

Dreamarks

MAY 2025 | ISSUE NUMBER 07

MAGAZINE



The Harmonious Trajectory of The Future in the Global Sphere

Global Risks Analysis. Global Economic Trade Alignment Urgency. Global Science & Technology Innovations Supports Systematics. Global Investment Cohort Map Analysis. Averse Regional Fragmentations. Global Supply Chain Alignments. Global Peace Keeping Efforts Cooperations. Creating Global Economy Dynamics. AI for Global Workforce Dynamics



WEF Survey Reports of Chief
Economist Outlook 2025 for
Global Financial & Monetary
Outlook towards 2028



AI for Investment

IN THIS ISSUE

- 
- 3 Creating Global Dynamics
 - 4 Global Risks Analysis
 - 7 Global Cooperation Urgency
 - 13 Global Priorities on Creating Workforce Dynamics
 - 18 Global Priorities on Creating Resources Stability
 - 23 Digital Transformation Program
 - 24 Work Time Reduce by AI
 - 25 Corporate Reinvention by AI
 - 26 AI for Investment
 - 27 Future of Ventures
 - 28 Global Investment Cohort Analysis
 - 29 Investment Considerations
 - 31 Global Monetary Policy Outlook 2025
 - 32 Fiscal Policy Outlook 2025
 - 33 Global Economy Outlook 2028
 - 34 Navigating Business to 2028
 - 35 Region Fragmentations Cause & Effects
 - 36 How Business Aversing Fragmentations
 - 38 Navigating Economic Governance



Dreamarks Magazine

About Dreamarks

Gina Al ilmi

Writer, Books Author, Conceptor,
Graphic & Web Designer, Social Scientist
Sole Founder, Main Conceptor & Main Director

Bogor, West Java Indonesia
www.dreamarks.com
gina@dreamarks.com
[@dream.pathways](https://www.instagram.com/dream.pathways)

Phillips Yosef Setyawan DSL

Writer, Books Author, Conceptor
Scientist, Businessman, Programmer,
CEO of Dreamarks

Creating Global Dynamics

Several countries are priorly having internal vertical conflicts, whether that conflict was emerging inside the nations or in between neighboring countries. The roots of many conflicts were always relied on the Economy problem, and the Ineffectiveness of the National Public Policies that are currently being applied.

The other aspects of the crisis were derived upon the increasing inequality of economic chances, the divergence of chances in education and workforce dynamics, creating enlarging hollow gap in economic strata and inflicting the nations stability because of the leadership scarcities conditions that were also caused by it.

All of these prior problems surely can be resolved by any government. Largely by examining the intricate structures and the dimensions of the social problems, whether it relied upon something that are socially cognitive shared, or whether the problems have been innately derived for centuries inside the cultural histories of the societies.

What if now, we shift our cognition functions to elevate the perspective current situations? Because, if we are always searching for the root causes at every problem, when will this little global sphere can reach its optimum development? What if now, we are meta-cognitively seeing every aspects that was currently labeled as disruptor, to be aversely directedly aimed into growing and creating more work opportunities?

Seeing how fast the quantum AI speed are able to process many analyses, what if we are now stop being worries and start to create more jobs, making more products, increase our productivity, while at the same time doing more fun activity? This can be the effective POV to initiates the development on Dynamics Work Force Systematics? To creates productive economy, stability in supply and demand, and at the same time, getting everything we need but being more relaxing to life?

Seeing with our third eyes can be the answer of all our problems. That everything doesn't have to be always complicated and worrisome. That the solutions can be fun, relaxing, easy, and making everyone happy? That this current economy might now shifting to more acts of investing rather than working? Almost every developing nations has the capacity to provide daily food to their citizen, to give free educations, to support cheap economy. Global economy alignment can create World Peace, and Economic Equilibrium on this planet, whilst maintaining every Nations Sovereignty.

Gina Al Ilmi

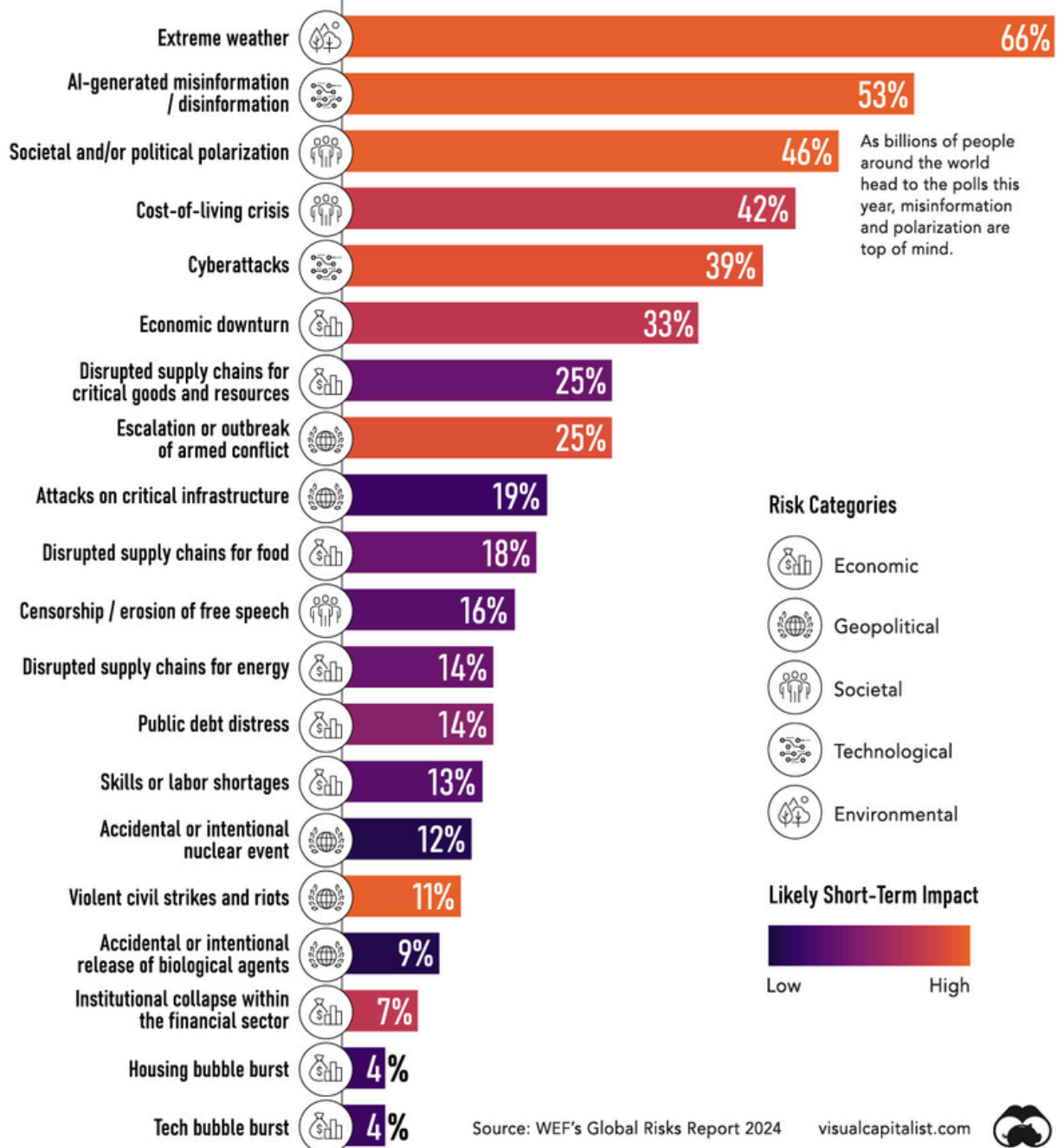
Editor-In-Chief

Today Global Risks Analysis

THE TOP GLOBAL RISKS IN 2024

The World Economic Forum surveyed 1,490 leaders on the top global risks in 2024 and their potential scale of impact.

Q Please select up to five risks that you believe are most likely to present a material crisis on a global scale in 2024.



As the world's problems emerge day to day, various types of leaders are needed to solve them. For creating solutions and governing the situations in creating order amid whatever chaos and disruptions that are happening. The types of leaders needed to maintain equilibrium are different, according to what types of societies, the scope of the difficulties, the context and the causalities that have created the problems that keep emerging. The survey on 1490 world leaders above is showing the One key take away that can always assure us to be optimistic is that the key to every solution can be laid upon two things; Cooperations and Creativities. That every problem can always be handled with the two dimensions. That everyone can work to help one another, and creating together a solution.

Global Risks Interconnection Map



Source
World Economic Forum Global Risks
Perception Survey 2023-2024.

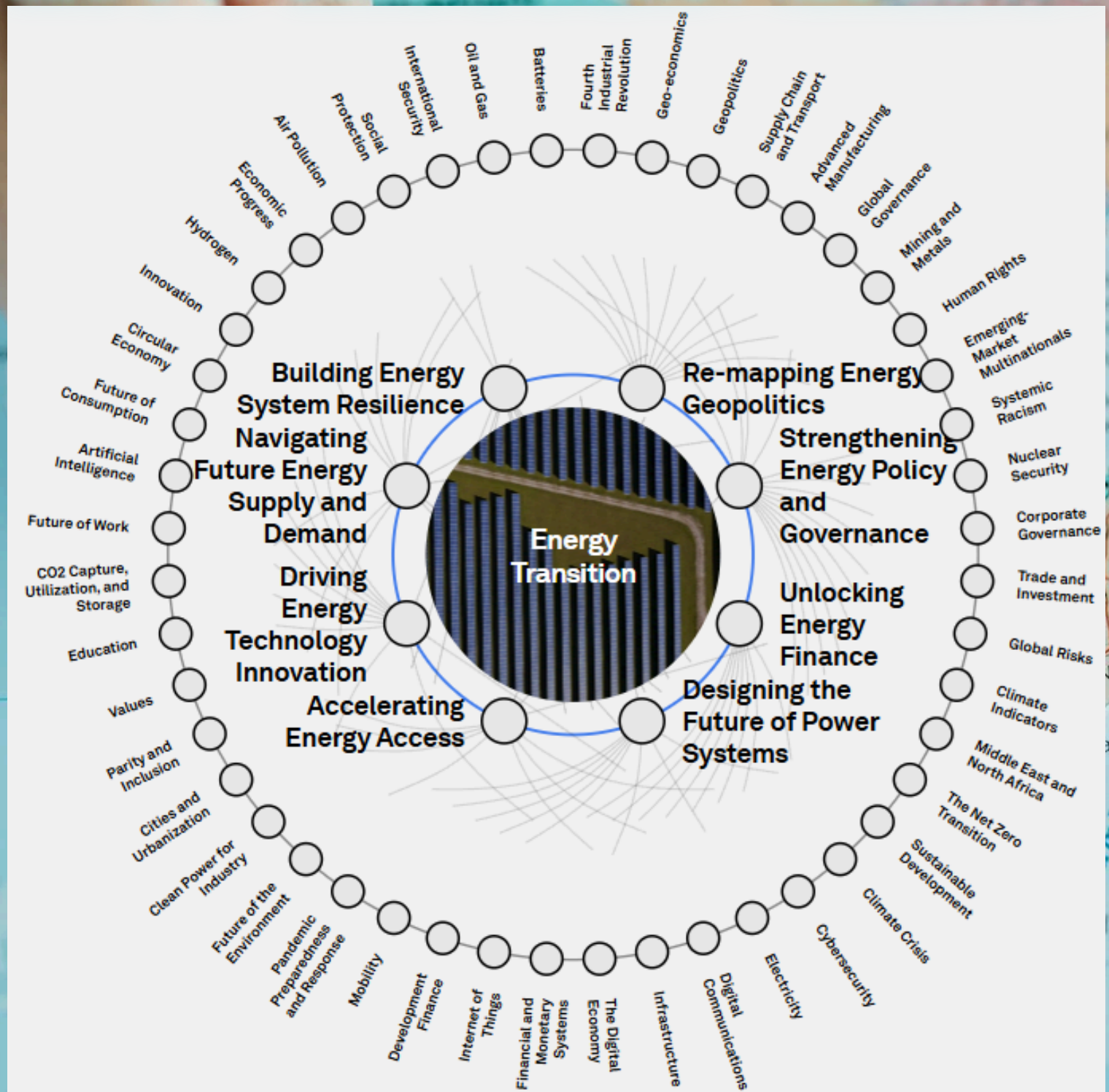
At the rising hope on Creating Global Dynamics, not only we can see the potentials that can be developed and arises from the emerging dream. But we also required to have balance view upon it, with the reality data from the prior conditions. This diagram above are derived from World Economic Forum Global Risks Perception Survey 2023-2024.

Based on The Dots Diagram above, we can see that the most frequently arises and the most high Global Risks are in the field of Societal. From the Rising of the Highest Risk Influence of Societal Polarizations, can have edges to medium influence of Geopolitical Interstate Armed Conflict Risk, Causing High Involuntary Migration, and also have direct link to mediumly decreasing economic opportunity, and causing low insufficient infrastructure and services.

This Geopolitical Interstate Armed Conflict Risk also are directly interlink and creating Medium Risk on Economy, which creating High Disruptions to Critical Infrastructure. The High Risk on Erosion of Human Rights, are also causing Higher Risk of Interstate Violence, and medium Risk of Terrorist Attacks if the necessary medium risk of Censory and Surveillance on the Technological aspects are not being managed properly.

While at on the dimension of Technology, there are also High Risk of Misinformation and disinformation that can have low risk on Adverse Outcomes of Frontier Technologies, medium risk on Cyber Insecurity, medium risk on Technological Power concentration, and low risk on Adverse outcomes of AI technologies.

MAPS OF GLOBAL ENERGY RESILIENCY

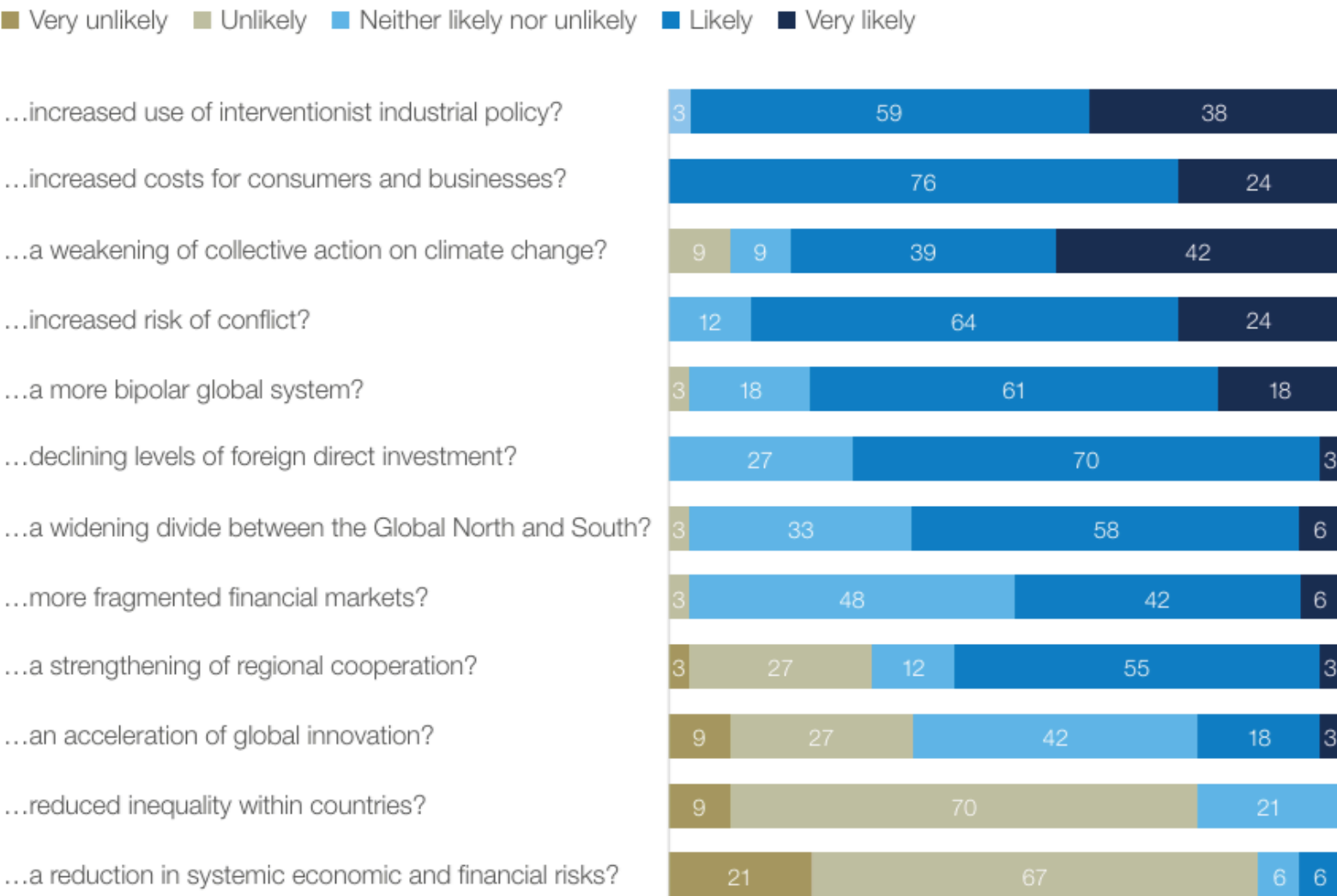


The Future are in the hand of the simultaneous innovations of Industry, Science & Technology, to Improving life with all the creations of advancement. To support all the technology development, we need stability of Energy Supplies. This Map of The Global Energy Resiliency can be the solutions of creating future economic stability. This Meta Cognitive Maps below are derived from the latest World Economic Forum Report 2025 on Energy Transitions.

By viewing the Future of Consumptions, combined with the Circular Economy and the Future of Work & Education, all of the nations can shifts more efforts to create the necessary directions on Driving Energy-Technology Innovation, Navigating the Future Energy Supply & Demand, & Building Energy System Resilience by Accelerating Energy Access.

The Re-mapping of Energy GeoPolitics will have to be done by viewing the Human Rights Policies, considering the Emerging multinational markets, neutralizing the systemic racism, parity & inclusion, creating the nuclear security, developing corporate governance, increasing the Trade & Investment & The required Cyber security, Digital communications, IoT, Digital Economy, Finance Development & Monetary Systems. Along with the continuations to Strengthening Energy Governance, Unlocking Energy Finance & Designing the Future of Power Systems.

In light of current trends, how likely is it that over the next three years global fragmentation will lead to...



The Urgency to Create Global Cooperations Alignment

With the current economic state, if the global protectionism or global fragmentations continues, the respondent survey resulting the perceived surety at almost 100% that Inflations will never be stabilized, and there will always increased costs for consumers and businesses. The potentials for strengthening global cooperations are only at less than 58%. With more widening gap between the Global North & South, and more bipolar global systems. Resulting in more fragmented financial markets, and this drives every nations to always have to do safety guarding towards critical business aspects that largely affecting the economy and create negative declining levels of foreign direct investment.

