribute towards socioeconomic progress. Furthermore digital technology also enables rapid and cost-effective scaling up of education services.

## Providing access to resources

### Radio Outreach Programme



The nationwide COVID lockdown led to the closure of schools across the country. While most schools adapted to the new normal through virtual learning, the rural and remoter parts of Nepal had limited access to reliable internet, digital skills and facilities.

In response, Ncell collaborated with Association of Community Radio Broadcasters Nepal (ACORAB) and Community Information Network (CIN) in designing a **radio programme for primary level children**. The objective was to ensure the continuity and access to learning to these students, thus reducing the impact of being away from school.

- ▶ Since mid-2020, the programme was aired twice a week from across **200 community radio stations**
- ▶ Estimated to have reached **over 1.2 million children**



### Robi-10 Minute School



The largest digital school of the country, Robi-10 Minute School has emerged as the most effective platform to ensure inclusive and equitable quality education, promoting lifelong learning opportunities for all in alignment with SDG 4. The app has university courses which contains tens of thousands of premium skills courses, quizzes, videos, SmartBooks and blogs.

- ▶ **Over 1 million learners every day for its free "MasterClasses"** programme featuring experienced professionals from the industry
- ▶ Largest educational channel on YouTube in Bangladesh with **1.5 million learners** every day and **5,610 videos viewed over 90.25 million times**
- ▶ Largest education app in Bangladesh with **over 2 million app downloads** in less than two years and **over 22,000** academic videos covering the national curriculum
- ▶ 3,300 students participated in 358 online classes provided during three months under "Lockdown Live" project
- ▶ Over **7.7 million views** on "Government Live" initiative providing classes for students during lockdown



### Contributions to education



In providing students with continued access to education during the pandemic, Celcom supported the following initiatives:

- ▶ Tuisyen Pintar 2020 – A collaboration with Yayasan Pelajaran MARA on providing free tuition for B40 SPM students
  - **Participated by 1,400 students from > 75 schools.**
- ▶ Debat Rakan Muda BM & EN online – A collaboration with the Ministry of Youth & Sports
  - **Participated by > 120 students from > 20 schools**
- ▶ Mahir Tutor – participated by **1,400 students** from 89 community internet centres
- ▶ Young Digital Innovator Programme – A collaboration with UiTM involving **690 participants from 265 schools** to equip the future generation with innovative mindsets and understanding of IoT concepts and digitalisation
- ▶ Young Educators Challenge – Participated by **66 students**
- ▶ Sponsorship of C3 Challenge – A digital content competition for primary school students under the ICSR CEO @Faculty Programme 2.0 Cycle 3



Next Generation Digital Champion



# Digital Inclusion

## Providing Digital Access to Vital Services (cont'd)

### Access to education (cont'd)

#### Empowering digital and virtual classrooms

- ▶ Launched “Mobile Class Data Pack”, in collaboration with Tribhuvan University
- ▶ **Providing data packs to university students** with either 16GB or 10GB data volume to facilitate online remote learning



- ▶ Provided **exclusive offers for students and online community** to conveniently continue with their class/meetings/learning activities from home
- ▶ 100,000 subscribers purchased the offers daily
- ▶ Robi-Airtel YOLO POP launched for students, providing full freedom to plan, create and purchase their own data and voice deals



- ▶ Provided **Internet access facilities for students** across various regions - Initiated by XL, the GDK (Gerakan Donasi Kuota) programme aims to ensure all schools and students have internet access. This programme is the first of its kind in the world. The programme successfully donated **425 routers and 96TB quota**. Beneficiaries from GDK programmes include **121,200 students from 438 schools**
- ▶ Introduced the new AXIS BoostrEdukasi and Conference to support the activities of students across all levels, providing subscribers with access to the main work and study apps at low prices. These plans ensure that students can access educational apps used across the country
- ▶ College students can use the plan to access the learning modules of the 39 Indonesian universities registered on the AXISnet app



