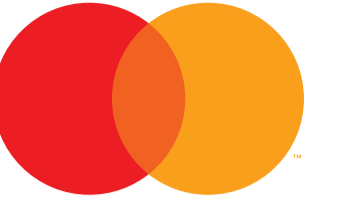
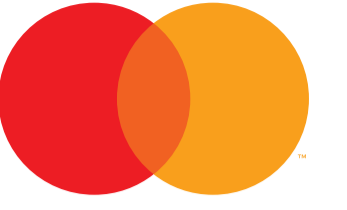


Asia Pacific Spotlight





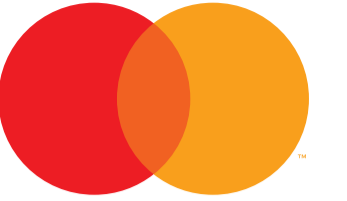
In the fast-paced world of payments technology, we're adapting to disruption while simultaneously reimagining the future as agents of change. In this issue we invite you to go on a journey of discovery and inquiry with us. From embracing the excitement of new beginnings and enabling the transformation of Asia's economies through e-wallets, to navigating the (no longer) new normal or exploring the edge of quantum marketing, we examine what it takes to thrive, despite the odds.



Priceless Impact: Thank You Ajay Banga

Following a successful decade as CEO, Ajay Banga, now Executive Chairman, will retire at the end of this year. Ajay's strategic and cultural vision was instrumental in transforming Mastercard into the company it is today. In the words of CEO Michael Miebach: "More than 10 years ago, Ajay had a bold vision that Mastercard could be something greater. He redefined how we thought of and interacted with customers, governments and partners. It was his courageous focus on financial inclusion that allowed us to have a greater impact on millions of people around the world. All of this – and more – inspired us to do better." We look forward to building on the extraordinary foundation that Ajay leaves behind and making him proud in the coming years.

[More on this →](#)



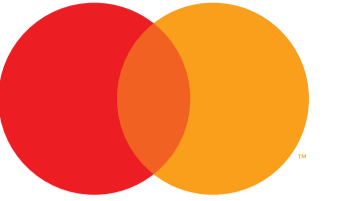
Rama Sridhar

Executive Vice President
Digital & Emerging Partnerships and New Payment Flows
Asia Pacific

How Digital Wallets Boost Asia's Economic Might

The e-wallet economy in Asia is revolutionizing digital finance, transforming how consumers and markets operate, empowering businesses and boosting financial inclusion. Rama Sridhar examines the factors propelling the growth of e-wallets and how the wallet economy in Asia differs from the model developed in the West.

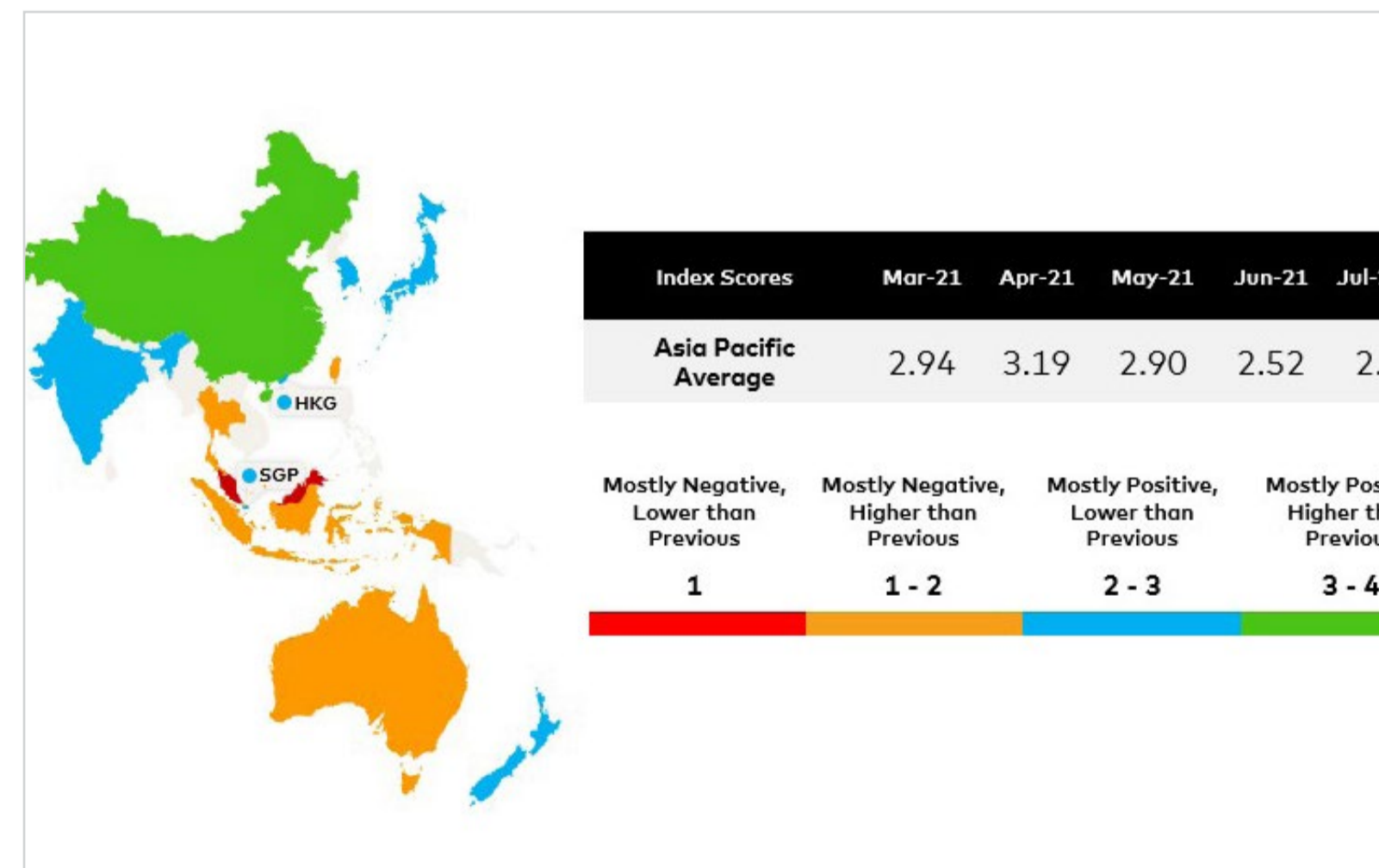
More on this at
[Financial Times →](#)