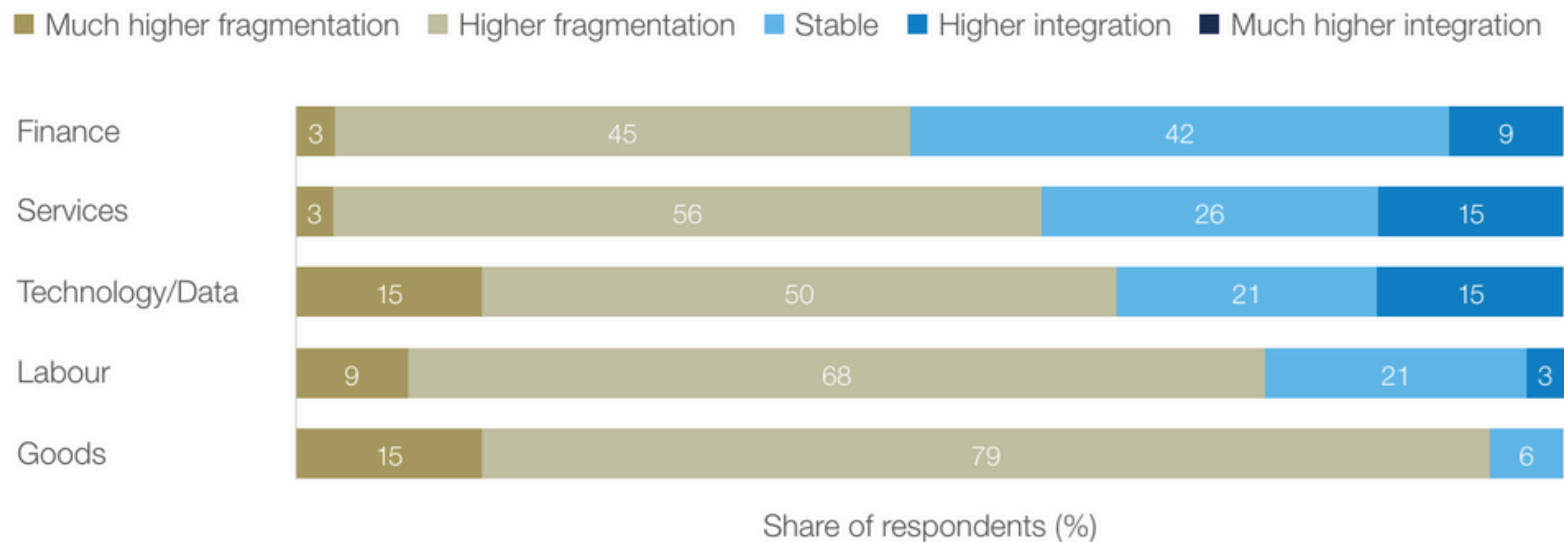
The prior nations protectionism also creating prolonged longitude of intricate critical situations in many fields, not only in economic dimensions. The large gap of economic absorptions between different classes inside every nations thus creates economic hollows. There will be many domestic comodity that will be unable to delivered to the requiring regions in other nations, or inside the nations.

The respondent concern about the fragmentations of global economy also showing the potentiality of emerging inequality within countries that can reach into almost 79%. This then creates more concerns, because 88% of respondent that perceives that there will be increased risk of conflicts.

Regions Fragmentation Tendencies

Challenge to Global Economic Alignment

What is your expectation for the integration or fragmentation of the global economy in the next three years in the following areas?



Source: Chief Economists Survey. (2024, November).

The data underscores the growing challenges to global cooperation and trade alignment in an era of increasing economic fragmentation. Here's how it relates to ongoing concerns:

- 1. Rising Trade Barriers** – The trend toward protectionism and domestic policy shifts is reversing decades of economic integration. This could increase costs for businesses and consumers, as supply chains become less efficient and trade restrictions drive up prices.
- 2. Geopolitical Rivalries & Economic Fragmentation** – While some policymakers argue that fragmentation reduces systemic financial risks, most economists disagree. Instead, fragmentation limits cross-border investment and innovation, making economies more vulnerable to shocks.
- 3. Challenges to Global Cooperation** – International institutions like the IMF and World Economic Forum emphasize the need for stronger global coordination to counteract fragmentation. Without cooperation, trade wars and economic isolation could slow global growth.
- 4. Impact on Trade Alignment** – Countries are increasingly reshoring and friendshoring production, prioritizing domestic industries over global trade partnerships. While this may strengthen local economies, it weakens international trade networks, making global supply chains more fragile.
- 5. Policy Recommendations** – Experts suggest that targeted cooperation—such as agreements on critical minerals, technology, and climate policies—could help mitigate fragmentation's negative effects while preserving some level of global trade alignment.

(Source: WEF Chief Economist Outlook 2025 data analyzed by Microsoft Copilot)

5 Pillars of Global Cooperation

The barometer rests on five pillars of global cooperation



Trade and capital

Promote global **development** and **resilience**

Focus of analysis is on 1) development and resilient outcomes; through 2) presence of global economic flows that promote likely opportunities for these outcomes



Innovation and technology

Accelerate **innovation** and **beneficial technological progress**

Focus of analysis is on 1) global progress in innovation and technology; through 2) presence of the global sharing of underlying knowledge that contributes to these outcomes by fostering collaboration across global talent



Climate and natural capital

Support the **resolution of climate** and **natural capital challenges**

Focus of analysis is on 1) lowering of emissions, preservation of natural capital, and preparedness for likely impact of climate change; through, 2) shared global goals/commitments that increase humanity's ability to limit and adapt to the dynamics of a changing climate



Health and wellness

Enable global population to lead **longer and better lives**

Focus of analysis is on 1) impact of the burden of disease on duration and quality of life; through 2) commitment to global public health standards and collaboration through flows of goods, R&D/IP and health financing



Peace and security

Prevent and resolve **conflicts**

Focus of analysis is on 1) prevention of death and long-term negative implications of conflict; through, 2) commitment to multilateral peacekeeping operations and international stabilization efforts

The Global Cooperation Barometer 2025 Second Edition

From The World Economic Forum - Global Cooperation Barometer 2025, we can perceive the 5 Pillars. This year focus are to promote global development and resiliency of the Trade and Capital systems. In this effort, we have to maintain the Economic flows to enabling the stability of economic systems in the work operational levels, and the productions effort, to be able to presenting global outcomes from any emerging or growing economic opportunities.

While in the field of Innovation & Technology, there are dire needs of acceleration of innovation and increasing the beneficial technological progress, through the sharing of the underlying knowledge that contributes to collaborations across global talents.

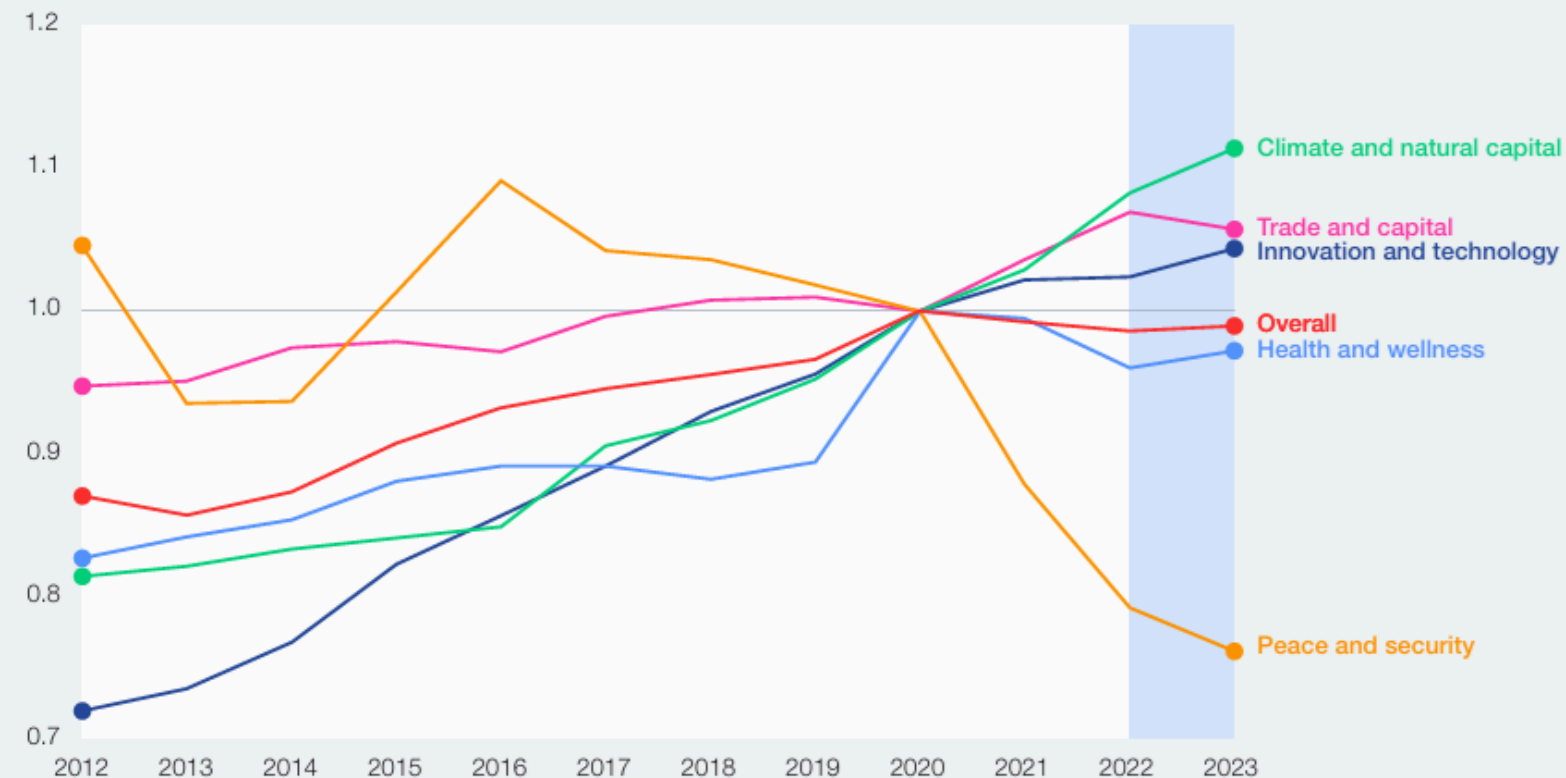
While in the Climate & Natural Capital, this year our focus are in Lowering Emissions, Preserving Natural Capital, Preparing for Impact of Climate Change. By sharing the global goals to increase Human Limit to be more Adaptable to the Dynamics of Climate Change.

Also for enabling global population to have prolonged life, The Health & Wellness aspects are focusing on the reducing the Impact of Ailments and Disease toward Increasing the Durations and Quality of Life. By comitting to Increase Public Health Standards, and Collaborate more through the Flows of Goods, Research & Developments, & Health Financing.

Whilst in the Field of Global Security, The focus of Resolving Long Term Conflicts is to reducing the casualties on human lives, the prevention of death, and long term negative implications of conflicts, through increasing the global cooperations and commitment on multilateral peacekeeping operations and international stabilization efforts.

Global Cooperation Barometer

Global Cooperation Barometer over time



Source: Aggregation of 41 metrics, McKinsey & Company analysis.

The Global Cooperation Barometer 2025 Second Edition

This Line Diagram from the World Economic Forum are presenting The Global Cooperation Barometer. It is shown that for over a decade, the global cooperations effort has been able to creates maximum growth on the field of Innovation and Technology. The exponentials diagram numeric percentage moves from only 70% in 2012, to the Optimal level of more than 100% Global Cooperations alignment created in 2023.

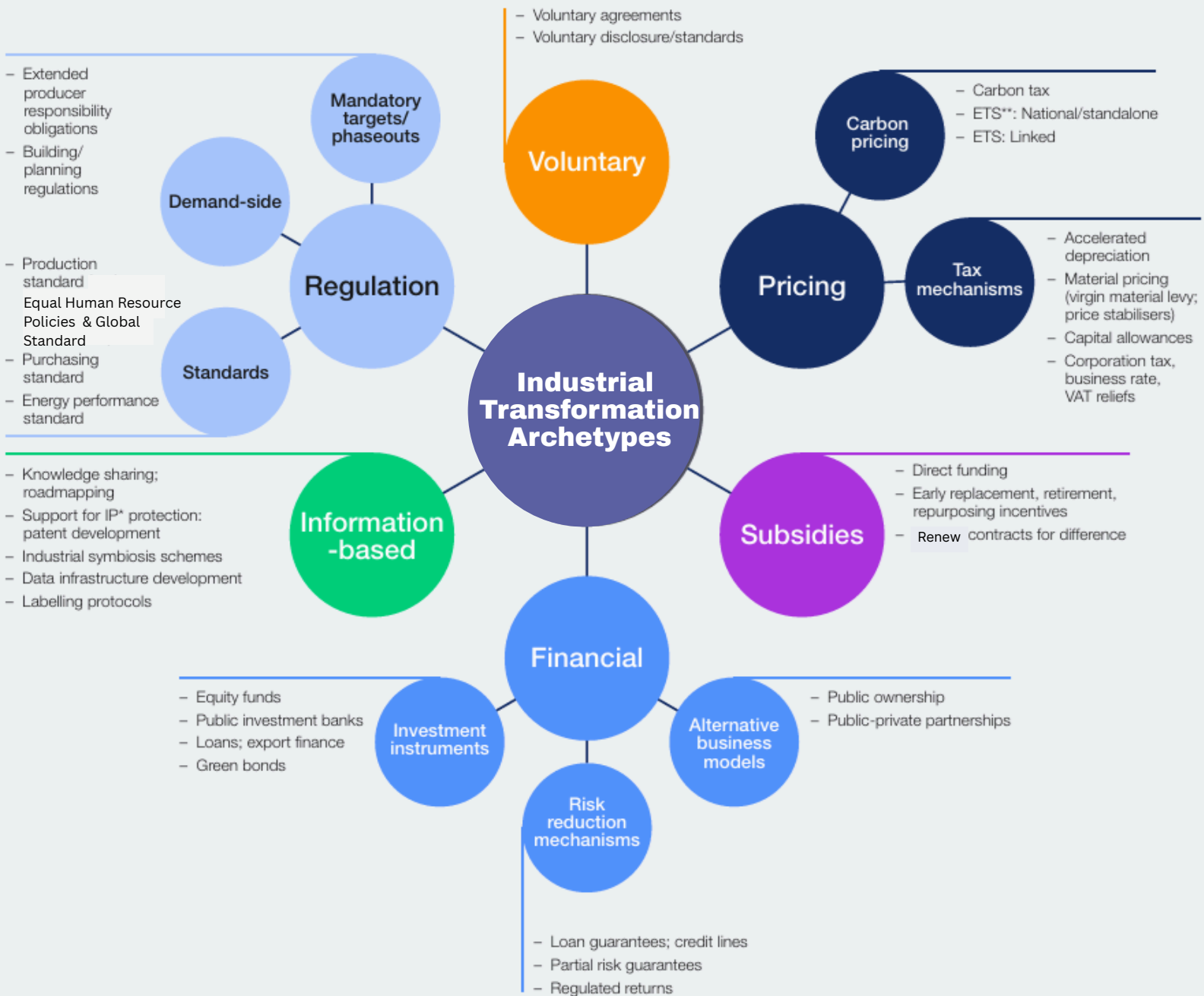
The same exponential modes of data are also shown by the Global Cooperation Efforts in one Alignment, in forming strategic alliance to handling the global polutions and averting climate change effects, that has been rising profoundly, from around 80% to over than 100% efforts.

While in the field of Global Economy Cooperations, on the Trade and Capital dimension, are growing from more than 90% in 2012, to reach 100% in 2017, and at the paramount numeric on 2022 at 110%, and slightly declining in 2023.

At the field of Health & Wellness, the data of global cooperation alignment was shown to growing exponential numeric that was rising from 83% in 2012, reaching 86% in 2019, and at increasing rapidly to 100% in 2020, due to the outburst of every nations efforts to increase the velocity of the cooperations because of the Covid-19 global pandemic.

What then being most of concern is, at 2012 when the world was at peace, there was then erupting a decrease of international security, because of the event of several conflicts emerging around the globe, in diverse continents. The data was 94% on 2014, declining from 103% in 2012, to 110% of world peace at 2016, and major declining happens since untuk the lowest points at 74% in 2023.

Industrial Transformations Diagram



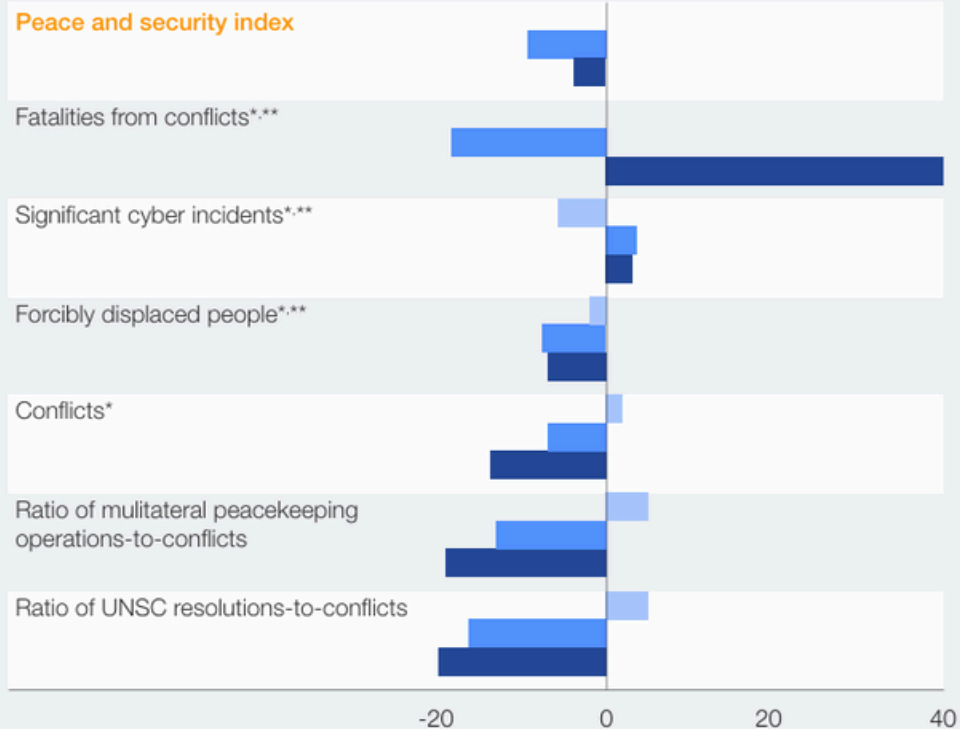
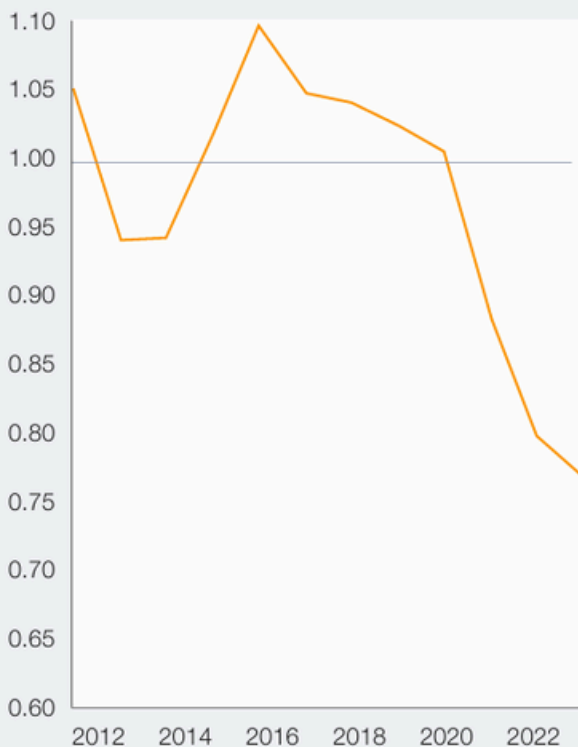
How to provide clear directions for your Corporations on Creating changes to Your Industry and Organizations? The archetype above are found at the world economic forum schemata of Industrial decarbonization policies 2025. This same diagram can be use to views the needed dimensions, and founding the necessary aspects on creating Industrial Transformation requirements. Thus we change this into a diagram of Industrial Transformation Archetypes with the necessary shiftinf on the parts about subsidies and about the regulations.

