



With only days to go until fireworks light up the Sydney skyline to usher in the new year, we want to thank you for your continued partnership that has helped to power commerce and empower our communities in another rollercoaster year. In this edition, we're announcing a new partnership that will make cyberspace safer and sharing factors shaping the speed and path of economic growth for the year ahead. Till then, wishing you and yours a joyous holiday season! We look forward to reconnecting with you in 2023.

#### SECURING CYBERSPACE





## Cyber Alliance: Mastercard-NTU Joint Lab Inked

Nanyang Technological University, Singapore (NTU) and Mastercard are joining forces to expand Asia Pacific's cybersecurity ecosystem and create jobs in the fast-growing sector. Together we'll train and re-skill cyber talent and identify projects for scientific R&D around cybersecurity and digital trust.

More on this →

#### **ECONOMIC INDICATORS**





# TV Talk: Inflation Expectations & Spend Trends

Have higher prices curbed revenge spending? David Mann, Chief Economist APMEA, reveals the forces driving inflationary pressures, and where consumers are trading down and shopping around to continue prioritizing spending on experiences.

Watch CNBC Squawk Box →

#### **ECONOMIC INDICATORS**





#### Mastercard Economics Institute: 2023 Outlook

Reopening euphoria continues to dominate as border restrictions are eased across Northeast Asia. Yet, in the face of higher prices, how are consumers balancing between wants and needs? Find out how the travel rebound, rising interest rates, and shifts in consumer preferences will set the tone for the global economy in 2023.

Download the report →



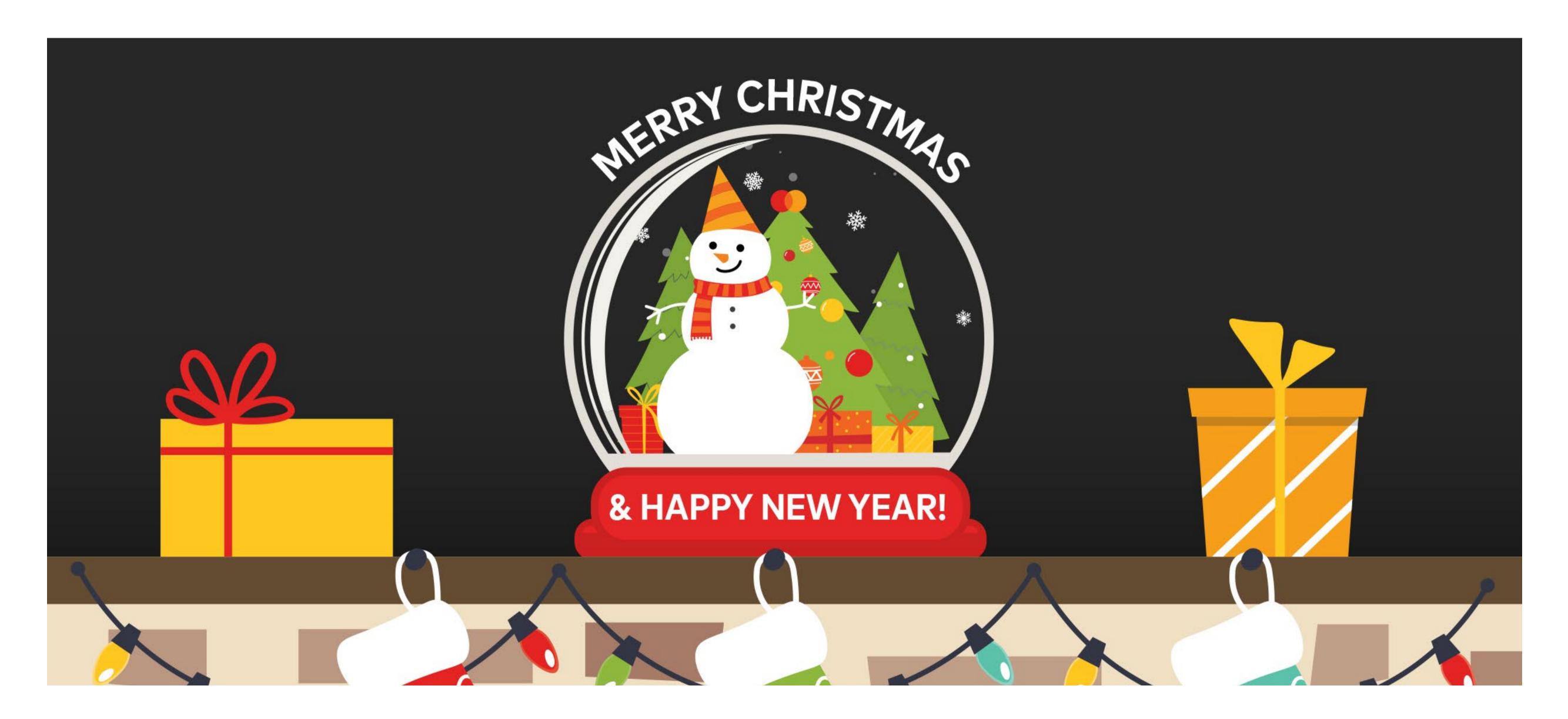
### Beyond Credit Cards: Driving a Digital Asia

"Innovation — in the last four to five decades — has primarily been a Western-centric model, but this is dramatically changing with Asia leading at the forefront of digital economies," said Ari Sarker. He discusses Asia's digital leapfrog, how technology is driving financial inclusion, opportunities in the region and more.

Catch the replay →

#### **SEASON'S GREETINGS**









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