

Disruptive Innovation

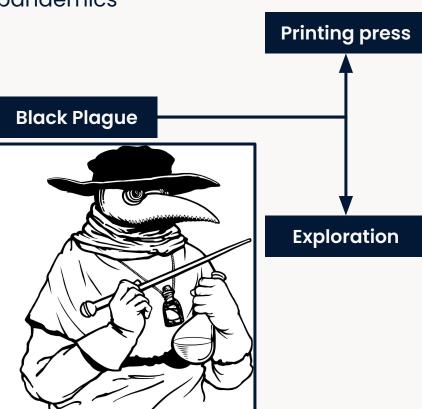
Introducing a new model for rapid post-pandemic Government digitalization

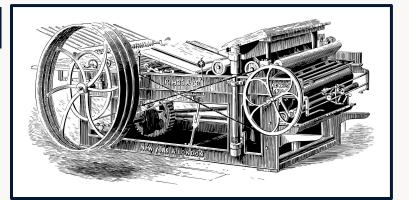
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Innovation follows pandemics

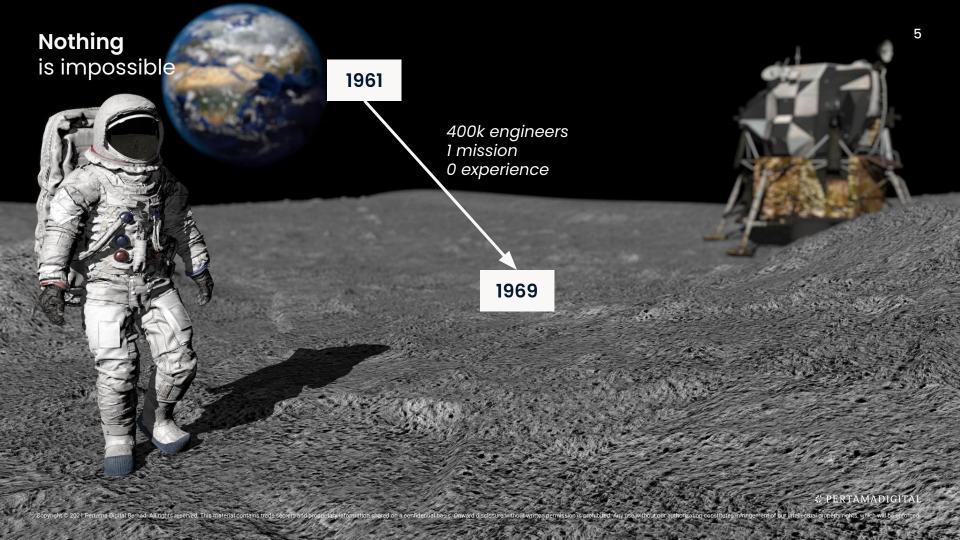






THE BEST WAY
TO PREDICT
THE FUTURE IS
TO CREATE IT

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Total data volume worldwide 2010 to 2025



Riding the waves of change with agility

Travels at 40 km/h

20 minutes to change direction



Travels at 160 km/h

100% agile

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Innovation is proactivity

Ask not what your country can do for you.

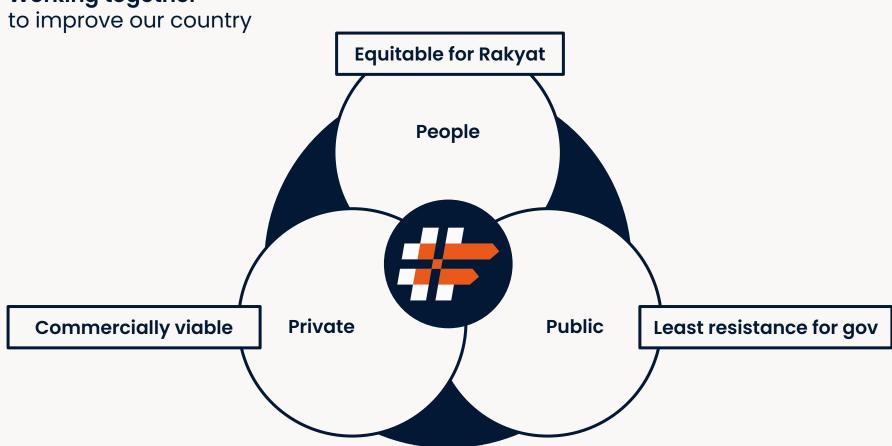
Ask what you can do for your country.

President John F. Kennedy



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Working together







Disruptively innovative event occurred

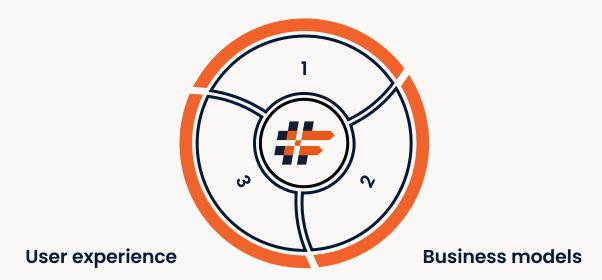




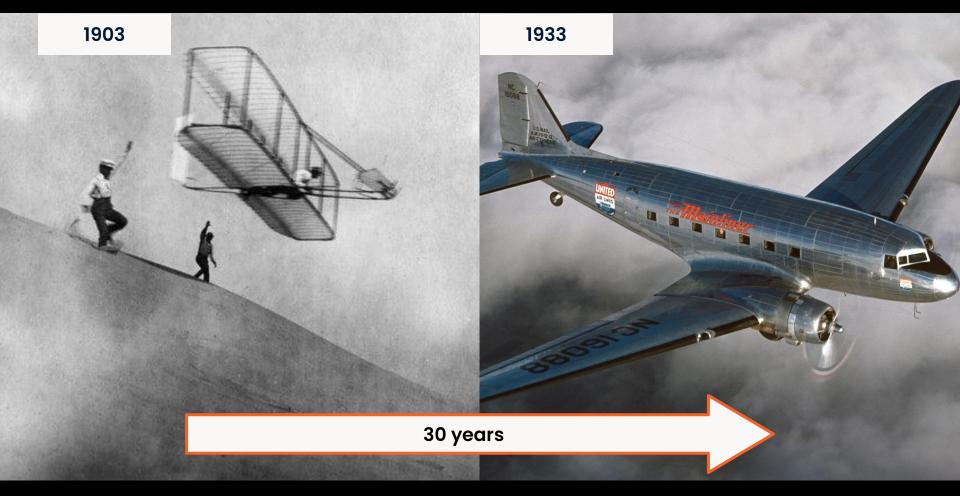


Our **disruption** recipe

Mindset, culture and perspective



We get what we incentivize.

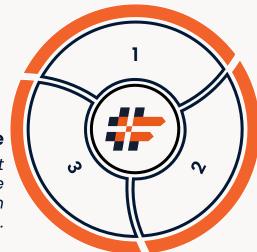




Our **eJamin** recipe

Mindset, culture and perspective

Brought together public and private sector to focus on overcoming obstacles in order to meet Rakyat's bail payment expectations.



User experience

Delightful, inclusive digital payment experience for the Rakyat in their time of need, resulting in strong adoption from all corners of Malaysia.

Business models

No impact on public budget; eJamin is commercially independent and viable. Compensation directly linked to product performance.

We get what we incentivize.



The future we will create with you

Rakyat **Enhanced Better** benefits from Govtech **Govtech** is solutions, digital innovators attracts the new deployed preparedness venture competing in fintech quicker, at for future capital the govtech lower costs calamities space