The same functions of Financial, are include in determining the needed Investment instruments (Equity Funds, Public Investment banks, Export Finance Loans, and The Green Bonds), The Risk Reduction Mechanism (Loan guarantees, Credit Lines, Partial Risks Guarantees, Regulated returns), and whether the alternative business models has to be public or private partnerships. The Informations strategy will also includes the needs to create Roadmaps of Global Industrial Data Alignment to create Knowledge Sharing Roadmap. The Corporate Secrecy will still be protected by the support for patent development, data infrastructure development, Labelling protocols, and IP protections. Thus all these steps are needed in Creating the Global Symbiosis Partnerships Schemes.

The Global Symbiosis Partnerships Schemes will be needing all of the nations to shift some of the regulations. Especially to creates Equal global HR Policies & standardizations. Not only about productions standard, purchasing standards, or energy performance standards. While the global alignment also can be shift more by creating fair policies on Tax mechanisms.

World Economy Forum Map of The Overall Global Cooperation

Escalating conflicts have continued to drag on overall global cooperation
Compound annual growth rate (CAGR) %



*Metrics were reflected given negative connotation.
**Outcome metrics.

Note: Fatalities from conflicts is a lagging indicator.

Sources: United Nations High Commission on Refugees (UNHCR), UPPSALA, Center for Strategic and International Studies (CSIS), Stockholm International Peace Research Institute (SIPRI), United Nations Security Council (UNSC), McKinsey & Company analysis.

Improvement in: 2012-20 3/6 2020-22 1/6 2022-23 2/6

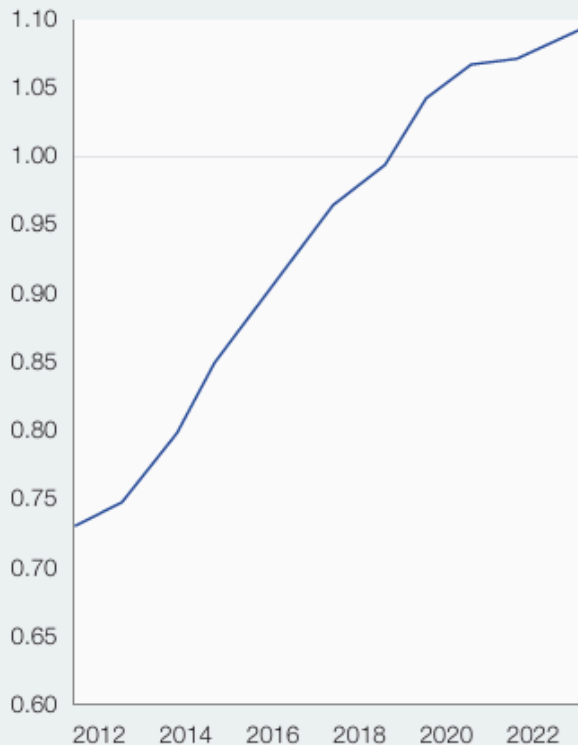
2012-20 2020-22 2022-23

At the year 2050, global citizen was predicted to grow and achieved the number of 10 billion people. This realities must be progressively governed by each nations with the multi lateral cooperations needed towards these basics aspects of Global Cooperations that are mentioned on the data above.

The highest concerned was shown tragically by the data above. That there's one big positive progressions shown on reducing the fatalities from any incidents since 2023. Also followed by the decreasing of Cyber Incidents since 2020, but many has to be done since the Cyber Safetyiness showing slight declining at 2023.

Whilst the Peace & Security Index also showing quite progress from 2020 to 2023, we still have to work harder in reaching positive outcomes to creates real conditions of the term World Peace. Because, the number of conflicts shown above are still increasing, thus creating the needs to still sending the multilateral peace keeping operations to conflicts areas, and also adding more to the Ratio of UNSC resolutions.

Many refugees has been forcibly displaced because of the conflicts. The global societies are mainly at high alertness in the focus of concerned about the refugee's safety; their health, their life, their educations, are of our primary aspects to be developed further, and to give the necessary help for them by doing global cooperations to creates World Peace.

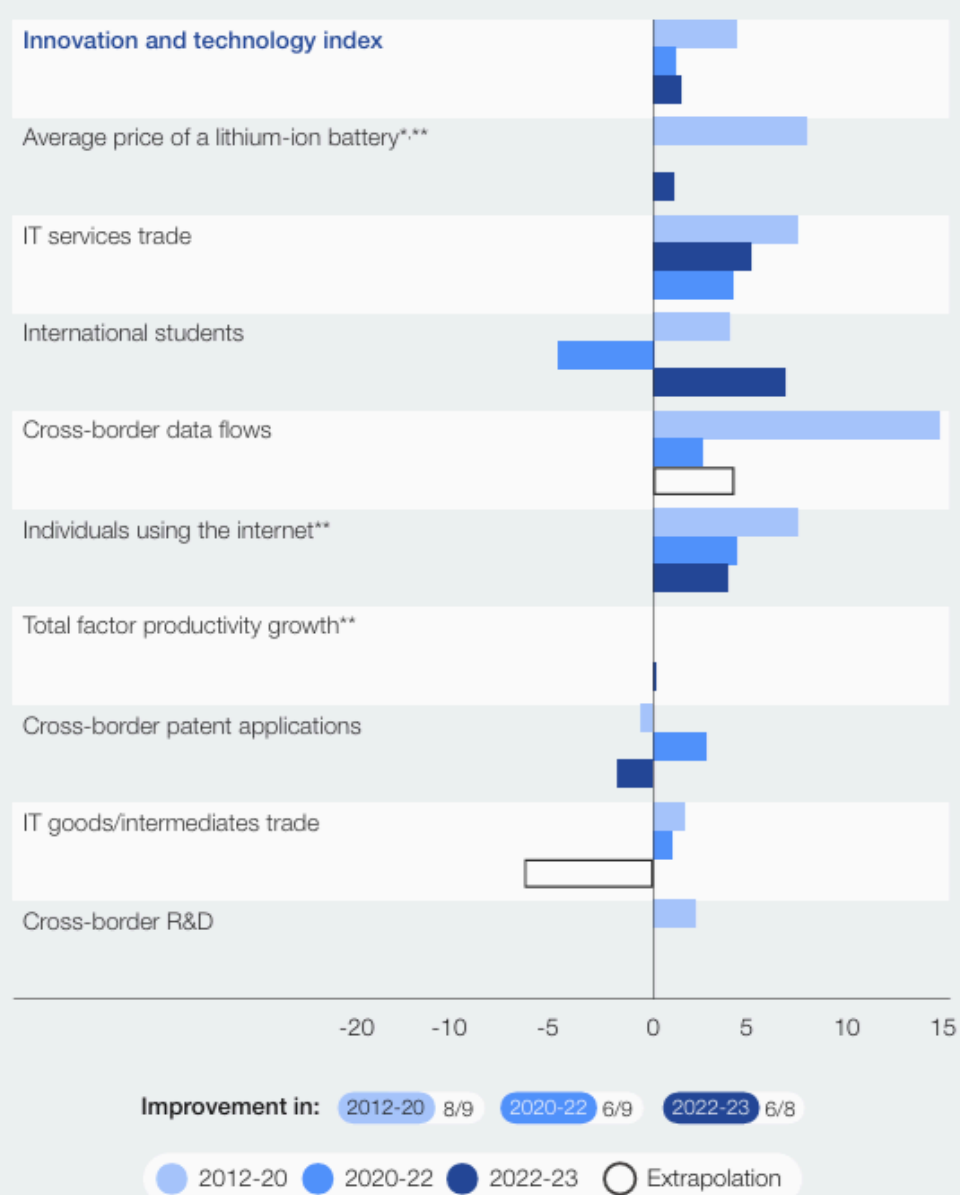


*Metrics were reflected given negative connotation.

**Outcome metrics.

Note: Due to missing data in some metrics, data from the closest years are used to calculate the trend. These metrics include cross-border data flows.

Sources: The Conference Board, International Telecommunication Union, BloombergNEF, Cisco, United Nations Trade and Development (UNCTAD), PATSTAT, Institute of International Education (IIE), Organisation for Economic Co-Operation and Development (OECD), McKinsey & Company analysis.



WEF Global Cooperation Barometer 2025 on Innovation and Technology Development

At the year 2012, only 72% of the global company are cooperating in the development of Innovation & Technology, reaching 100% global cooperation at 2018, and increasing to more than 110% globally aligned to 2023. Almost all data dimensions are showing positive growth.

The Cross-border data was flowing rapidly at 2012 to 2020, and have been highly decreased in 2020–2022. While at 2023 the extrapolation data are projecting in almost 50%. The extrapolation data of Innovation & Technology Development in Global Cooperation Alignment Barometer were derived from the data of;

Innovation Variables

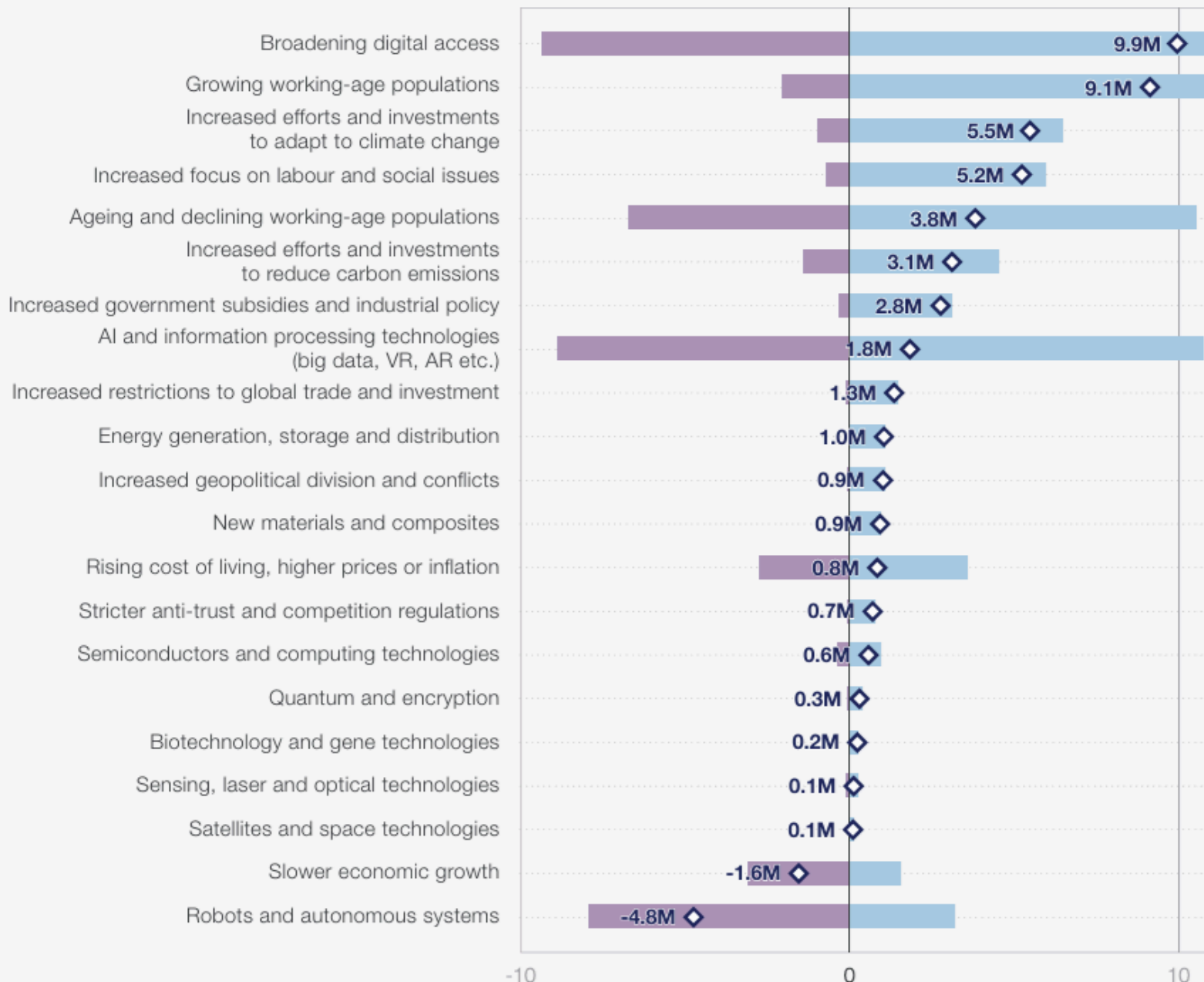
- R&D Expenditure – Investment in research and development.
- Patent Filings – Measures technological advancements and intellectual property growth.
- Startup Growth Rate – Tracks the emergence of new businesses in innovative sectors.
- Technology Adoption Rate – Evaluates how quickly new technologies are integrated into industries.
- Venture Capital Investments – Indicates financial backing for innovation-driven companies.

Technology Growth Variables

- Digitalization Index – Assesses the level of digital transformation in economies.
- AI & Automation Deployment – Tracks the spread of artificial intelligence and automation.
- Internet & Connectivity Penetration – Measures access to digital infrastructure.
- Cybersecurity Investments – Evaluates protection against digital threats.
- Tech Sector Revenue Growth – Indicates the financial performance of technology industries.

The rapid data flows more than 145% in 2012–2020 was shown to be related to the high numbers of individual using the internet, the high number of IT services trade, and the high numeric at the Innovation & Technology barometer index, showing almost 50% of growth.

Creating Global Work Force Dynamics



Global perceivment upon the Development of AI, Robots, and the Autonomous systems, was that its all has largely disrupting the Global Labour force. This negative views are opposing the future of technology. What should be done is to create remote sourcing on Innovations, Technology and Science development. The Remote Sourcing of Innovations Ideas, should be governed by The Ministry of Educations & Inventions in every Nations, or by The Global Innovations Alliances on Science & Technology Development.

All global citizen should be enabled to contrbute their efforts and actively participating on the global movements for developing science and technology, by making their inventions, creating new ideas of products, sending articles of concepts of ideas for developing new kind of innovations, ideas to creating new electronic devices, new internet products, new kind of internet applications, etc. The ideas can be send globally, nationally, regionally, or even directly to the Industry or to the Manufacturing Corporations, without setting the rules that it has to have certain kinds of educational degrees or any academic terms and conditions. If we have this points of views, all the Technology advancement that has now being provided, will not be disrupting anything.

Promote synergies between technology and human capital development	For businesses: Align strategies on education, workforce development and innovation to ensure technology and human capital evolve in tandem. For governments: Strengthen integration of innovation, knowledge and learning ecosystems and policies through partnerships with educators, technologists and industry leaders.
Strengthen anticipatory and data-driven decision-making	For businesses: Use foresight tools, big data analytics and real-time feedback loops to inform operational and strategic decision-making. Invest in leadership development and create agile governance structures to break silos and encourage innovation and dynamic decision-making. For governments: Institutionalize foresight practices and anticipatory policy design. Develop decentralized decision-making mechanisms and national data frameworks that balance privacy with the need for robust, actionable insights into economic trends. Invest in developing public sector talent to strengthen innovation and change management.
Future-proof education and training systems	For businesses: Establish dynamic partnerships with educational institutions to co-develop industry-relevant curricula and invest in robust in-house reskilling and upskilling programmes. Invest in talent development and ensure equitable access to training opportunities. For governments: Strengthen the education and training ecosystem to meet evolving labour market needs, increase skills transferability, ensure equitable access to learning and encourage lifelong learning, technological literacy, adaptability and creativity.
Anticipate talent needs and develop workforce transition policies	For businesses: Establish talent mobility frameworks to enable transition across occupations and to tap into global talent pools as business needs evolve. Invest in augmentation and involve workers in digitalization and automation processes. For governments: Develop workforce transition policies and strengthen safety nets for workers at risk of displacement. Engage businesses to co-create sector-specific training pipelines and incentivize investment in human capital development and retention. Strengthen workforce inclusion and develop talent mobility policies to attract top global talent, e.g. through fast-track visas.
Accelerate adoption and diffusion of emerging technologies	For businesses: Collaborate with governments, technology leaders and industry peers on initiatives to scale and disseminate productivity-enhancing technologies throughout the value chain. Invest in developing technological leadership and align technology and operational strategies to maximize return on investments. For governments: Reduce barriers to technology access for smaller firms and underserved regions through subsidies, infrastructure investments, regulatory sandboxes and public-private innovation hubs. Incentivize innovation and entrepreneurship culture and ensure broad-based participation across the economy (e.g. small and medium business, rural and urban areas).

Priorities in Creating Global Workforce Dynamics

Projecting the Future of Progressive and Professional Workforce, must involving the supports from the Fields of Information and Technology. Businesses must aligning education strategy to ensure the innovation can be absorb by the societies demand, and the government must strengthen the integration of innovation, knowledge and learning ecosystems and policies through partnership with educators, technologists and industry leaders.

To ensure the advancement of the decision making strategy, businesses can adopt the use of foresight tools, big data analytics, and real time feedback loops to increase operational performances and breaking the silo barriers and encouraging innovation. While the government can create Institutionalize foresight practices and anticipatory policy design. Develop centralized decision making mechanisms and national data frameworks that balance privacy with the need for robust and actionable insights into economic trends. The government are also hoped to start investing in public sector talent to strengthen innovation and change management.

By collaboration, the governments, technology leaders and industry peers on initiatives to scale and disseminate productivity-enhancing technologies throughout the value chain. Invest in developing technological leadership and aligning technology and operational strategies to maximazing return on investment. While the government required to reduce barriers to technology access for smaller firms and underserved regions through subsidies, infrastructure investments, regulatory sandboxes, and public-private innovation hubs. This steps were taken for aiming to accelerate adoption and diffusion of emerging technologies. By giving incentivize innovation and entrepreneurship culture, the objectives was to ensure broad based participation across the economy, through small and medium businesses in rural and urban areas.

Corporate Resilient Contingency Strategy To Enhance Capabilities & Performances

Most-prioritized actions by companies in response to current trends and uncertainties

Resilience dimensions

Financial resilience

- Implement tight cost controls (73%)
- Improve working capital and cash conversion (62%)
- Achieve pricing excellence and implement margin management (61%)

Operational resilience

- Apply automation to enhance the resilience of the operations (66%)
- Review sourcing strategies (64%)
- Improve inventory management (56%)

Market position and demand resilience

- Seek strategic alliances (59%)
- Reassess existing portfolio (58%)
- Continuously evolve and improve customer journeys (58%)

Organizational resilience

- Retain workforce (63%)
- Ensure leadership resilience (60%)
- Attract workforce (56%)

Digital and technological resilience

- Improve cybersecurity, information security and data protection (77%)
- Improve data quality and availability (70%)
- Review core tech infrastructure (64%)

Societal alignment and purpose

- Integrate sustainable practices across organization (48%)
- Implement robust ESG reporting frameworks (47%)
- Establish mechanisms for stakeholders engagement in corporate governance (45%)

Resilience capabilities

Foresight capabilities

- Enhance data collection and analysis capabilities (56%)
- Conduct regular scenario analyses and stress-testing (44%)
- Invest in data analytics tools and integrate them into strategic planning (42%)

Disruption preparation capabilities

- Establish KPIs to track progress against resilience objectives (59%)
- Define responsibilities at executive level for disruption preparation (58%)

Crisis response capabilities

- Develop business continuity plans in the event of crises (71%)
- Develop plans for rapidly scaling up response efforts in a crisis (51%)

Strategic reorientation capabilities

- Set, monitor and evaluate KPIs to track strategic reorientation efforts (63%)
- Implement continuous improvement practices (55%)

The data above is among the 2025 Reports made by the World Economic Forum about The Global Survey of Corporate Priorities in facing Trends & uncertainty. Seeing the above data, we can see that Data Collection and Analysis capabilities are required to conduct Regular Scenario Analysis & Stress Testing.

