



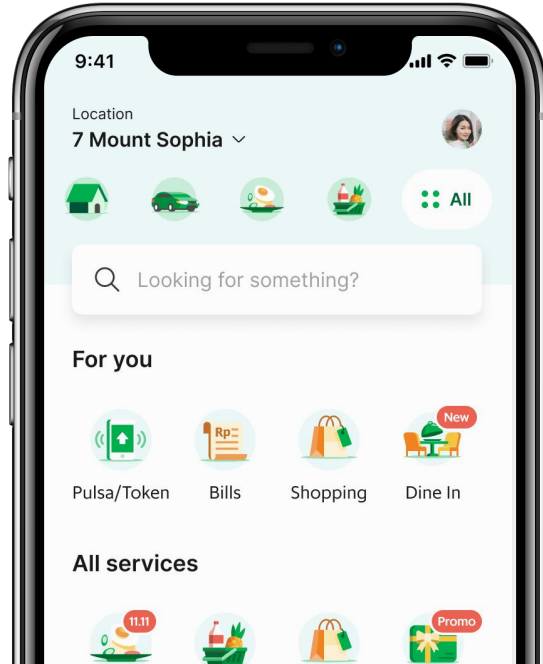
Enabling MSMEs in the digital era

Grab's Perspective on Data issues in AI and E-Commerce

Brendan Chia

Head, Regional Public Affairs (Policy)

Grab is a leading superapp in Southeast Asia offering Mobility, Deliveries and Financial Services



Mobility



Taxi Car Share/Hitch JustGrab Bike

Deliveries



Express Food Mart Grocery

Financial services



Payments Insurance Lending Rewards Digital Banks

Enterprise and new initiatives



Gifts Ads Defence Business Maps

From a ride-hailing app to a central part of millions of lives everyday across Southeast Asia