#### Strengthening digital infrastructure for education

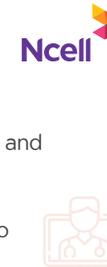
- ▶ Digital Labs in Community Schools to **foster quality education and capacity enhancement** of community schools
- ▶ The project is in collaboration with the Ministry of Communication and Information Technology (MoCIT) and Nepal Telecommunications Authority (NTA)
- ▶ Started establishing **modern digital IT labs in 60 community schools** across the country to contribute towards the national vision of “Digital Nepal” by enabling government and community run schools to be equipped with hi-tech digital IT lab for enhancing quality of education
- ▶ Ncell Digital Labs will **benefit over 30,000 students**



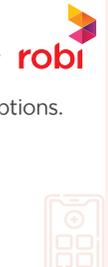
### Access to healthcare

Our efforts to provide communities with access to healthcare are anchored on the provision of telemedicine and general health and hygiene programmes.

- ▶ **Telemedicine and Health Informatics Programme** in collaboration with Dhulikhel Hospital to serve remote and underserved communities through quality healthcare services, using technology and data-driven healthcare methods
- ▶ Under this project, Ncell provided **telemedicine equipment and connectivity support to four community health centres that serve more than 15,000 households**
- ▶ **Free Ncell Hotline Service** allows customers to seek free teleconsultation from doctors on COVID-19 symptoms and general health and wellbeing matters
- ▶ **Call to Doctor Service**, in collaboration with Hamro Patro App and Nepal Medical Association, enabled the general public to seek non-prescription based teleconsultation with doctors via video calls. **More than 50 doctors were onboarded** during the lockdown period to provide the services via the app 24/7



- ▶ **Robi** Provided telemedicine access during the pandemic through Robi’s LifePlus app, including consultation, diagnosis, prescriptions.
- ▶ **Onboarded over 100 medical professionals**
- ▶ **Recorded more than 1,500 downloads**



### Access to employment

In recognising the power of digital connectivity to improve outcomes for our customers and communities, we have developed digital platforms which provide access to employment and business opportunities.

- ▶ **Ncell Jobshop** allows job seekers to receive instant notifications on employment opportunities in the area. This **digital job marketplace** has proven vital amid the job losses resulting from COVID-19 pandemic. To date, the marketplace has recorded **18,000 active users**.



- ▶ **Cholbe Robi** provides the opportunity for **Robi’s own subscribers to become sellers** of Robi products and services. The solution is aimed at including subscribers into the digital ecosystem, for digital skills empowerment and entrepreneurial spirit.



Next Generation Digital Champion

# Digitisation And Modernisation

As part of our vision of becoming The Next Generation Digital Champion, we recognise the critical role of innovation and technology in our Triple Core Business. Towards this end, we strive to integrate digitisation and analytics to achieve functional and operational excellence as well as competitive

advantage. Our Digital Transformation Roadmap will steer transformation through the adoption of IR 4.0 principles and technologies across five cores of digitisation along our value chain.

## APPROACH

In 2019, we appointed an Executive Vice President for Technology at the Group level to drive greater technological synergies between our OpCos and different segments of the business. As we mature as a digital organisation, we see ample opportunities for cross-pollination of ideas, knowledge and initiatives which can be harnessed to improve Group efficiency.

Operationally, we have implemented vibrant initiatives to ensure we remain at the cutting edge of technology. These include applying artificial intelligence, robotics, and other IR 4.0 principles across our digital products and services, external interfaces, internal processes, as well as infrastructure and platforms as part of an ongoing Group-wide digitisation exercise.