Before the company able to have the Foresight Capabilities to integrate the data formulations into Risk Averse and Future Proof Effective & Efficient Strategic Planning, by integrating financial controls, pricing strategy, margin management, improving working capital, and cash conversion. Also by improving operational excellence & inventory management.

In order to maintain the Organizational Resiliency, all companies have to creatively retain workforce that able to fulfilled their necessary KPI's, and contribute to the continuous improvement practices, and seeing their efforts in creating effective & efficient systems improvements and creating breakthrough innovations that can improve profitability, operations efficiency and work safety.

The company leaders are also have to increase their responsibility to develop business continuity plan in the event of crises, actively manage and handling risks and critical situations, handling potential disruption. By seeking the Strategic Alliances, Reassess existing Investment Portfolio, and Actively Monitoring Company Financial Portfolio, and Continuously evolving Marketing Strategy by Improving Costumer Journey.

The leaders also must create work systems that have high capability, agile & resilient. At the same time have to integrate sustainable practices across organizations, implement robust ESG reporting frameworks, and establish mechanisms for stakeholders engagement in corporate governance.



CORPORATE VALUE DECORUM

How to make sure your company can still be agile, dynamics and have the necessary work force elasticity power to endure against many perceived environmental threat and maintain your team competitiveness, while at the same time developing your whole team to strive together to enable the team adaptability to absorb the new progressive business continuity process scenarios that your leadership teams cooperately were made together?

The answer are lies upon your HR team capability to create the harmony in the workplace. By setting up the company rules, creating the necessary workplace engineering with more humanistic and young spirited design. Also by creating the right Company Adage that symbolize your corporate strategy in reaching the right culture decorum. When an employee felt that they are learning new things, have the potential for advancement, and receiving adequate compensation, having manageable workload, valued by manager and organization, having caring and trusting team mates, managing interesting work, and have a sense of belonging at work.

Their priorities at work can still be strong, and no matter how another company was poached them with the offering of flexible schedule and the ability to work remotely and offering more work life balance, they will not be likely to looking for a better job or move to a better offering at another company along with all the opportunities of career and personal developments.

Invest in the trustworthiness of emerging technologies	For businesses: Implement ethical frameworks and guardrails to ensure transparency in technology design, development and deployment and to build accountability and stakeholder trust. Engage stakeholders through open communication. For governments: Develop ethical frameworks and transparent regulations for AI and automation to address societal concerns and build public trust in new technologies. Engage society and industry stakeholders to develop policies that address biases and balance innovation with accountability.
Strengthen critical infrastructure	For businesses: Integrate digital infrastructure upgrades into core strategy and invest in supply chain infrastructure to build resilience, improve efficiency and maximize market access. For governments: Invest in infrastructure development to close digital gaps, increase resilience and boost efficiency in critical areas such as transportation and energy.
Bridge regional and sectoral gaps to mitigate productivity divergence	For businesses: Develop localized strategies to secure supply chains, market access and efficiency in peripheral areas of operation. Partner with governments, educational institutions and other stakeholders to facilitate adoption of emerging technologies and the development of human capital across underserved regions, sectors and value chain components. For governments: Invest in regional innovation hubs, reduce informality and implement targeted policies to support lagging regions and industries, including targeted investments, tax incentives and workforce relocation and development programmes.
Strengthen resilience to geopolitical disruption	For businesses: Strengthen technology supply chains through diversification and safeguard access to human capital by investing in flexible workforce strategies, such as cross-border talent mobility and expanded remote working. For governments: Pursue bilateral and multilateral agreements to safeguard knowledge exchange, movement of people and supply-chain continuity, while diversifying to reduce reliance on any single region or market.

Priorities in Creating Global Resources Dynamics

Progressing into the next 5 years, the supply chain resource must build their accountability and gaining stakeholder trust. The currently active technology, design, development and deployment, must be earn by appoaching the stakeholder through open communication.

While the government must develop ethical frameworks and transparent regulations for AI and automation to address societal concerns and build public trust in new technologies. By engaging the society and industrial stakeholders to develop policies that address biases and balance innovation with accountability.

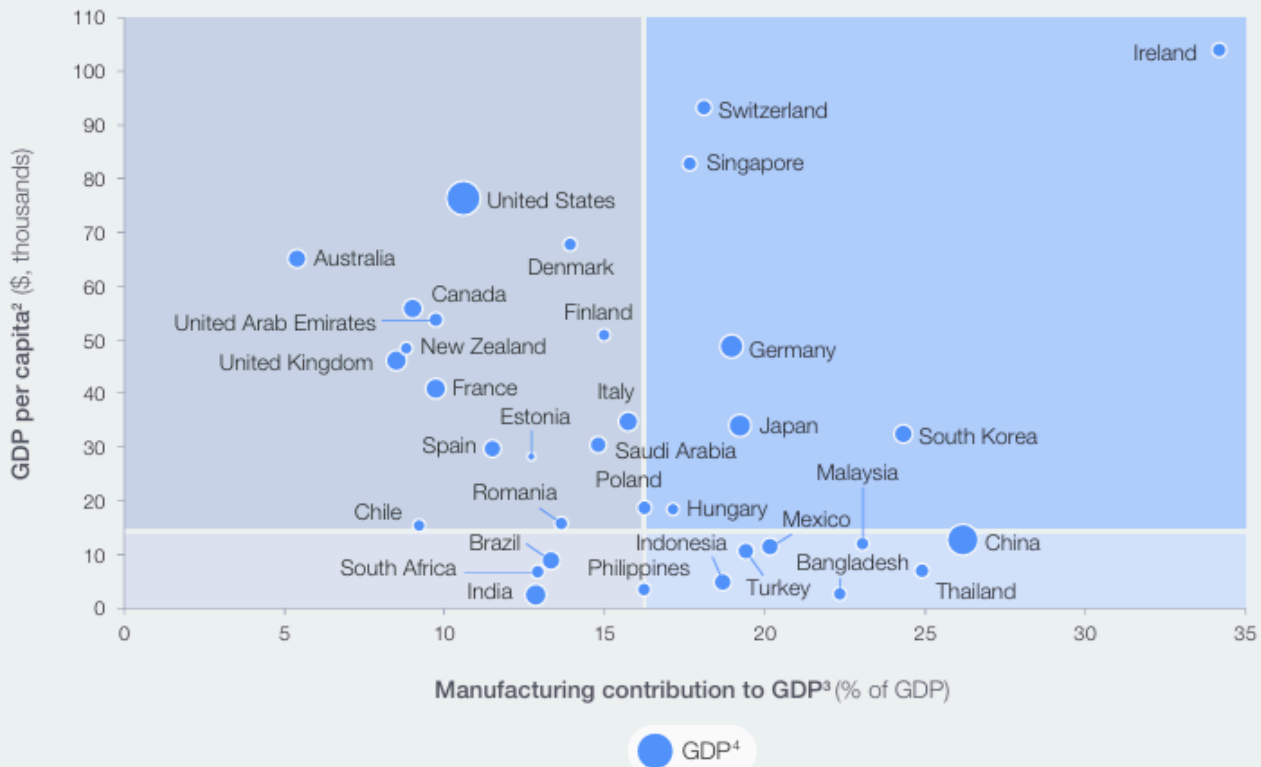
The critical infrastructure has to be sthreinngthen, by integrating digital infrastructure upgrades into core minimal strategy and invest in supply chain indrastructure to build resilience, improve efficiency and maximize market access. The government can also invest in infrastructure development to close digital gaps, increase resilience and boost efficiency in critical areas such as transportation and energy.

To mitigate the productivity divergence in order to bridge the regional and sectoral gaps, bussiness can start to develop localized strategies to secure supply chains, market access and efficiency in peripheral and areas of operation. Also with government role, educational institutions and other stakeholders are hoped to help in facilitating adoption of emerging technologies and developing human capital across underserved regions, sectors, and value chain components.

While the technology supply chain should also increasing their diversification. In the field of human resources, providing equal access to education can safeguard the workforce capability, and simultaneously shifting the future workforce role that are enabling everyone to work flexibly from various scattered places remotely spreaded around this little globe.

Limited contribution of the manufacturing sector to GDP, and a GDP per capita level that sits above the global average

Strong contribution of the manufacturing sector to GDP, together with a GDP per capita level above the global average

Country archetypes¹

Adapter

Limited contribution of the manufacturing sector to GDP, and a GDP per capita level that sits below the global average

Connector

Strong contribution of the manufacturing sector to GDP, together with a GDP per capita level below the global average

Notes: Non-exhaustive. 1. Data sourced from the World Bank. Latest data point available was taken for each country. No data point is older than 2022. 2. Y axis partition drawn at the global GDP per capita (\$12,688). 3. X axis partition drawn at the average manufacturing value added of countries within cohort (16%). 4. Circle size indicates total GDP.

Source: World Bank; World Economic Forum; Kearney.

Beyond Cost: Country Readiness for the Future of Manufacturing and Supply Chains 6

GLOBAL ADAPTABILITY MATRIX

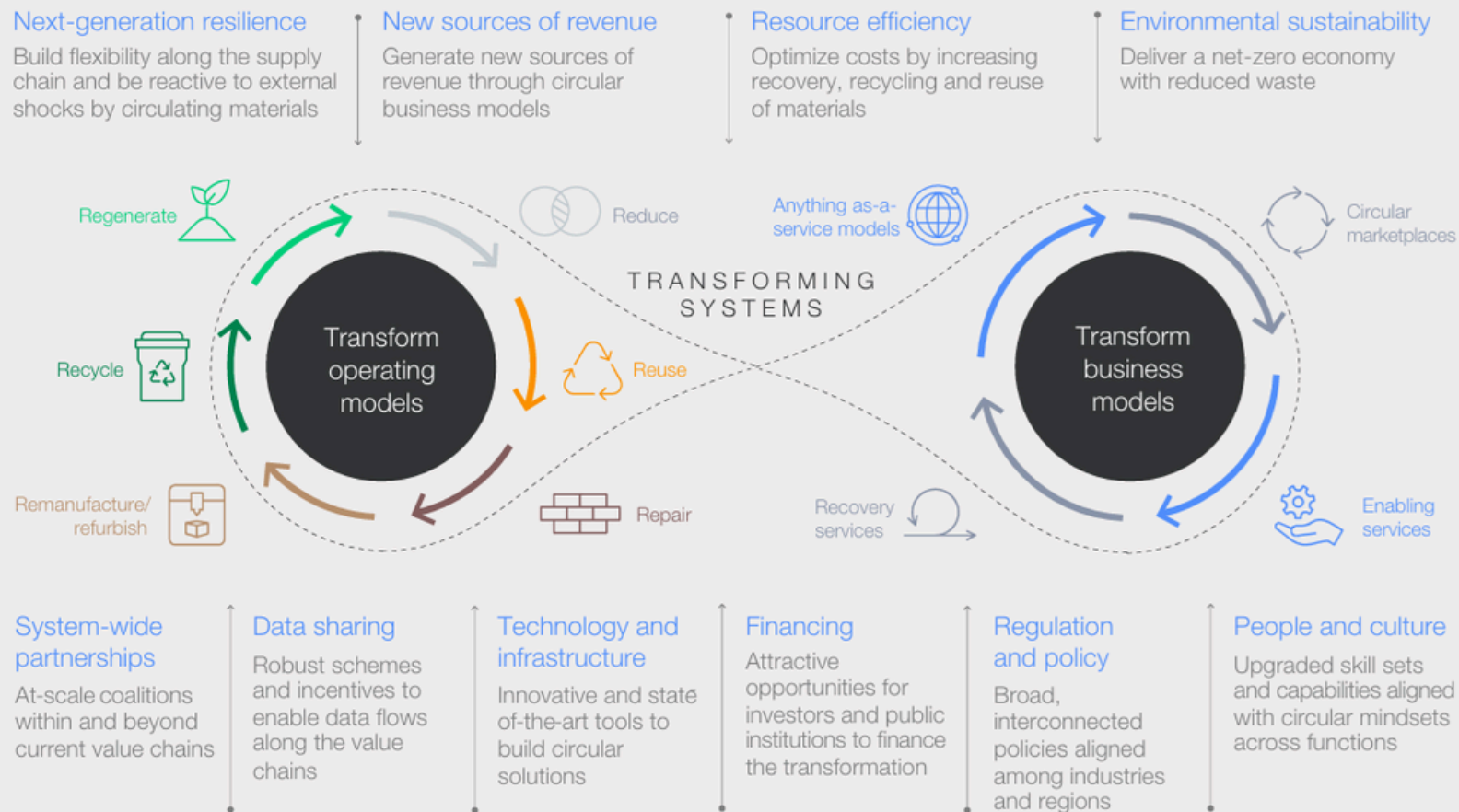
This Global Diagram showing Each Country Position at the Adaptability Matrix. At the Highest Rank is the Country of Ireland, Switzerland, Singapore, United States, Australia, Denmark, Canada, Finland and The United Arab Emirats.

The global adaptability matrix diagram also shows that the rank are followed by The United Kingdom, New Zealand, France, Italy, Germany and Japan, as the strongest contributor of the manufacturing sector to GDP, together with a GDP per capita level that are above the global average. While Ireland also are as Highly developed Connector roles with the contribution almost reaching 35%. and the GDP pre capita exceeding US \$100.000.

Meanwhile, Indonesia are at the below area of the GDP per capita reach, which were showing the number of only US\$10.000, along with Mexico, Turkey, Bangladesh, Philippines, Brazil, South Africa, India, and Thailand. Thus when we see China, their GDP per capita also hasnt entirely entering the level of above US\$ 10.000 per capita. But we can also see how Malaysia, are rising, followed by Hungary, Poland, Saudi Arabia and Estonia.

VALUE & GROWTH DIAGRAM OF BUSINESS & OPERATIONAL STREAMS

Unlocking new value and growth in a world of limited resources



To build Next Generation Resilience, first we have to enabling a system-wide partnerships with AI-scale coalitions within and beyond current value chains. Enabling Data sharing with Robust schemes and incentives to enable data flows along the value chains.

The Technology and Infrastructure has to be innovative and using state of the art tools to build circular solutions. While in the field of financing, Investor and public institution can also be attract by creating opportunity when the transformation are launched. The interconnectedness of policies among industries and regions must have to be broadly aligned by setting the necessary policies. While in the field of People and culture, human resources skill sets also have to be upgraded and aligned with circular mindsets accross functions.

On the field of marketing, there also have to enhance the transformation of business models, by reviewing the current circular market place, enhancing active services systematics, and creating e-services based models. The operations sections also has to be dynamically transformed by doing the 5 principles of Repair, Remanufacture/ Refurbish, Recycle, Regenerate, Reduce & Reuse.

Not only these enablement steps will enhance the Flexibility along the supply chain and reactivating the systems against external shocks of circulating material resources. Also the circular business models can generate the new sources of revenue and enhancing the resource efficiency by optimizing costs and increasing the recovery, recycling, and reuse of materials. While the Environmental has to be sustainably maintain by delivering a net-zero economy with reducing waste.

TOWARDS GLOBAL VALUE CHAINS ALIGNMENT

This Table below are derived from the latest World Economic Forum Report 2025 on creating the Next Generations of Value Chains. From global, to globally connected, multi-local value chains. From doing digital to “being” digital across end-to-end operations. From economies of scale to economies of skill. From regulatory compliance to innovative sustainability. From cost-driven to costumer-value driven operations.

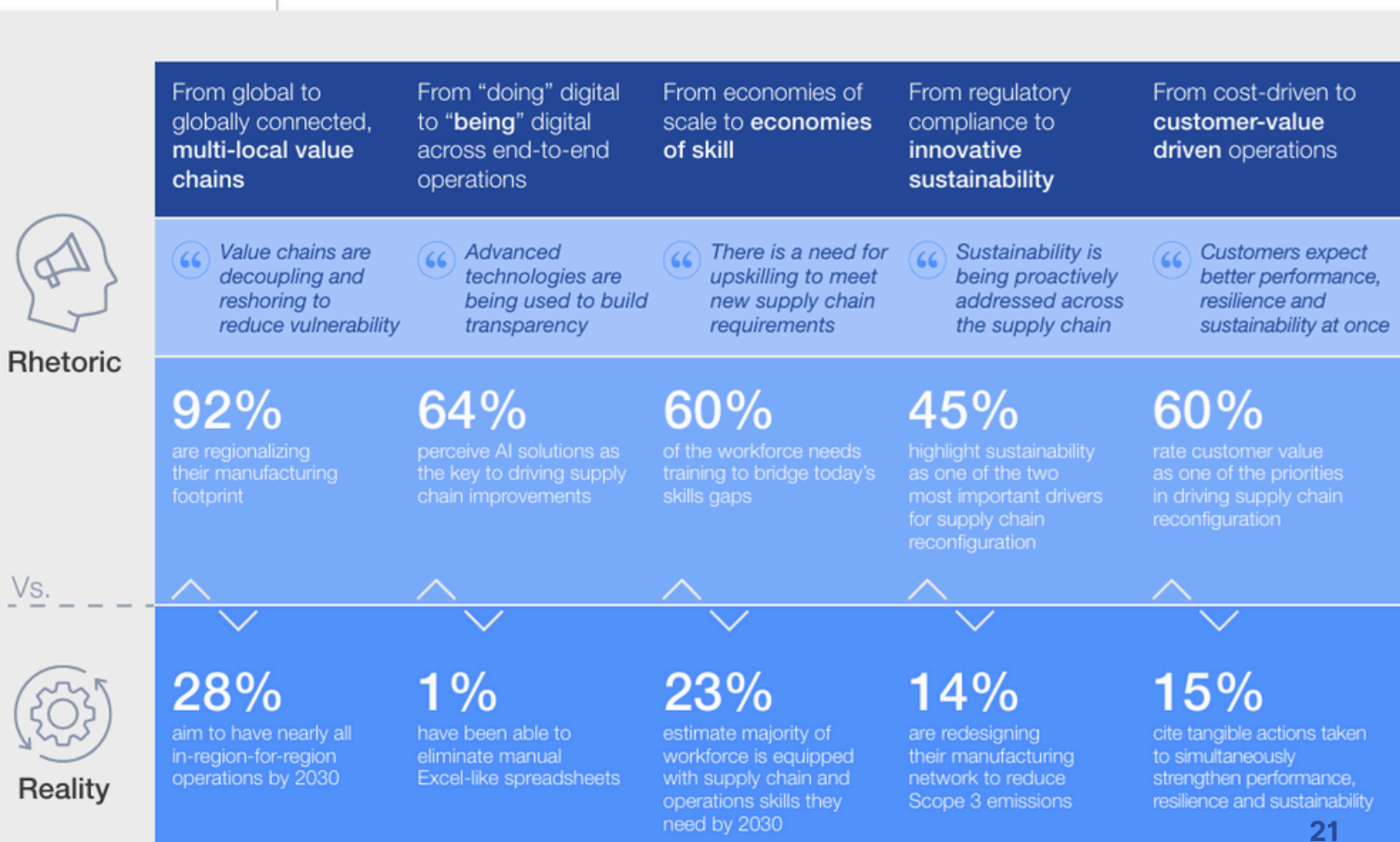
The World Economic Report 2025 on Global Value Chains data below are showing that only 1% improvement are shown in the field of data improvements, from doing Excel spreadsheets to cloud AI data uploading in creating the necessary interactivity of data alignments.

From the intended rethorical aim 92%, only 28% of the regionalizing of the manufacturing operations has been done on the proximal requirement regions. This means that many of the continents are still lacking on their basic necessity, and still in dire state of critical value chains.