The Story Told by Spending Patterns

It's no secret that the pandemic upended daily life, but a deep dive into spending behavior offers detailed insights into exactly what's changed. Speaking with growthcurv, Matthew Driver outlines key trends we've observed and how they're likely to shape the future of commerce.

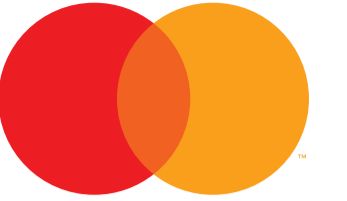
[Tune in for the discussion →](#)



Asia Pacific Consumer Retail Barometer

The AP average declined for a third consecutive month, despite upticks in Northeast Asia and India that were insufficient to counter further falls in Southeast Asia and Australia. Notably, consumer confidence was weakest while retail sales was strongest.

[Download the Barometer →](#)



IN CONVERSATION PODCAST

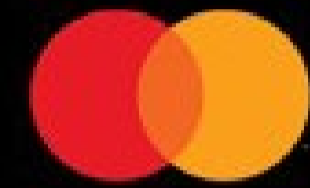
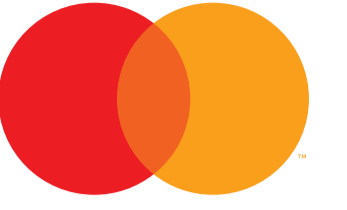
WITH HOST
Safdar Khan
Division President, Southeast Asia
Emerging Markets, Mastercard

AND
Dr Dennis Khoo
Author of
Driving Digital Transformation

Podcast: How to Drive Digital Transformation

The digitization of commerce and changing consumer demands, accelerated by the pandemic, are pushing banks and FIs to make big changes to their operations. Join this discussion on smart strategies for businesses undertaking major digital initiatives.

[Listen now →](#)



Quantum Marketing

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RAJA RAJAMANNAR

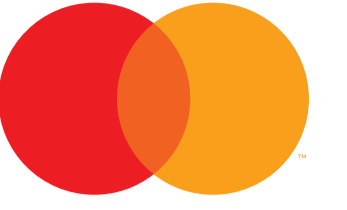
Chief Marketing & Communications Officer



Level Up: Marketing in an Age of Disruption

Emerging technologies, tectonic cultural shifts, and the importance of purpose—a few of the pressures facing marketers today and the inspiration behind the creation of the [Mastercard Marketing Institute](#). Led by Raja Rajamannar, bestselling author of *Quantum Marketing* – now available in Korean and coming soon in Chinese, Thai and Vietnamese – this certification course prepares marketers with actionable frameworks and the resources needed to compete amidst industry-wide disruption.

View this on-demand crash course on Quantum Marketing →



Join Us: Reimagining Economies for Inclusion

Hear from leaders across sectors about how shifting demographics, circumstances, and technologies affect the growth, security and prosperity of our communities. Tune in for this virtual summit presented by The Mastercard Center for Inclusive Growth and the Aspen Institute.

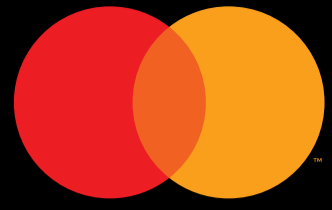
Registration is free →



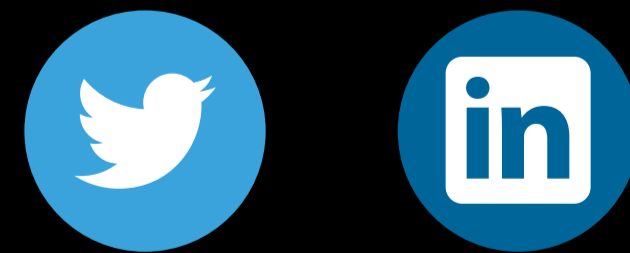
Designing Sustainable Commerce

September saw two milestones: the launch of a Sustainability Innovation Lab which will spearhead development of environmentally conscious digital solutions, and our Sustainable Materials Directory recognized in Business Intelligence Group's [Sustainability Awards](#).

More about the Lab →



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