### ▶ Establishing Centres of Excellence for Digital Technologies

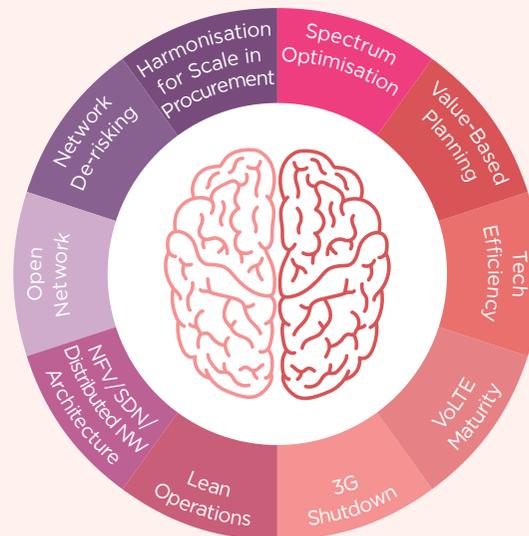
Axiata Digital Labs and Axiata Analytics Centre serve the digital and analytics requirements within OpCos - these units within the company enable us to attract and develop digitally skilled talents to support our aspirations of being at the forefront of digital innovations.

## OUTLOOK

We are adopting an impact-oriented model to measure our progress, as well as developing a “Digitised Telco Model” to enhance the focus of our digitisation efforts towards achieving quantifiable business and economic impact.

### Collective Brain

Our aggressive pursuit of technology transformation is driven by our Collective Brain initiative, which is focused on virtual centralisation to unlock optimum Group-wide synergy. This effort is targeted to unlock cumulative savings of between RM3-4 billion by 2024.



### ▶ The Collective Brain

- ▶ Leaders collectively making Group-wide Tech decisions
- ▶ Resources taking on Group targets (Financial & Strategic)
- ▶ Resources involved in end-to-end execution

The cost savings targeted by our Collective Brain effort are anchored on our objective of becoming a low-cost producer through our unrelenting commitment to operational excellence. To date, this has helped reduce our cost per GB by 35%, putting us on a positive trajectory towards achieving a cost per GB of USD0.10 by 2024.

Following the results delivered from our Collective Brain initiative in 2020, we will continue to leverage on the initiative to ensure the effective execution of our refreshed Axiata 5.0 strategy, emphasising on harnessing Group synergies and unleashing operational excellence to strengthen our long-term resilience.

Next Generation Digital Champion



# Digitisation And Modernisation

## LEAP Programme

Our digital transformation is supported by the execution of our Learn, Engage, Accelerate and Perform (LEAP) Programme, which aims to nurture a “digital-first” mindset shift, accelerate digital maturity across our OpCos and validate their progress as well as drive intra and inter-OpCo collaboration.

In 2020, our LEAP NOW Programme **received 150 submissions from our OpCos**, aligned to our 5 cores of digitisation.