Workforce data showing the enablement to master value chains and operations skill are still at 23% for the targeted 60% by 2030. This is also an opportunities for many educations provider and for experts on this field to spread along their skills for developing the young minds and contributes more on the world alignment initiatives.

On Innovation Sustainability, The steps done by reconfiguring the supply chain 45% targets was only achieved in the number of 14%, and this was done by redesigning manufacturing network to reduce scope 3 emissions. Costumer value rate aimed at 60% are only achieved in 15% realities. This also achieved by strengthening operations performance, costumer value driven resiliency, and costumer priorities in driving supply chain reconfigurations.

FIGURE 1 | Rhetoric vs. reality across the five trends shaping the next generation of value chains



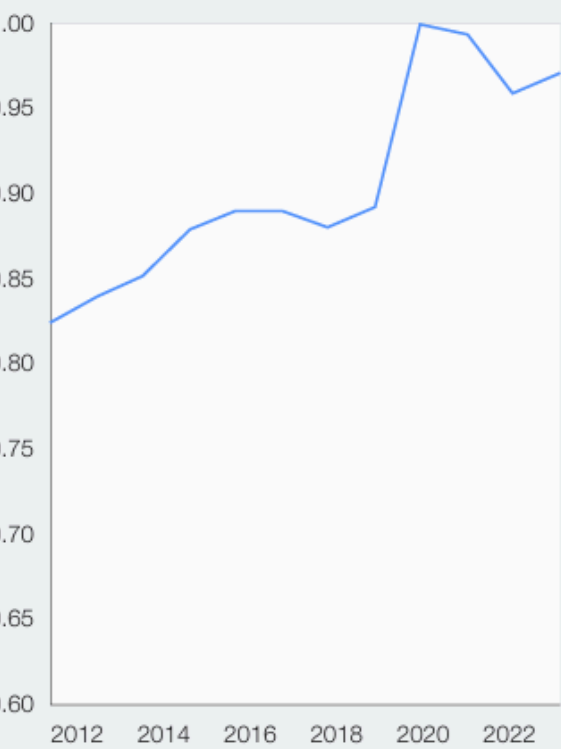
GLOBAL HEALTH COOPERATION

This Table below are derived from the latest World Economic Forum Report 2025 on creating the Health Development. The data was majorly shifted in the field of Cross border pharmaceuticals Research & Development efforts, that was more than 130% globally aligned from 2012 to 2020, reduced to almost -175% (negatives) because the global health cooperations are exceeded the expectations to creates cure for Covid pandemic, and in the time span of 2 years the mortality rates was able to be stop.

Because the global pandemic has been able to be vanquished, thus This Global Development assistance for health that were built in order to gives the necessary treatment, handling the medical and medicine supplies, etc was showing great declining from the number of 50% globally aligned from 2012-2020, to -50% (negatives) in 2020-2022, to -125% (negatives) after 2022. This declining in the resulted Global Cooperation Barometer on Health Development data should not creating any anxieties, because the health systems that was providing supports to The Covid Treatments was still can be replicated fast, because all the necessary technology were always in the state of active development.

WEF also stated that other variables of the Health Development aspects on The Global Cooperation Barometer was showing the declining numeric data presenting the permanently reducing number of Child mortality and Maternal mortality, showing that The Paramedics and The Pharmacy Industry has rapidly developed to save more lives, and the Global Health Cooperation Industry are always progressing. Whilst in the field of Disability-adjusted life year, was showing positive inclination in the year 2020-2022, the data was moving in negative area below 0% after 2023.

Additionally, the growing number and protracted nature of conflicts around the world could have a major negative effect on global health outcomes, both from the physical impacts of conflict and the cascading disruptions to health systems. Looking ahead, actors will need to build cooperative mechanisms to protect against global health threats so that they bolster their own health systems. Over the next 25 years, the global population aged 60 and over is projected to double. This means that many economies will need to share best practices for developing health systems that are sustainable and can support this burgeoning ageing population while they collaborate on addressing near-term global health risks.

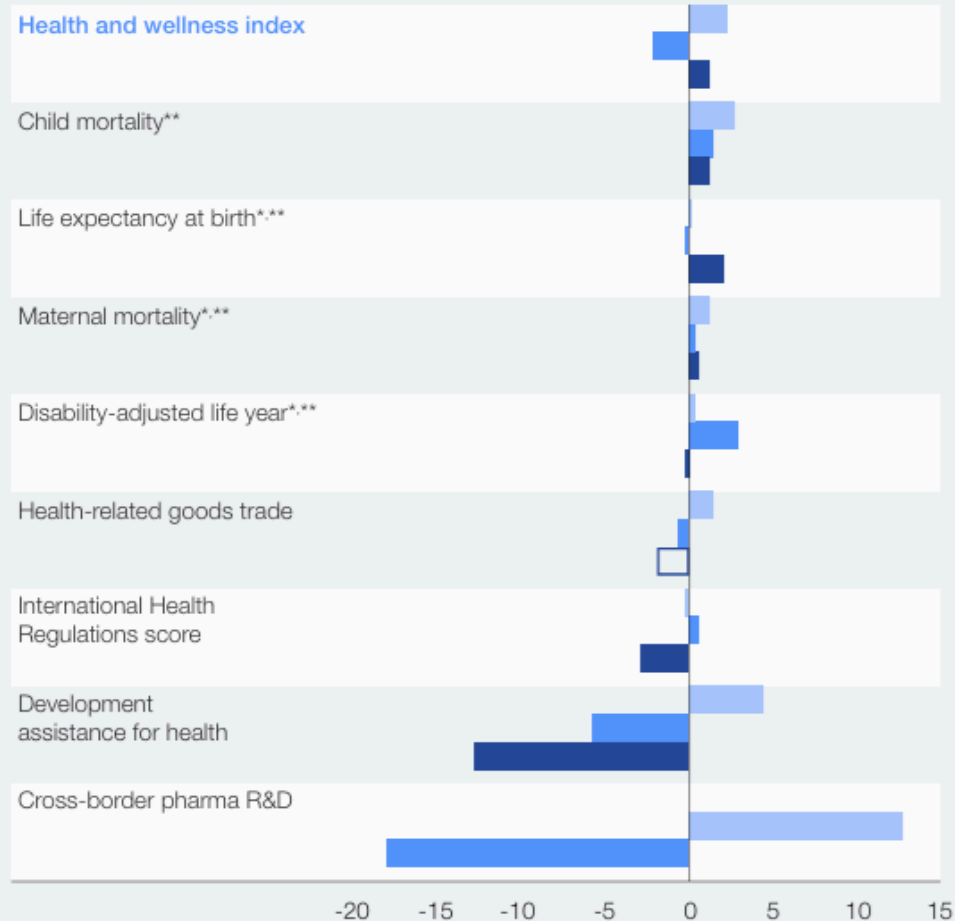


*Metrics were reflected given negative connotation.

**Outcome metrics.

Note: Trade in health-related goods mostly based in 2023 actuals, partial extrapolation for missing data.

Sources: UN, Institute for Health Metrics and Evaluation (IHME), Policy Cures Research, World Health Organization (WHO), UN Comtrade, McKinsey & Company analysis.



Improvement in: 2012-20 7/8 2020-22 4/8 2022-23 3/7 22

2012-20 2020-22 2022-23 Extrapolation

Before the introduction of new technology

During the introduction of new technology

After the introduction of new technology



Communicate the benefits and explain the why



Make timelines clear early on



Follow up



Explain the decision-making process



Cater for diversity



Incentivize and acknowledge success



Make the bigger picture clear to end users of the technology



Develop the role of "super user" or "technology champion"



Carry on and see it through



Help workers to explore and become confident with the technologies



Think contingency



Beware premature closure



Include workers in the exchange of ideas



Ensure that effective support is readily accessible



Ensure that the technology continues to be used



Ensure the pilot group is diverse



Continue to explore new use cases for technologies that are already in use



Involve workers in risk assessment



Communicate expectations



Balance the business's local and global needs



Digital Transformation Diagram

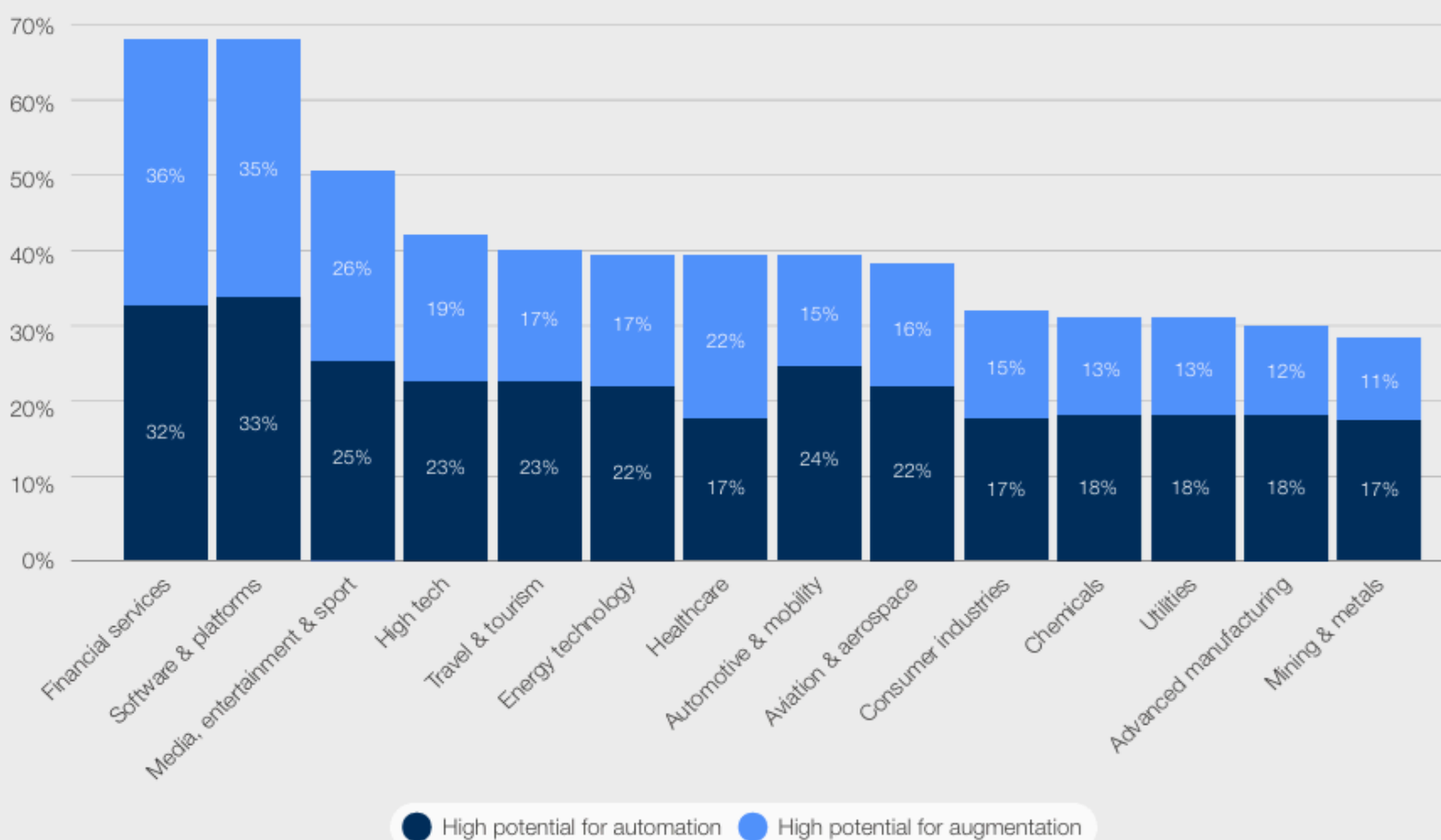
Creating changes in this Information and Technology era must started from digitalization. Many people wondering how to start the Digital Transformation Program? This small charts will guide you through. Before starting anything, every employees must understand the urgencies. Communicate the benefit of the program. Explain how the changes will effecting business process on the aspects of Decision Making, Exchanges of Ideas, Risk Assessment, Internal Communication, and the overall Globalization Business Process.

While in throughout the program, the Technology Champion will have to develop several Technology adaptation schemes that will supports the progressive bussiness continouity plan that will be focusing on Ensuring the Effective Support for the Readily Accessible Business Process Digitalization. Within the intended Time Frames. Also must create the needed digitalization contingency Plans. Every changes will creates several ripples of resistances. This is the reason why every leader must serve as communication channel and must cater their employees and facilitating any diversity that will be emerging throughout the whole transformation process.

The transformation will not happening in fast speed. There will be phases of changes where everyone have moments of adaptations. That's why we must beware of the Premature process that might saw as maturity in transformations. Appreciate every progress, gives the necessary acknowledgement, and Incentives to The Technology Champions. Ensure the continuation of effective technology usabilities. Remember to not be too early in declaring any short term winnings on any directed digital transformation changes.

Work time exposure (automation and augmentation) to genAI, by industry

Percentage of time dedicated to tasks exposed to automation and augmentation potential



WORK TIME REDUCE BY AI HELP

Technology developed to create more comfortable life and works. Inventions made to make our works becoming efficient. AI was developed to make our tasks in analysis and composing verbal and numerical tasks for work matters become more effective accurate, adaptable, easier to manage, so our time at work can be reduced to enable us in handling more advance responsibilities and creates more effective strategies. 19.000 respondents of the AI implementation survey when doing individual tasks across 867 occupations in 22 countries.

The number of percentage are showing the needs of each business field to be automated and augmented in order to reduce work time and creating more dependable analytic results. Financial services industry were leading in AI adaptability, primarily by focusing on fraud detection, risk management and customer service enhancements through AI-driven chatbots and other personalized services. Technology firms are spending heavily on data-centre infrastructure, such as AI chips and servers, and on R&D to develop AI applications that will support all other industries. Media, entertainment and sport industry are adopting AI to augment the creative process, enhance audience engagement by providing hyper-personalized content and immersive experiences, and optimize content production activities.

Telecommunications industry are building on their experience with predictive AI, and are expanding genAI use cases to drive efficiencies, improve customer service and automate network management. Energy industry are using AI to transform operations by optimizing energy production and use, enhancing grid management and advancing sustainability. Healthcare industry are investing in AI for clinical decision support systems, diagnostics, patient management and operational efficiencies. Advanced manufacturers are using AI to focus on predictive maintenance, quality control and automation of production processes. Consumer industries are adopting AI to drive in silico innovation (using computer simulations and models for research and development), enhance tailored engagement through intelligent bots, and streamline integrated business planning across functions.

AI organizational adoption phases	Description	Metrics/indicators	Examples
Phase 1 Initial and ad hoc	Organizations are just beginning their AI journey, hindered by barriers such as regulatory constraints, organizational risk aversion and/or a lack of awareness of AI's potential.	– Data quality and accessibility – Basic data and compute infrastructure	– Limited to AI sandbox experiments
Phase 2 "Thousand flowers bloom"	Organizations are running multiple AI experiments, often disconnected from core business strategy and possibly driven by individual teams or tech-savvy leaders.	– AI project volume – Increased investment in AI talent – Workforce training and upskilling efforts – Initial governance practices	– Use cases prioritized, with multiple use cases piloted through MVP (minimum viable product) development and production and some identified for scaling
Phase 3 End-to-end reinvention	Organizations are moving beyond experimentation and beginning to see measurable value from deploying AI at scale within a specific business domain.	– Presence of a formal AI strategy – Robust data governance – AI-enabled process improvements – Measuring ROI of AI projects	– Reinvention of marketing strategies, supply chain and customer service – Functional cognitive brain
Phase 4 Enterprise-level reinvention	Organizations are aligning AI initiatives across multiple functions, supported by foundational infrastructure, robust data governance and workforce upskilling, to ensure effective integration of AI across business units.	– Established ethical AI board – Significant customer impact – Continuous improvement culture – Positive impact on business outcomes	– Data products consumable across functions – Enterprise cognitive brain – Functional and governance silos broken down
Phase 5 Value chain reinvention (future vision)	AI initiatives extend across the entire value chain, creating innovative collaborations with partners, suppliers and even competitors.	– AI as a core business enabler – Continuous improvement culture – Significant stakeholder impact – Substantial impact on business outcomes	– Continuous monitoring and reassessment – Strategic outcome evaluation

CORPORATE REINVENTION BY AI HELP

The adoptions of AI technology on Corporations will be largely affecting the Knowledge Management Systems (KMS) or the Data Repository that was already been develop earlier in the Company. Make sure to create The Learning Journey Phase for all employee experiencing their introduction to AI Systems. AI will be helping the company's verbal and numerical data processing. The AI Data Lake of the Company will help the employee to create more reliable Reports on many fields of daily tasks.

The Financial & Accounting, will be help by AI in creating their Weekly and Daily Report of Financial Controller Process. As also The Sales will be help by AI to create the necessary sales evaluations, sales projections, sales diversification strategy, and other things related. While in the field of HR, any development will also able to help by AI. In example to create the progressive Man Power Planning of the Manufacturing Floor. Also to evaluates hundred to thousands of Job Applicants data in a minutes.

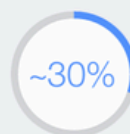
The overall business process will be largely reformulated by the presence of a formal AI Strategy that will improving the operational process, the productions process, the sales process, the marketing process, and all the reguler management review will also be help by AI usage. All the employees will also be monitored by the established Ethical AI Board. All the business directions will also have to made align to the AI analysis of the significant costumer impact. AI will be the Enterprise cognitive brain to make sure of the reliability of the data integrity, the overall corporate transparency, data governance, and to find the broken silo, or any aspects barriers in the daily operations by continous monitoring and re-assessment of data, to ensure the reach of strategic outcomes can be achieved.

FINANCIAL EDUCATION PREFERENCES

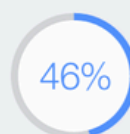
Retail investors naturally gravitate towards self-directed learning models and easily accessible information sources when it comes to financial education

Retail investors often prefer free, easily accessible information sources. Pairing these with timely, context-specific advice from financial institutions aligns well with their preference for self-directed learning. Access to accurate, unbiased information is key to their success.

	Primary information sources	Secondary influence	Contextual information
Habits and preferences	E.g. traditional media, blogs, seminars and e-learning platforms, television, radio 49% of investors choose sources based on ease of access and clarity of understanding. 40% of respondents are confident about information credibility. 38% of respondents opt for free sources.	E.g. friends and family, social media, online communities, investment professionals - One out of three Gen Z/Millennial investors use social media to find information for investing. 63% of investors would invest more if a financial adviser recommended it.	E.g. gamified in-app user experiences, nudges, market alerts, newsfeeds 42% of investors learn how to invest "by doing" and 36% through financial institution-provided content. 36% of investors prefer receiving information through platforms they already use for other purposes, such as news or social media.
Key frictions and risks	- Financial product materials can often include confusing jargon, requiring high financial literacy levels. - Some sources can include misleading or unreliable information. - Information from one-time sources can be forgotten, so regular updates and timely reminders are helpful for investment decisions.	- Content provided from influencers can vary in objectivity and clarity. - Peer networks can shape how market events are perceived, potentially leading to ineffective investment decisions. - Incentives between investors and intermediaries can be misaligned (e.g. financial advisers, brokers).	- While gamification has benefits, it can also encourage behaviours like increased trading or higher risk-taking than suitable. - Volatile market news can create uncertainty and anxiety about holdings, sometimes leading to suboptimal buying or selling decisions.



of developed country respondents are confident about the credibility of the financial information sources they use, compared to **approximately 60%** in emerging economies.



of all respondents believe that "understanding financial concepts" is key to successful investing, and **47%** say "keeping informed via financial news" is key for investing success.

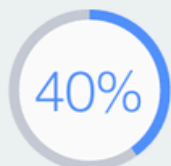
AI - PREFERENCES IN INVESTMENT

Why have you decided not to invest in financial markets?

Non-investor respondents



I don't know how to invest or find investing too confusing



I'm fearful of losing money investing in the market

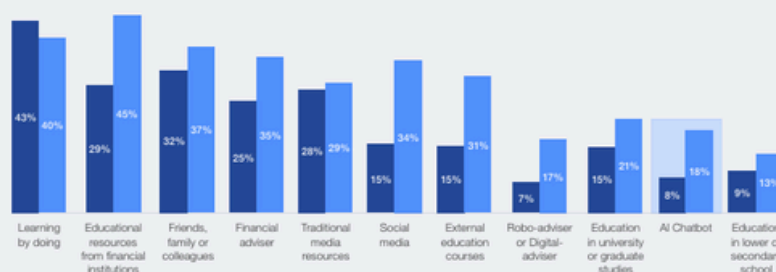


I don't feel I have a fair chance of making money in the market

How did you learn how to invest?

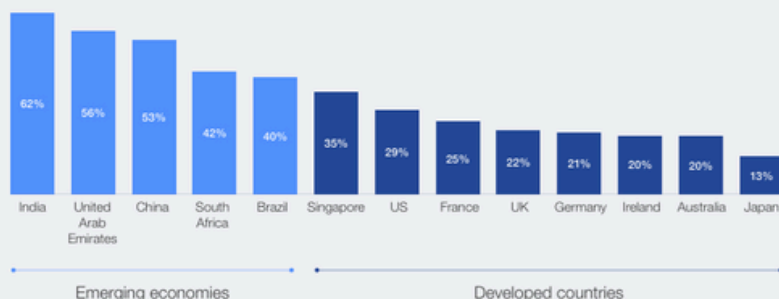
Investor respondents

Developed Emerging



I would trust AI with my financial information

All respondent



Respondents who selected AI chatbot



The 2024 Global Retail Investor Outlook, conducted in collaboration with Robinhood Markets and Boston Consulting Group, surveyed 13,000 individuals across 13 global markets, including Australia, Brazil, China, France, Germany, India, Ireland, Japan, Singapore, South Africa, United Arab Emirates, UK and the US.

FUTURE OF VENTURES

Stock trading annual app users globally¹

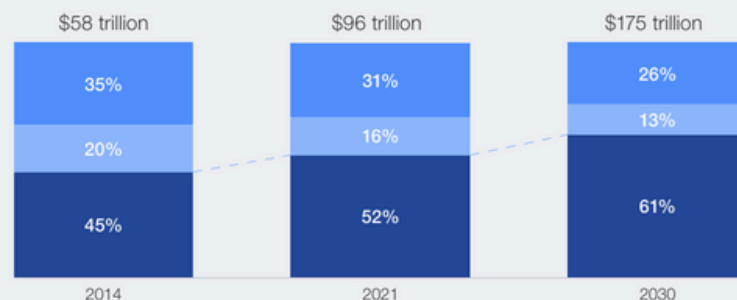
2016-2025 estimated, millions



Lockdowns and the meme-stock movement sparked a sharp rise in retail investing during the pandemic. Recent global brokerage platform growth projections suggest that levels will not return to pre-COVID-19 norms. Retail investing has become a lasting trend that is here to stay.

Global asset under management by channel²

2014-2021-2030 estimated, \$ trillions



¹"Institutional channels" include defined benefit, insurance, endowments, foundations, sovereign wealth and corporate treasury.
²"Retail channels" include retail and private banks, financial advisers, family offices and self-directed.

Global assets under management attributable to retail investment channels are expected to reach 61% of total by 2030 (and generate 67% of sector revenue). The wealth management industry is shifting from its institution-centred nature to an individual investor-driven market.

BARRIERS OF RETAIL INVESTMENT



Non-participation



Under-participation

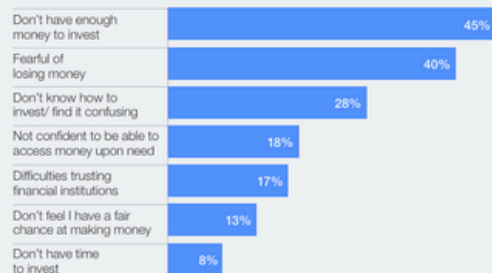


Under-performance

Individuals can be **hesitant to start** their investing journey due to lack of confidence and awareness of dependable methods to begin participating in capital markets.

Why have you decided not to invest in financial markets?

Non-investor respondents

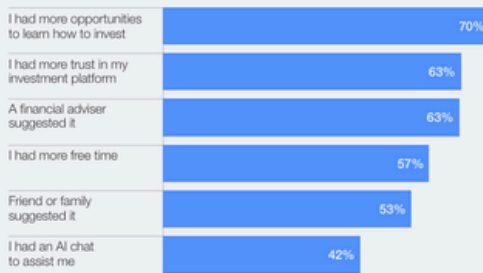


Note: This chart displays only a selection of survey options.

High costs, default deposit preferences, and constrained access to professional guidance can lead retail investors away from maximizing **participation-related benefits**.

I would invest more if...

Investor respondents

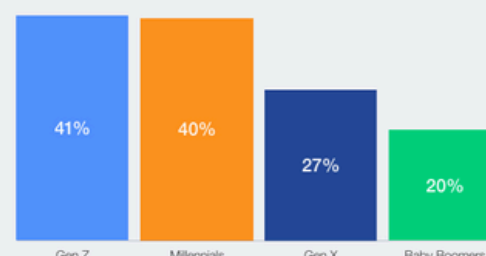


Note: This chart displays only a selection of survey options.

Asset misallocation and varying levels of confidence in understanding financial markets can lead to under-performance. In an era of abundant information, it can be difficult to make investing decisions that fit their individual financial goals.

How confident are you about understanding financial markets and making sound investment decisions?

All respondents ("extremely confident" and "very confident")



WEF KEY SUGGESTIONS

Individuals

Long-term wealth building: Investing can provide a pathway to wealth accumulation and help individuals achieve their financial goals such as buying a home, funding education or leisure, and securing a comfortable retirement.

Reduce wealth inequality: Bridge wealth gaps and promote a more equitable distribution of financial resources by building and preserving capital.

Hedging against inflation and market flux: As stocks tend to historically outpace inflation, investing can help reduce financial risk, smooth out market volatility and preserve long-term purchasing power.

Enhanced decision-making: Engaging can empower individuals to make informed day-to-day financial decisions, including in key areas such as budgeting, savings and managing debt.

Stake in the economy: Investing can allow individuals to become part owners of the productive system and society they live in, securing rights to claim a share of their success and prosperity.

Gaps in financial literacy and excessive risk-taking: Gaps in financial knowledge can lead to poor participation choices and increased exposure of individuals to unaware risk-taking or fraudulent investing schemes.

Inadequate investor protection: In some markets, weak regulatory frameworks, along with conflicts of interest at a service provider level, can contribute to lower long-term returns in retail investor portfolios.

Market fluctuations: Volatility systematically promotes worries among retail investors over their portfolio outcomes, with potential "loss trauma" derived from underperforming initial investments, hindering long-term engagement with capital markets.

Financial system

Broader trading pools: Increased individual participation ensures a steady creating a more liquid market, especially when institutional investment is low in the first months of the COVID-19 pandemic).

Market participants diversification: A more diverse pool of investors helps institutional trading pools, reducing the risk of market manipulation and promoting market stability.

Enhanced capital allocation: A large share of private capital can find its way into companies and projects, maximizing resource allocation efficiency while driving growth and innovation.

Enhanced shareholder engagement: Active and informed retail investors can drive change on corporate governance in the private sector, potentially leading to higher standards and a longer-term growth focus.

Wealth creation and public spending mitigation: Retail investing can contribute to economic growth while reducing the burden on public spending programmes.

Pressure on market infrastructure: High trading volumes originated by retail investors can strain on the operations of key market infrastructure players, such as clearing and settlement, potentially leading to system disruptions.

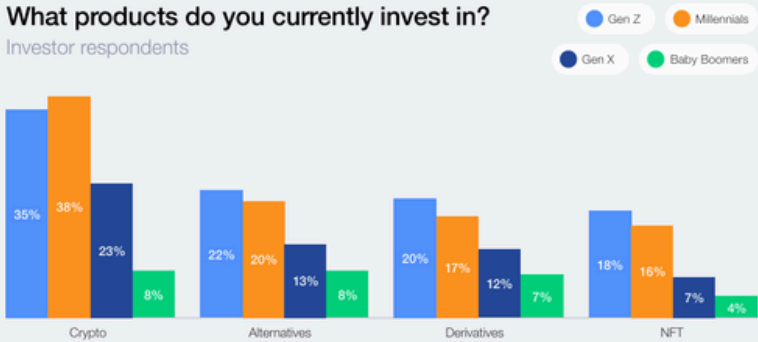
Price discovery distortion: Retail investors' sentiment, especially when driven by social media narratives, can distort price discovery and lead to market values that do not reflect fundamental value.

Global Investment Cohort Analysis

YOUNG VENTURIST PORTFOLIO

What products do you currently invest in?

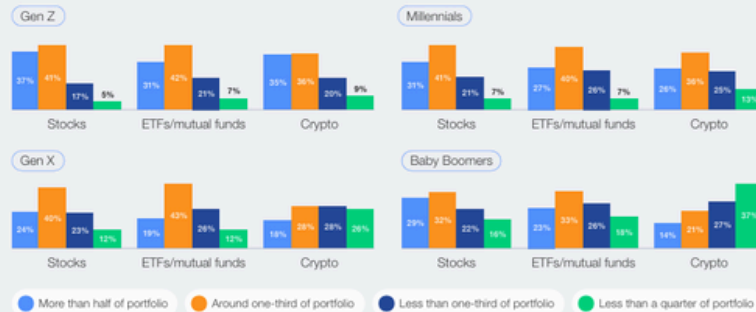
Investor respondents



As Gen Z and Millennials invest more in complex products such as alternative asset classes (covering more than one-third of the portfolio for 74% of Gen Z investors) and crypto (covering at least one-third of the portfolio for 62% of Millennial investors), addressing gaps in financial education becomes increasingly important, especially for matching portfolio allocation with their optimal risk-return profiles.

How much do you have invested in these products?

Investor respondents



Gen X and Baby Boomer investor portfolios tend to show greater diversification levels. This can be due to their higher financial literacy levels or their preference for lower levels of overall risk.⁹

MILLENNIALS INVESTMENT JOURNEYS

\$124 trillion

in wealth currently held by Baby Boomers and older generations is expected to be transferred by 2048.¹⁴

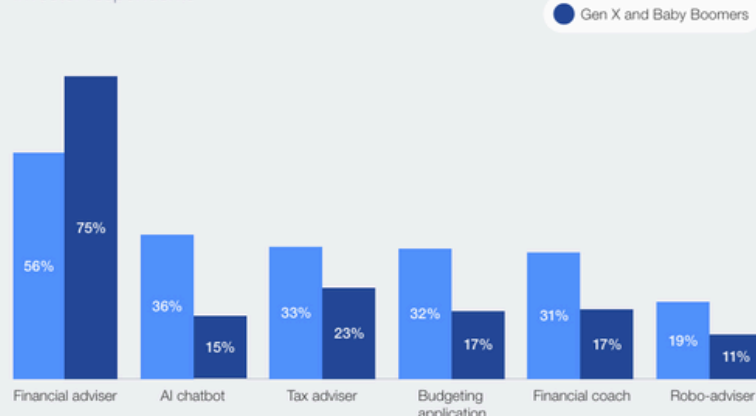


Baby Boomers and Gen X investors tend to prefer people-first service models, whereas Gen Z/Millennials place greater importance on intuitive and tech-enabled wealth management journeys.

Overall, **77%** of Millennials vs. **57%** of Baby Boomers investors identified a good user experience as a key factor for choosing a financial institution.

Mark the services you use

Investor respondents



PENSION OBJECTIVES

2.1 billion

people aged 60 or older are expected to make up the global population by 2050, doubling from current numbers.¹⁹

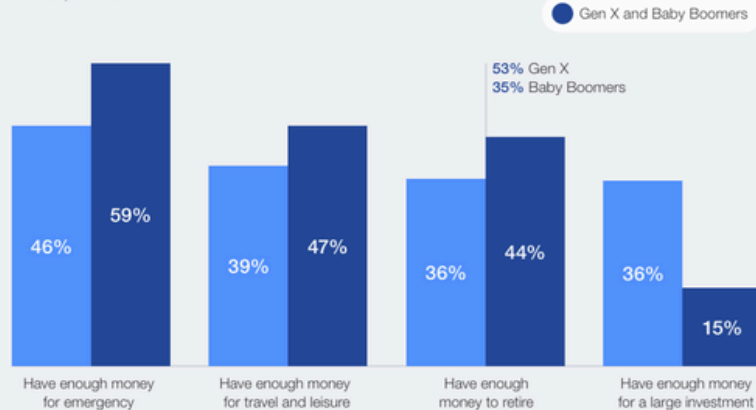


Driven by shorter investment horizons and increased financial vulnerability (especially due to gaps in pensions), Baby Boomers and Gen X approach capital markets with unique expectations.

Gen X and Baby Boomers prioritize offerings that focus on wealth transfer, succession and long-term planning for a healthy and financially stable retirement.

What are your financial objectives?

All respondents



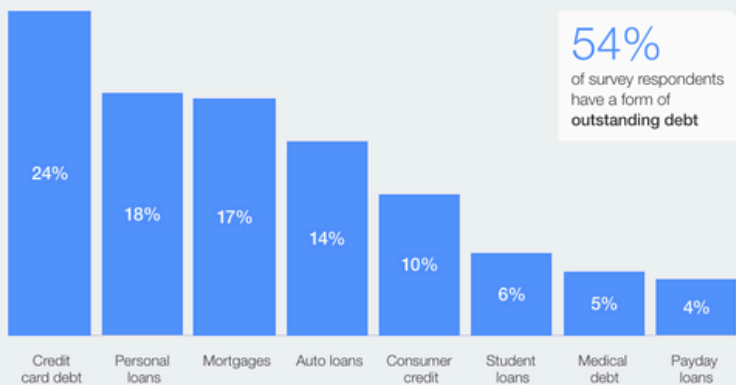
The 2024 Global Retail Investor Outlook, conducted in collaboration with Robinhood Markets and Boston Consulting Group, surveyed 13,000 individuals across 13 global markets, including Australia, Brazil, China, France, Germany, India, Ireland, Japan, Singapore, South Africa, United Arab Emirates, UK and the US.

Investment Considerations

HOUSEHOLD DEBT REALITY

What form of outstanding debts do you currently have?

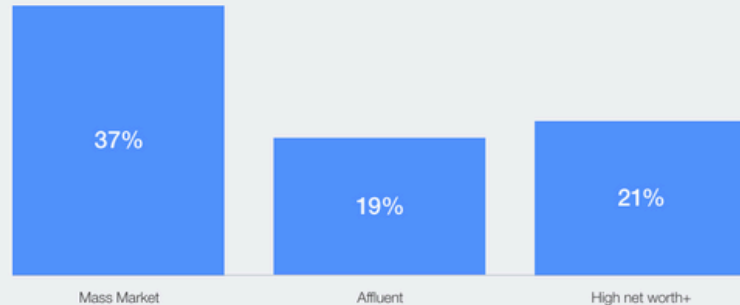
All respondents



With over half of respondents managing household liabilities, holistic financial strategies that integrate debt repayment with investing and saving are critical, especially given the prevalence of long-term loans and mortgages.

To what extent do you agree with the statement, "I struggle to meet my debts or liabilities"?

All respondents, by wealth band*



*Wealth bands split: mass market = \$0-100,000, affluent = \$100,000-1 million, high net worth+ = over \$1 million.

Even wealthy individuals struggle with debt. About one in five affluent or high-net-worth investors worry about meeting liabilities, highlighting the need for wealth managers to balance liquidity, capital preservation and growth.

COUNTRIES FINANCE CONCERNS

I'm able to meet my daily financial needs



Developing countries show greater confidence towards meeting daily needs, while Japan has lowest perceived financial confidence, potentially linked to recent inflation and real wages struggling to keep up.³⁹

I'm worried about outliving my savings

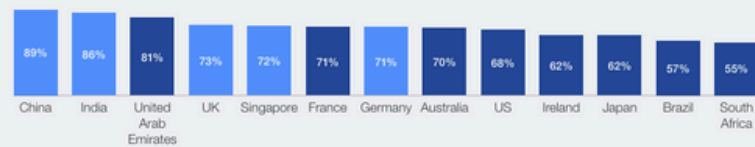
Developed countries

Emerging economies



Concerns about outliving savings stem from low savings rates (e.g. 14% in South Africa) or increased future planning awareness, as seen in Singapore, where 62% of Millennials save for retirement.^{40,41}

I could handle a major unexpected expense



Ability to handle a major unexpected expense is a key indicator of an individual's financial resilience.

I struggle to meet my debts and liabilities



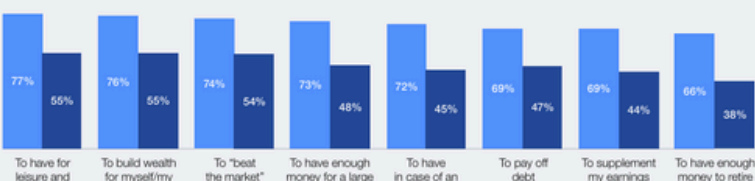
Rising debt in emerging middle-class households makes liability management crucial, especially in India, where many young people face unsustainable commitments.

INVESTORS CONFIDENCE

I'm confident I'm able to meet this goal

All respondents

Investor Non-Investor

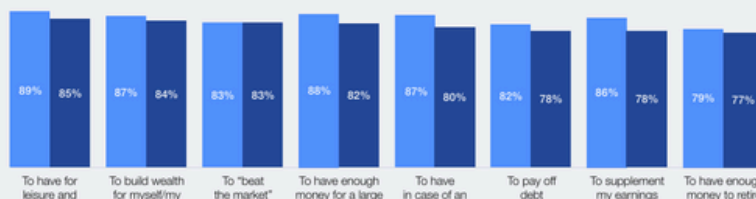


On average, **investors show approximately 25 percentage points higher confidence** in reaching their financial goals than non-investors do. Differences in perceived confidence may stem from financial literacy, budgeting, debt control and holistic wealth planning.

I'm confident I'm able to meet this goal

2022 vs. 2024 respondents

2022 2024



Inflation cycles have influenced retail investors, increasing focus on short-term needs and tempering confidence in long-term stability.

The 2024 Global Retail Investor Outlook, conducted in collaboration with Robinhood Markets and Boston Consulting Group, surveyed 13,000 individuals across 13 global markets, including Australia, Brazil, China, France, Germany, India, Ireland, Japan, Singapore, South Africa, United Arab Emirates, UK and the US.