5 Cores of Digitisation	celcom	xl axiata	Dialog	robi	Smart	Ncell
<b>Products and Services</b>	<ul style="list-style-type: none"> <li>Connected Cars</li> <li>just4ME - Prepaid personalised offers</li> <li>1GB Project (MCO)</li> </ul>	<ul style="list-style-type: none"> <li>Everywhere Personalisation: Personalised Promotion for Subs on e-commerce</li> <li>O2O Physical Goods via Grabmart</li> </ul>	<ul style="list-style-type: none"> <li>AI driven NBO Engine</li> <li>Sri Lanka Pensions Mobile App</li> <li>Customer Micro &amp; Persona Segmentation</li> <li>Nenasa App</li> </ul>	<ul style="list-style-type: none"> <li>AI-based bundle promo</li> <li>Doctor Uberisation Project</li> <li>Treasure Wars Multiplayer Gaming</li> </ul>		<ul style="list-style-type: none"> <li>Micro Market Model</li> <li>DRIP Voice and Data Segmentation Model</li> <li>Gifting Platform</li> </ul>
<b>External Interfaces</b>	<ul style="list-style-type: none"> <li>BeBoZz: Digital Self - Onboarding for Dealers</li> <li>Petronas 5G Test Bed</li> <li>5G Langkawi - Safety &amp; Security</li> </ul>	<ul style="list-style-type: none"> <li>3in1 Ultimate MyXL App</li> <li>Project Manhattan</li> <li>Optimal locations for Retail Outlets acquisition</li> <li>Smart Aquaculture</li> </ul>	<ul style="list-style-type: none"> <li>CX Pulse - CX Management Platform</li> <li>IPay by Genie - One Click Pay Solution</li> <li>Door to Door Sales Planning</li> </ul>	<ul style="list-style-type: none"> <li>CONNECT customer in new normal</li> <li>Digi TM POSM Module</li> <li>Distribution Next</li> </ul>		<ul style="list-style-type: none"> <li>Dynamic Chatbot</li> <li>Loyalty Management System (LMS)</li> <li>Real-time Commission Single Retailer App</li> </ul>
<b>Internal Processes</b>	<ul style="list-style-type: none"> <li>e-Groceries</li> <li>Project Wings: Big Data Analytics &amp; Automation of Monthly edotco Billing Dashboard</li> </ul>	<ul style="list-style-type: none"> <li>Enterprise Bullseye</li> <li>API and Data Insight “Transforming XL as the new Modern &amp; Agile “Oil” company”</li> </ul>	<ul style="list-style-type: none"> <li>Identification of suspicious sales activations</li> <li>Automation of Non PO based payments</li> </ul>	<ul style="list-style-type: none"> <li>Admin Operational Modernisation using IoT and Cloud based automation technologies</li> </ul>	<ul style="list-style-type: none"> <li>AI Driven automated Service Operations Center</li> </ul>	<ul style="list-style-type: none"> <li>Revenue Assurance</li> <li>Integrated Payment Gateway (Payment Aggregator)</li> </ul>
<b>Infrastructure and Platform Transformation</b>	<ul style="list-style-type: none"> <li>Security Orchestration, Automation &amp; Response (SOAR) with AI</li> <li>iVERITAS Cloud Based Microwave performance monitoring</li> </ul>	<ul style="list-style-type: none"> <li>Intelligent Bot operation supporting system</li> <li>Capex Planning 2020</li> <li>Go Tower Go Grab Revenue</li> </ul>	<ul style="list-style-type: none"> <li>PS-Watch: AI Enabled Dashboard for PS Network Performance Monitoring</li> <li>Next Gen IR 4.0 Smart Infrastructure Monitoring Automation</li> </ul>	<ul style="list-style-type: none"> <li>RPA and AI based Caller Robot for Network Surveillance</li> <li>“Zero Touch” SOC Management</li> <li>RPA &amp; Predictive Maintenance in DWDM Fiber Network</li> </ul>		<ul style="list-style-type: none"> <li>Integrated Payment Gateway (Payment Aggregator)</li> <li>Open Source DevOps tools for monitoring Security exception process digitisation</li> </ul>
<b>Organisation and Culture</b>	<ul style="list-style-type: none"> <li>Higher Education Virtual Learning</li> <li>We@Celcom</li> <li>Employee App</li> <li>Celcom got Ethics</li> </ul>	<ul style="list-style-type: none"> <li>XLIFE digital internal communication platform</li> <li>My Flexpro</li> <li>Advanced Thermal Imaging</li> </ul>	<ul style="list-style-type: none"> <li>Digital Onboarding</li> <li>Employee Attrition Risk Analytics</li> <li>Automating the frontline assessment</li> </ul>	<ul style="list-style-type: none"> <li>Digital Recruitment and Onboarding Solution</li> <li>HRIS - self service HR solution</li> <li>Digital Guru Sales Academy</li> </ul>		<ul style="list-style-type: none"> <li>COVID-19 Safety Tracker</li> <li>E2E digitisation of recruitment &amp; exit process</li> <li>Employee engagement portal</li> </ul>

### Outcomes from LEAP initiative

#### Top 5 Tech Enablers<sup>1</sup>:



#### Top 5 Business Benefits<sup>1</sup>:



Note:  
<sup>1</sup> By number of projects