INVESTMENT DECISION MAKING

	Selection phase	Portfolio management	Divestment phase
Potential under-performance drivers	Individuals are often drawn to products they're familiar with, especially stocks that are popular in the media or among peers (e.g. NVIDIA, Tesla). 84% of investors are invested in local markets, while only 44% invest internationally.	Retail portfolios can have higher market risk exposure due to diversification approaches (e.g. equal split across assets, holding one asset class or stock). Among investors who hold mutual funds or ETFs, 36% allocate less than a third of their portfolios to these assets. In contrast, 59% of cryptocurrency asset holders invest more than a third of their portfolios in crypto.	Frequent portfolio adjustments and excessive trading can contribute to lower returns due to higher fees, taxes and possible poor timing of market moves. 22% of investor respondents review and adjust their portfolios at least every week (more than 50% at least once a month).
	Retail investors tend to over-rely on past performance when choosing financial products for their portfolios. Approximately 60% of investors consider past performance as a key benchmark when investing in mutual funds.⁴²	Retail investors can hold excessive savings in cash throughout their investing life cycle, potentially limiting returns while increasing exposure to capital erosion. £430 billion excess savings in cash among UK citizens, with 13 million adults missing out on investing returns.⁴⁴	Investors tend to sell winning positions too quickly while holding on to losing ones for too long, often following market trends with expectations they will continue. 49% of respondents see the "ability to stay calm and rational in market fluctuations" as key to successful investing.
	Unclear investment fees and assumed trust in advisers and products can reduce individuals' overall investment returns. An approximately 50 basis point standard deviation in fees was registered among nearly identical S&P 500 index funds offered by different asset managers.⁴³	Newer investors tend to consider dividends as risk-free gains, which may in turn encourage biased asset-allocation preferences. Approximately 39% of retail investors plan to turn their portfolios into disposable income by choosing dividend-paying stocks.	Overwhelming information and social influence can lead retail investors towards investments that may not align with their long-term investment goals or risk-return profiles. 37% of mass market investors do not feel confident about their ability to understand financial content (vs. 13% high net worth+).

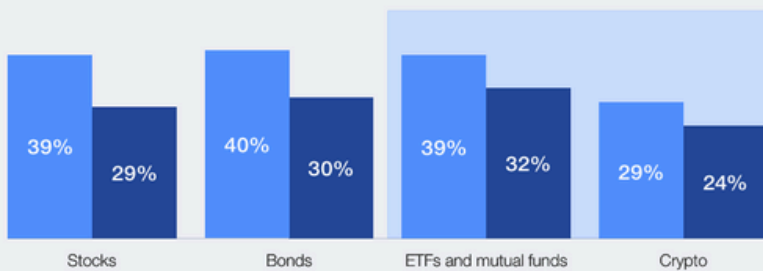
INVESTMENT ANXIETIES

Why have you decided not to invest this product?

2024 vs. 2022 investors

2022 2024

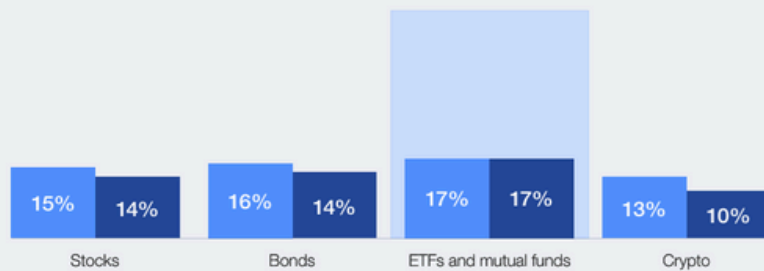
"I don't feel like I understand this product well enough to invest in it"



Greater access to financial information has increased familiarity with major asset classes, but concerns around source reliability reveal gaps in understanding.

Surveyed individuals reported less understanding of traditionally low-risk assets like ETFs and bonds but felt more familiar with complex assets like crypto.

"I don't know where to access this product"



Low-fee trading platforms and tech-enabled wealth managers have helped reduce accessibility concerns across asset classes in the past two years.

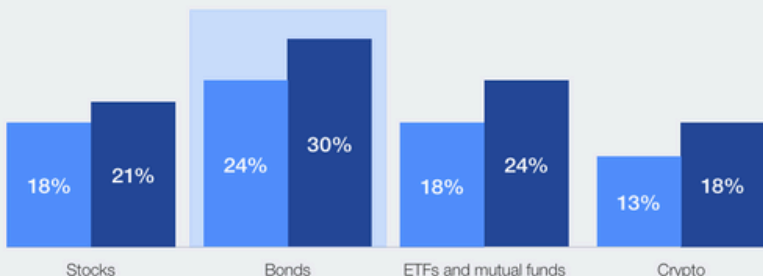
About one in six investors do not hold mutual funds or ETFs – often suitable for newer retail investors – despite their availability on most low-fee brokerage and wealth management platforms.

Why have you decided not to invest this product?

2024 vs. 2022 investors

2022 2024

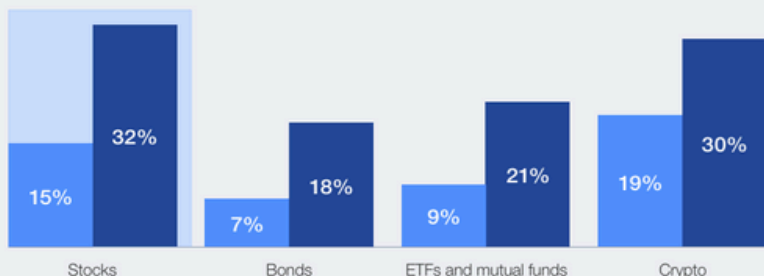
"The product does not align with my investment objectives"



Bonds showed the biggest change in alignment with investment objectives, coinciding with rapid interest rate hikes across the board.

Affluent and high-net-worth investors are about 40% more likely than mass-market investors to avoid bonds, given their investment objectives.

"This product is too unpredictable for me"



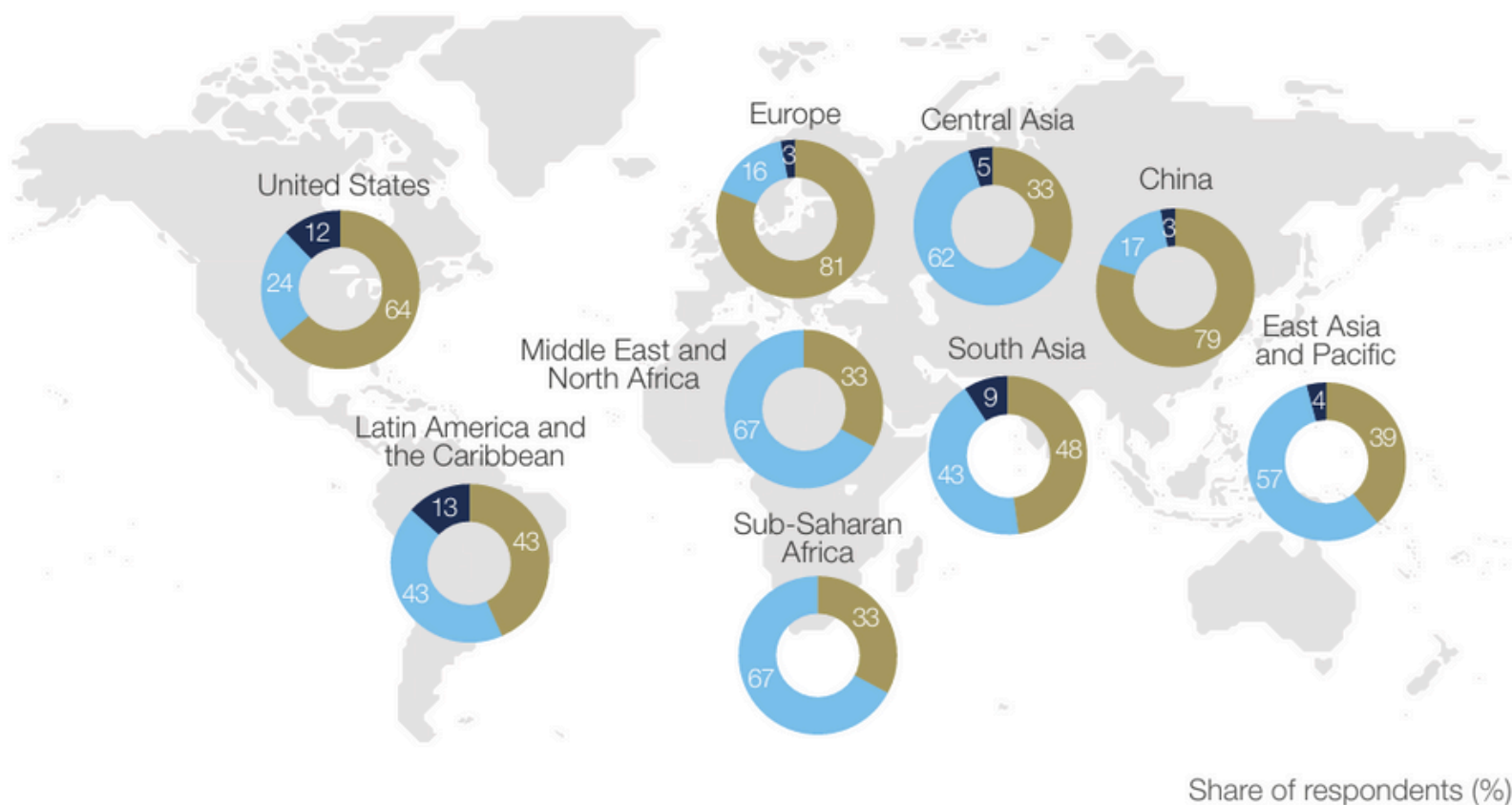
While only 10% of high-net-worth investors find potential losses concerning, this rises to 34% among for mass market affluent investors, highlighting a link between wealth and tolerance for risk and uncertainty.

Similar numbers of respondents found stocks and cryptocurrencies too unpredictable, with stocks seeing the biggest shift in perceived volatility.

The 2024 Global Retail Investor Outlook, conducted in collaboration with Robinhood Markets and Boston Consulting Group, surveyed 13,000 individuals across 13 global markets, including Australia, Brazil, China, France, Germany, India, Ireland, Japan, Singapore, South Africa, United Arab Emirates, UK and the US.

What is your expectation for monetary policy in the following geographies in 2025?

■ Looser ■ Unchanged ■ Tighter



Source: Chief Economists Survey. (2024, November).

MONETARY POLICY 2025 OUTLOOK

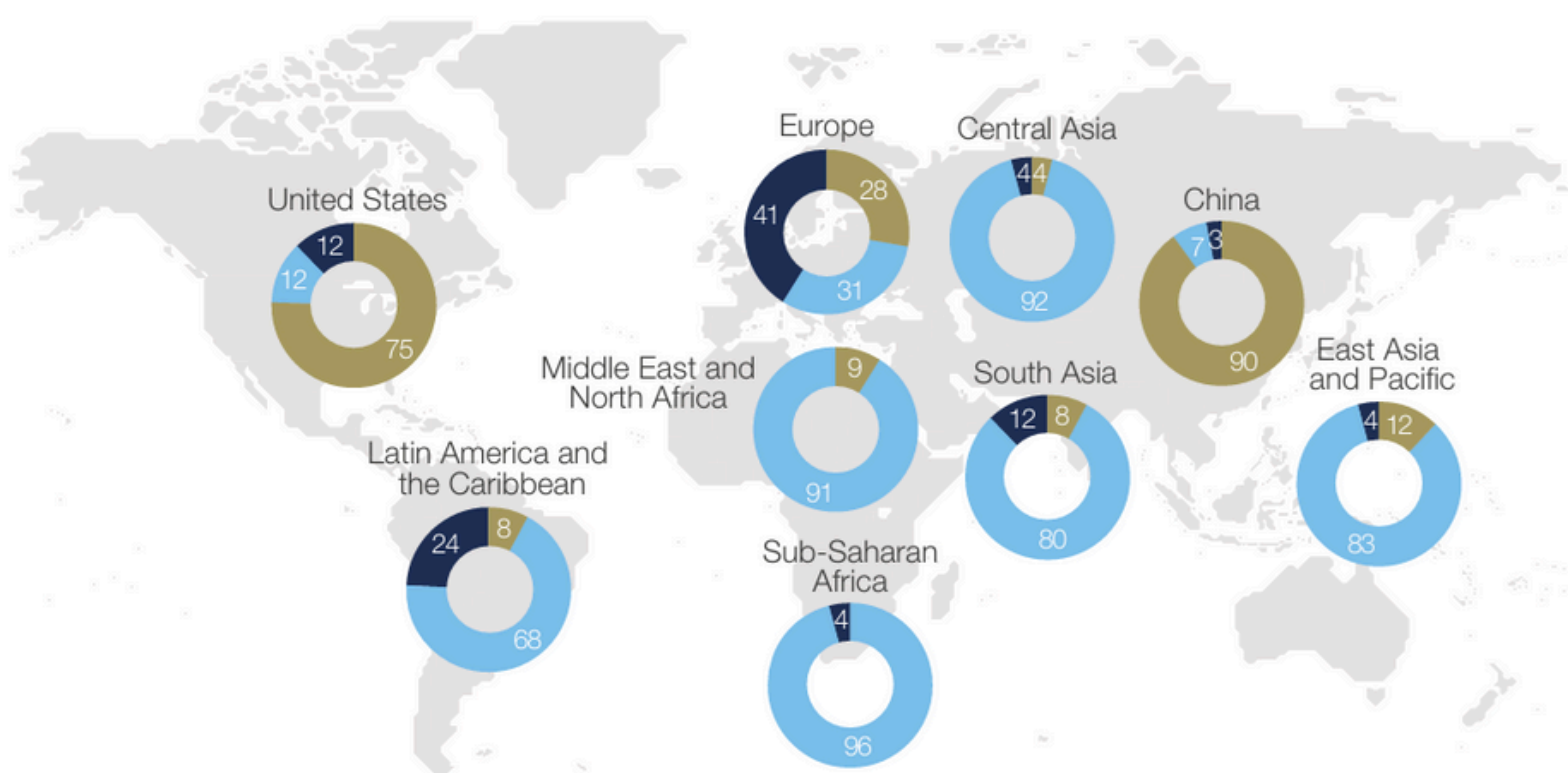
The divergence in monetary policy between the European Central Bank (ECB) and the Federal Reserve has significant implications for investment strategies. Here's what it means:

- 1. Currency Movements** – The ECB's continued rate cuts could weaken the euro, while the Federal Reserve's more cautious approach may strengthen the US dollar. Investors may see opportunities in currency trading, particularly in favor of the dollar.
- 2. Stock Market Volatility** – The Fed's hawkish stance has already caused a drop in the S&P500. If rate cuts slow further, US equities may face pressure, while European stocks could benefit from looser monetary policy.
- 3. Bond Market Shifts** – Lower interest rates in Europe make European bonds more attractive for investors seeking fixed-income assets, while US Treasury yields may remain relatively high, drawing capital into US debt markets.
- 4. Sector-Specific Impacts** – Rate cuts typically boost borrowing and spending, benefiting sectors like real estate, consumer goods, and technology. However, financial institutions may face lower profit margins due to reduced lending rates.
- 5. Global Investment Strategy** – Investors may diversify portfolios by balancing exposure to US and European markets, taking advantage of currency fluctuations, stock movements, and bond yields.

(Source: WEF Chief Economist Outlook 2025 data analyzed by Microsoft Copilot)

What is your expectation for fiscal policy in the following geographies in 2025?

■ Looser ■ Unchanged ■ Tighter



FISCAL POLICY 2025 OUTLOOK

The fiscal policy outlook has major implications for investment strategies, particularly given the expected divergence between the US, China, and Europe. Here's what it means:

1. US and China: Looser Fiscal Policy

- Stimulus-driven growth: Increased government spending in the US and China could boost economic activity, benefiting sectors like infrastructure, technology, and consumer goods.
- Inflationary risks: More fiscal stimulus could lead to higher inflation, impacting bond yields and interest rates. Investors may favor inflation-protected assets.

2. Europe: Potential Tightening

- Slower growth: A more restrictive fiscal stance could limit economic expansion, making European equities less attractive compared to US and Chinese markets.
- Debt sustainability concerns: With global public debt projected to reach 115% of GDP, European governments may prioritize debt reduction, affecting government bond yields.

3. Sector-Specific Impacts

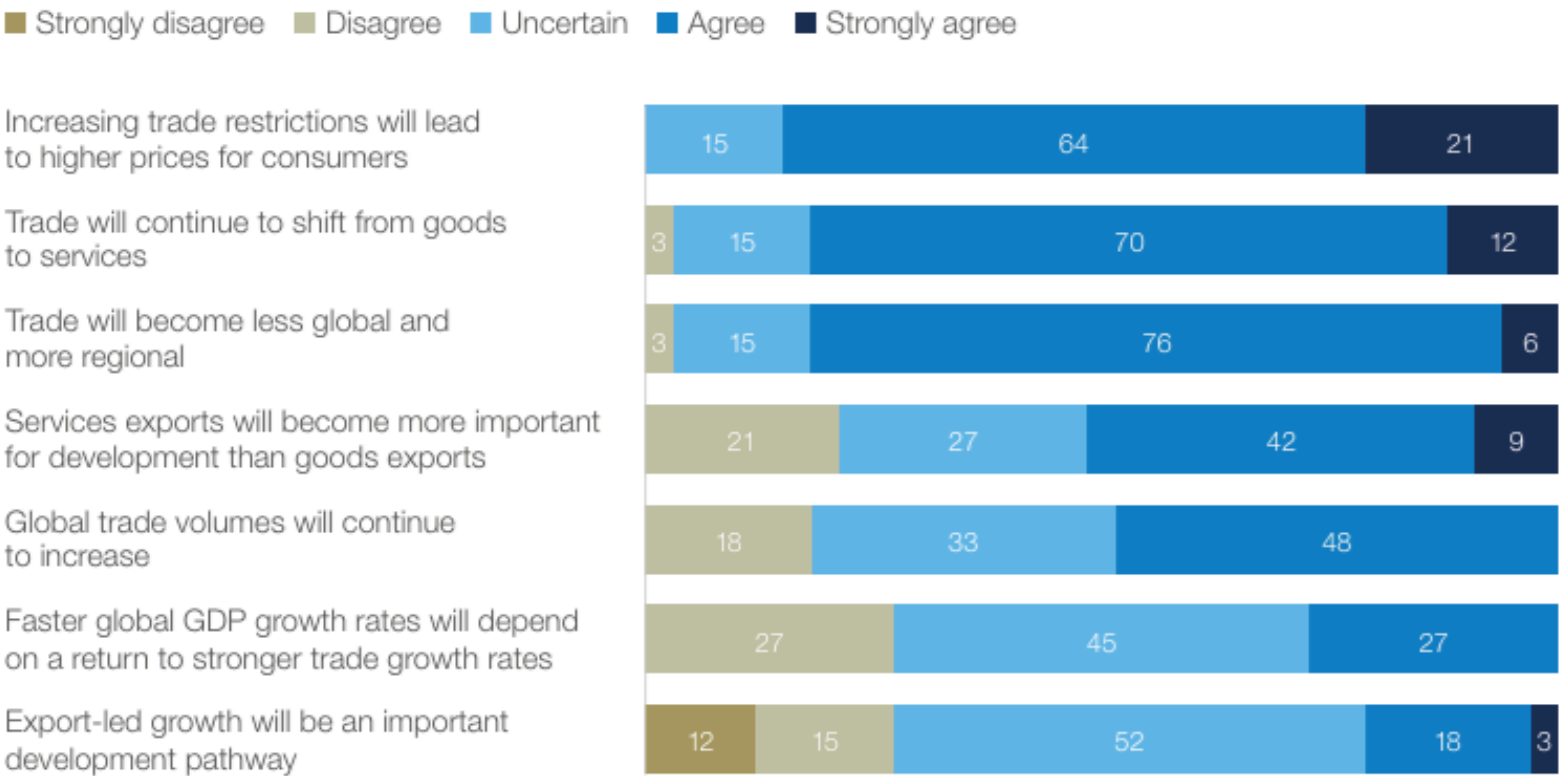
- Defense & Security: Rising geopolitical tensions and security costs could drive investment in defense stocks.
- Healthcare & Aging: Population aging will increase demand for healthcare and biotech investments.
- Green Energy & Climate: Governments will need to fund climate initiatives, making renewable energy stocks attractive.

4. Global Investment Strategy

- Investors may diversify portfolios to balance exposure across regions and sectors.
- Fixed-income investors may favor US bonds over European debt, given the fiscal tightening risks in Europe.
- Equity investors may look at China and US markets for growth opportunities.

Figure 17. Trade outlook

Looking at the next three years, do you agree/disagree with the following statements?



Outlook on 2028 Global Economy

All of the aspects mentioned above are the major problems of our current economy. Eventhough the WEF are predicting that there will still be more than 3% growth in global trade, but only 48% of the chief economist was weakly agree, and 33% was uncertain, even 18% was disagree to the presuppositions for the global trade volumes will continue to increase. Only 27% of the chief economist was agree that there will be faster global GDP growth rates if the trade growth rates increasing and strengthening.

Mainly, 82% of the chief economist was perceiving that their nations trading will be focusing on their own regions, then global shipments. Only 21% respondents were seeing the chances of Export-led growth as an important development pathway for growing the nation’s economy.

The deepening digitalization of economies has been a key driver of the growth of services trade in recent decades with exports of digitally delivered services experiencing the fastest growth by increasing almost four-fold. On the face of it, the gradual shift towards trade in services tends to benefit developed economies.

Whereas the value of merchandise trade is split roughly evenly between developing and developed economies, around two-thirds of services trade is associated with developed economies. Nevertheless, slightly more than half (51%) of the chief economists surveyed expect services to become more important for development than goods exports. One reason for this may be the relative employment intensity of services, which account for a greater share of global jobs and output than agriculture and industry combined.

Navigating Bussiness to 2028

Against the challenging recent backdrop of sharp geopolitical tensions and rising protectionism, global trade has been quite resilient. As a percentage of GDP, it stood at 58.5% in 2023, down from 62.8% the previous year but still above the 55.8% recorded in 2017. Geopolitical tensions have exerted a drag on trade, but the effect has been offset by growing trade between countries that are geopolitically aligned. All of this suggests that while the outlook for global trade is subject to significant uncertainty, the risks may not be as dramatic or disruptive as might have been feared.

In the survey, 48% of respondents said they expect global trade volumes to continue increasing, compared to 18% who disagreed. This relatively cautious view is in line with IMF estimates that trade volumes will increase by 3.4% in 2025 – well below the rates being recorded before the global financial crisis but still in line with expectations for GDP growth. The data suggests that by 2027, businesses will need to adapt to a more regionalized trade environment and the continued shift from goods to services. Here's how this will shape the future of business and how companies can navigate these trends:

Future Business Landscape in 2028

1. Regionalization of Trade

- Businesses will rely more on geopolitically aligned trade partners, reducing exposure to global uncertainties.
- Friendshoring and nearshoring will continue, reshaping supply chains and investment strategies.

2. Rise of Services Trade

- Services exports are growing faster than goods, driven by digitalization and automation.
- Digitally delivered services—such as cloud computing, AI solutions, and fintech—will dominate global trade.

3. Employment & Economic Growth

- The services sector will play a larger role in job creation, particularly in developed economies.
- Businesses in developing economies will need to invest in digital infrastructure to compete in the services trade.

How Businesses Can Navigate These Trends

1. Adapt to Regional Trade Shifts

- Strengthen regional partnerships to ensure supply chain stability.
- Diversify operations across multiple geopolitical zones to mitigate risks.

2. Invest in Digital Services & Innovation

- Expand into cloud-based solutions, AI, and fintech to capitalize on the services boom.
- Develop cross-border digital trade strategies to access new markets.

3. Restructure Supply Chains

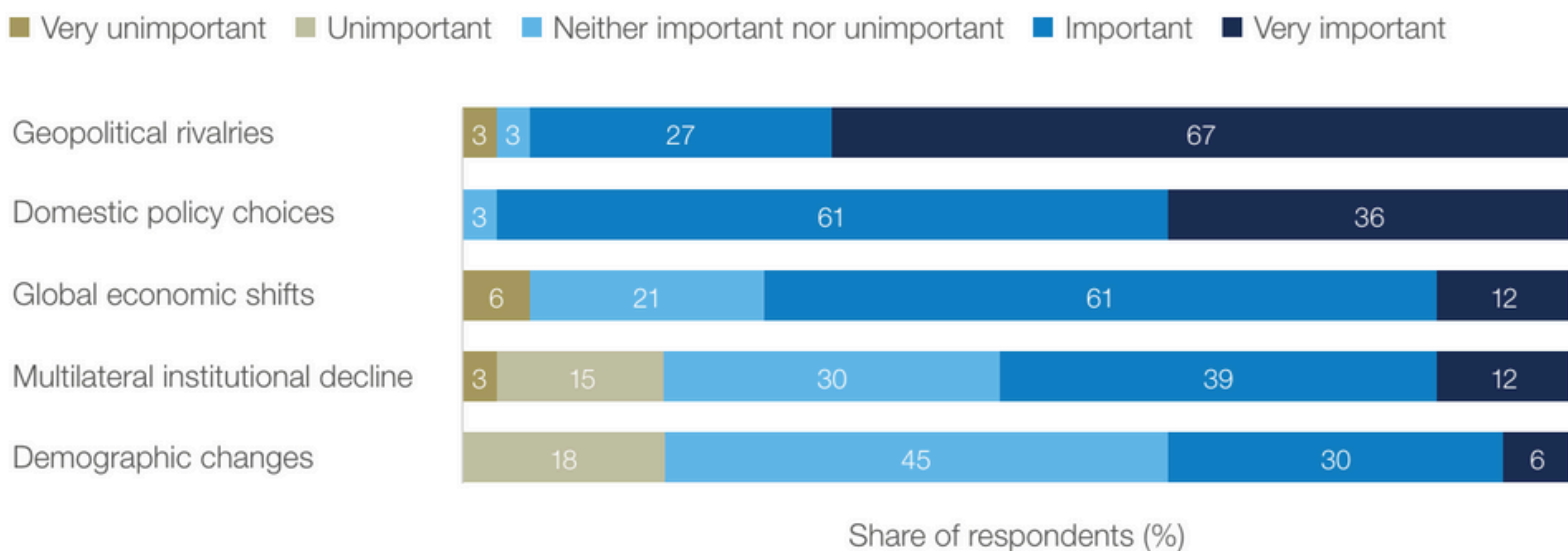
- Shift towards friendshoring and nearshoring to reduce geopolitical risks.
- Optimize logistics using AI-driven supply chain management.

4. Leverage Sustainability & ESG Initiatives

- Align with green energy policies to meet evolving regulations.
- Invest in sustainable business models to attract global investors.

(Source: WEF Chief Economist Outlook 2025 data analyzed by Microsoft Copilot)

To what extent do you think the following factors are important contributors to current levels of global economic fragmentation?



Source: Chief Economists Survey. (2024, November).

Causes & Effects of Economic Fragmentation

The survey responses point to an increasingly complicated and strained global landscape over the next three years: a more bipolar system (79%), with a widening divide between the Global North and South (64%), declining levels of FDI (73%) and a shift towards regional cooperation (58%).

The prospects for global collaboration are diminishing, especially for climate change (81%), while the proportion of respondents expecting the risk of conflict to increase is worryingly high (88%). Increasing global economic fragmentation poses a particular strategic challenge for multinational companies operating across geopolitical and geoeconomic fault lines.

The data highlights the growing challenges of global economic fragmentation, but it also presents opportunities to increase alignment through strategic cooperation. Here's how:

1. Regional Trade Agreements – With FDI declining and regional cooperation rising, countries can strengthen regional trade blocs like the EU, ASEAN, and BRICS+ to maintain economic stability and encourage investment.
2. Supply Chain Resilience – While reshoring and friend-shoring are disrupting global value chains, they also create opportunities for new trade partnerships. Companies can diversify suppliers across multiple regions to reduce risks and maintain efficiency.
3. Climate & Sustainability Collaboration – Despite diminishing global cooperation on climate change, countries can still align on green energy investments and carbon reduction policies to drive sustainable economic growth.
4. Geopolitical Risk Management – Multinational companies are regionalizing operations to navigate geopolitical risks. This shift could lead to stronger intra-regional trade and economic alliances that stabilize markets.
5. Technology & Innovation Partnerships – While fragmentation may limit global innovation, targeted tech collaborations between nations can still drive progress in AI, clean energy, and digital infrastructure.

(Source: WEF Chief Economist Outlook 2025 data analyzed by Microsoft Copilot)

How Bussiness Aversing Fragmentations

Fragmentations or Protectionism is identified in the survey as the factor most likely to drive lasting changes to global trade patterns. However, a number of others feature prominently, including supply chain restructuring (93% of respondents), conflict and sanctions (83%) and national security concerns (77%).

Clearly, there are close interconnections between many of these. For example, national security concerns are an increasingly prominent justification for protectionist trade restrictions, such as US tariffs on Chinese electric vehicles. Conflict can lead to significant supply-chain changes, as was the case following Russia's invasion of Ukraine in 2022. what this data related to the impact of the fragmentations to bussiness.

The complex impact of global fragmentation on businesses, shaping trade patterns, supply chains, and investment strategies. Here's how fragmentation is affecting businesses:

1. Trade Disruptions & Protectionism

- Protectionist policies—such as tariffs and trade barriers—are reshaping global trade flows, forcing businesses to rethink market strategies.
- Companies must navigate shifting trade alliances, as geopolitical tensions push nations toward regional trade agreements.

2. Supply Chain Restructuring

- Reshoring and friend-shoring are becoming more common, with businesses shortening supply chains to reduce geopolitical risks.
- Diversification of suppliers is critical to maintaining operational stability amid conflict-driven disruptions.

3. Investment & Market Strategy

- Foreign direct investment (FDI) is declining, making businesses more cautious about expanding into high-risk markets.
- Companies are regionalizing operations, focusing on core markets to mitigate uncertainty.

4. Sector-Specific Impacts

- Technology & Manufacturing: Protectionist policies, such as US tariffs on Chinese electric vehicles, are reshaping tech and auto industries.
- Energy & Commodities: Geopolitical conflicts—like Russia's invasion of Ukraine—have led to supply chain shifts in energy markets.

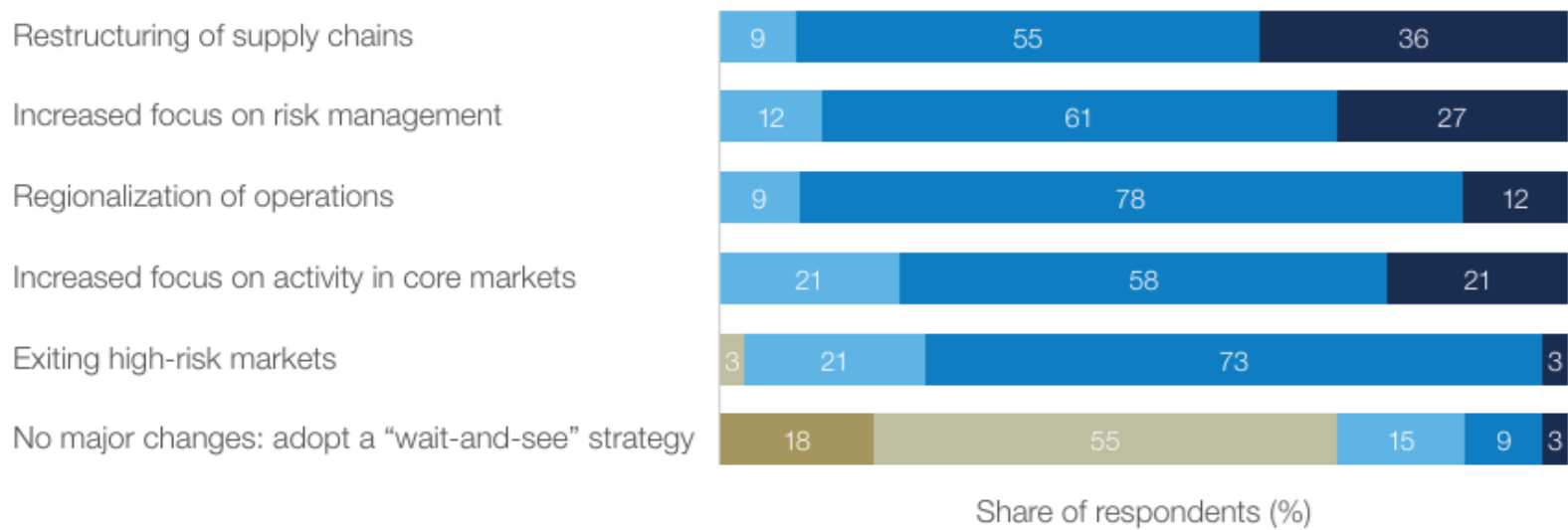
5. Long-Term Business Strategy

- Businesses must adapt to evolving trade policies, ensuring compliance with new regulations.
- Risk management is key—companies should monitor geopolitical developments and adjust strategies accordingly.

(Source: WEF Chief Economist Outlook 2025 data analyzed by Microsoft Copilot)

How do you expect multinational companies to respond over the next three years to global economic fragmentation?

Very unlikely Unlikely Neither likely nor unlikely Likely Very likely



Source: Chief Economists Survey. (2024, November).

Business Priorities in Economic Fragmentation

Businesses navigating global fragmentation must prioritize resilience, adaptability, and strategic foresight in their business continuity planning. Here's how they should approach decision-making:

1. Supply Chain Resilience

- Diversify suppliers across multiple regions to mitigate risks from geopolitical tensions.
- Invest in nearshoring and friend-shoring to maintain operational stability.
- Leverage digital supply chain technologies for real-time monitoring and agility.

2. Regionalization & Market Focus

- Shift towards regional hubs to align with evolving trade policies.
- Strengthen local partnerships to navigate regulatory complexities.
- Focus on core markets where demand remains strong and predictable.

3. Risk Management & Geopolitical Strategy

- Conduct scenario planning for potential economic disruptions.
- Develop contingency plans for high-risk markets.
- Monitor geopolitical developments to anticipate policy shifts.

4. Technology & Innovation Investments

- Invest in automation and AI to enhance efficiency amid labor market fluctuations.
- Strengthen cybersecurity to protect against rising digital threats.
- Explore blockchain solutions for secure and transparent transactions.

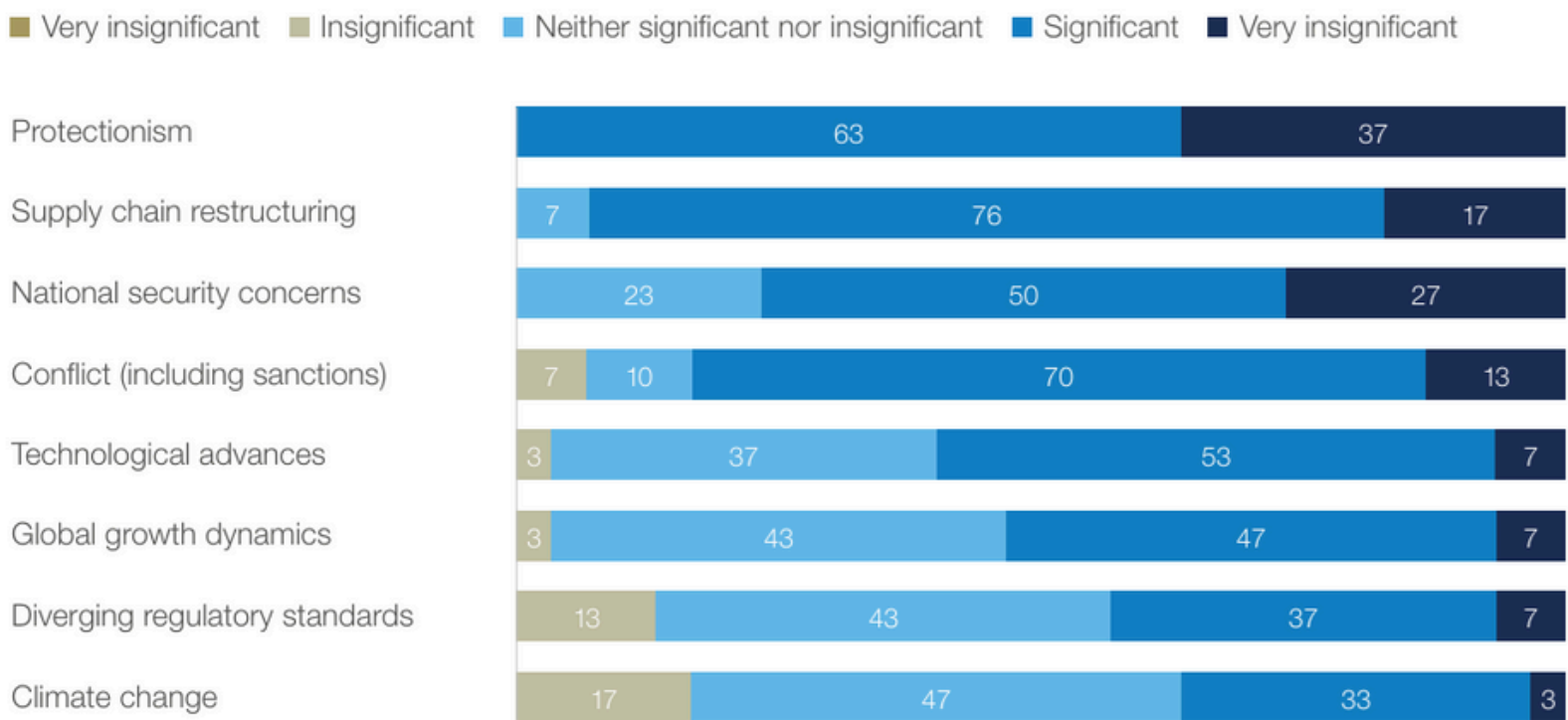
5. Sustainability & ESG Alignment

- Align with green energy initiatives to meet evolving regulatory standards.
- Prioritize ethical sourcing to maintain brand reputation.
- Adapt to climate-related policies that impact global trade.

6. Financial & Capital Strategy

- Maintain liquidity buffers to withstand economic volatility.
- Optimize capital allocation towards stable and high-growth sectors.
- Explore alternative financing models to reduce dependency on traditional markets.

Over the next three years, how significant do you think the following factors will be in causing durable changes to trade patterns?



Navigating Economic Governance

Almost all the respondents are significantly sure that the next regional economic trends will be more fragmented. The protectionism that are sets by the government was mainly for the matters of handling what is perceived as national security threats, and to navigate the situations amid the potentials of emerging conflicts.

A large majority of chief economists (82%) expect a greater regionalization of trade over the next three years. This echoes the trend of trade shifting towards geopolitically aligned countries, which research suggests could exert a significant drag on growth. The latest available data, relating to the third quarter of 2024, point to a continuing trend of geopolitical friendshoring, albeit at slightly reduced levels, while the regional concentration of trade has begun to decline more prominently.

A more well-established trend is the gradual shift in the composition of trade from goods to services, which 82% of respondents expect to continue over the next three years. The value of merchandise exports is still about three times that of services exports, but services are growing slightly more rapidly. Between 2009 and 2023, the value of merchandise exports increased by 89% to \$23.8 trillion, while services exports increased by 116% to \$7.9 trillion.

The solutions can be relied upon the efforts to creates more globally aligned economy data and supply chain trade simultaneous informations that requiring global supply chain restructuring, and creating the needs to diverging effective regulatory standards. This will soon also ignites the global capabilities to enhance technological advancements, and creating more economic informations interconnectedness.

The interactivities of data aligning concerning the supply chain traffics, supply chain volumes that are being logistically transported globally can helps many regions to overcome their demanded supply to support the operations and productions continuity and simultaneous manufacturing and resolving the global matters of industrial resource scarcities.