2012/13

1

Country

2024

8

Countries

1

City

800+

Cities

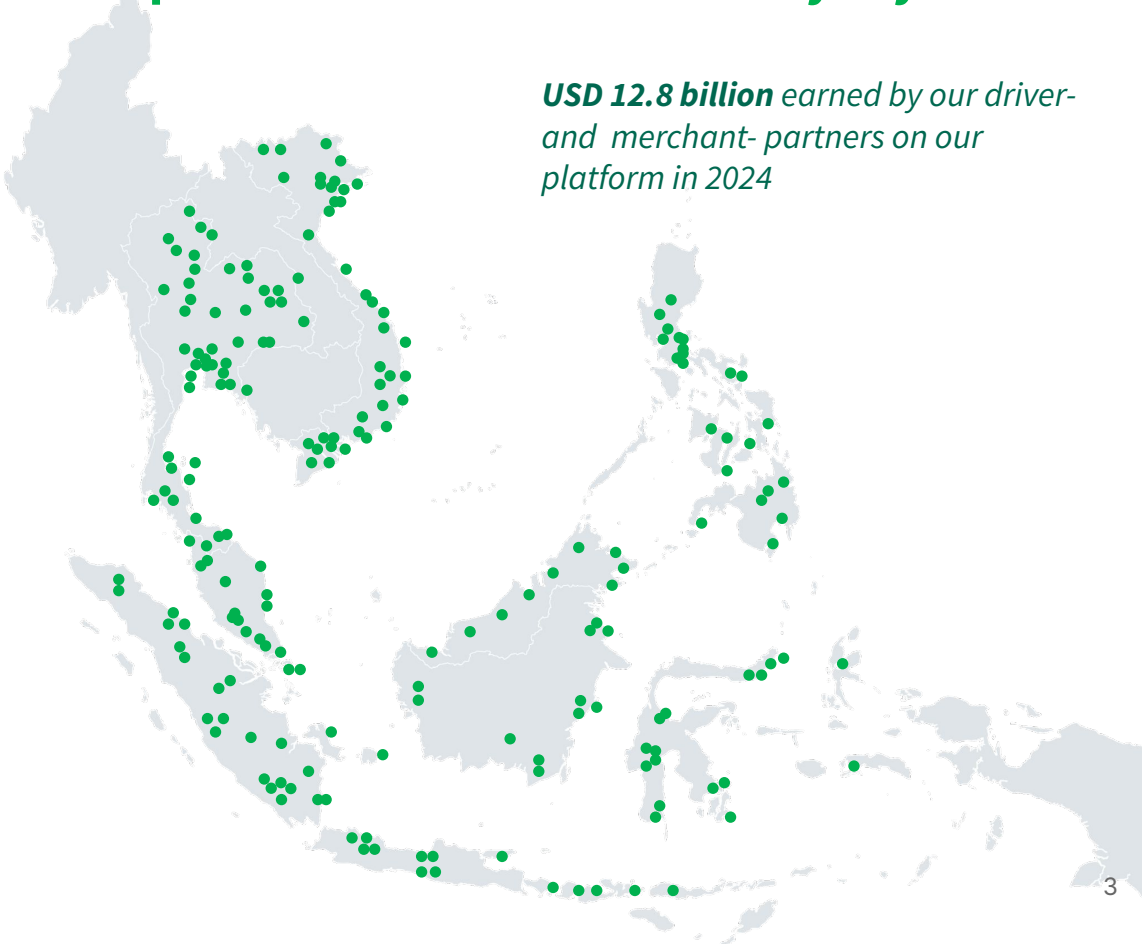
<11k

Monthly Transacting Users

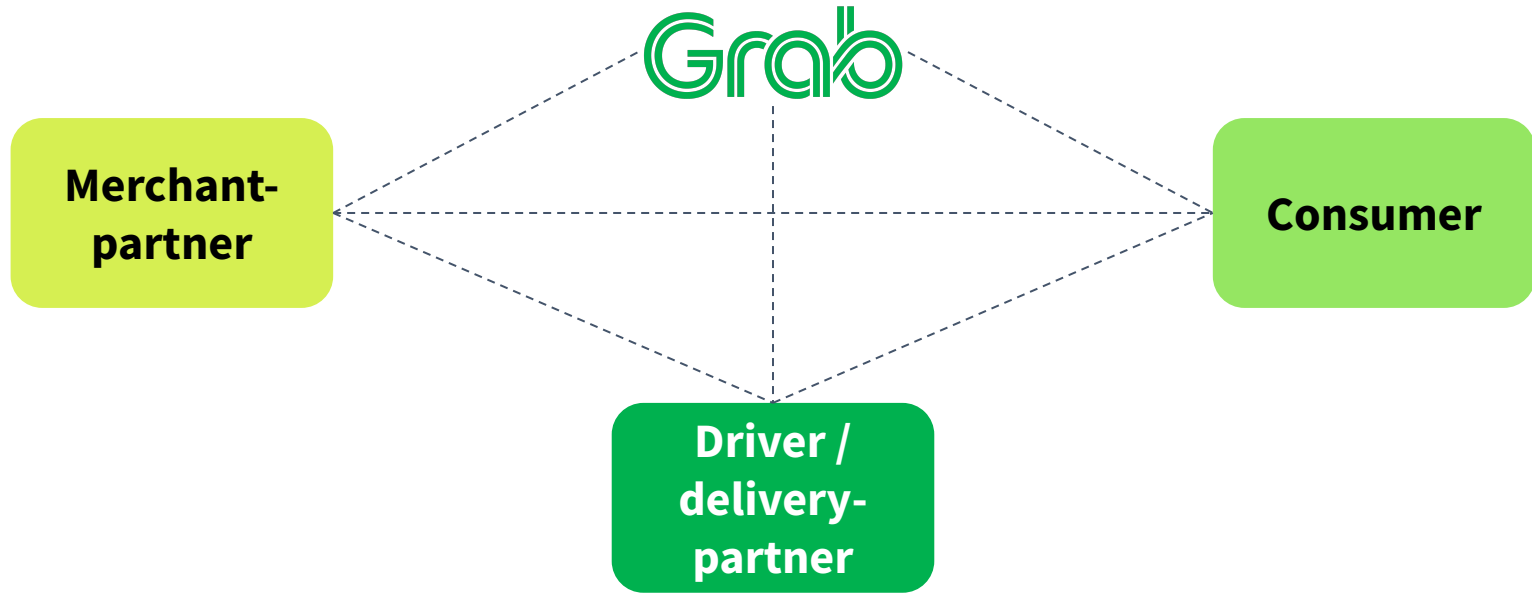
46m

Monthly Transacting Users

USD 12.8 billion earned by our driver- and merchant- partners on our platform in 2024



Our business model is a platform marketplace connecting consumers, driver- & delivery-partners, and merchant-partners



The platform economy has brought benefits to consumers, workers and small businesses



Consumer convenience
Easy access to products and services at the click of a button



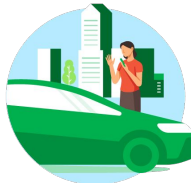
Flexibility for workers
>70% of Grab's driver-partners joined due to flexibility²



Creates income opportunities
Grab reduced unemployment in the Philippines by ~1.5%¹



Breaking Barriers for Equal Opportunity
135,000 Partners With Disabilities (PWDs) and women driver-partners earned an income through Grab in 2024³



Benefits for MSMEs
Digital platforms help millions of MSMEs sell products and grow: 600,000 merchants onboarded in 2024³

¹<https://uap.asia/news/uap-study-shows-how-grab-philippines-drives-economic-growth/>

²ILO, 2018. *Women and men in the informal economy: a statistical picture (third edition)*

³Grab ESG Report 2024

Grab facilitates the digitalization of MSMEs and leverages AI that provides them with a competitive advantage

Grab simplifies digital onboarding for MSMEs, equipping them with the skills to succeed.



Digital onboarding

Giving small, offline businesses an instant digital storefront and access to a vast online customer base



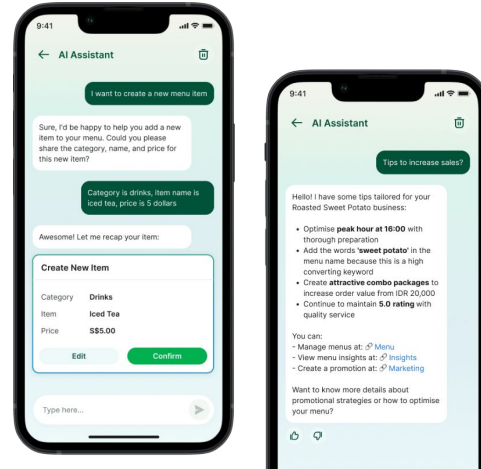
Targeted upskilling

Through GrabAcademy, we facilitate access to diverse upskilling opportunities in high-demand skills

We embed AI directly into the merchant app to give MSMEs a competitive edge

AI Merchant Assistant

A 24/7 “business advisor” in their pocket - help merchants with product descriptions, create menu etc.





Shahjahan, 62 tahun

Pasar Chowrasta di GrabMart

#TechUntukSemua

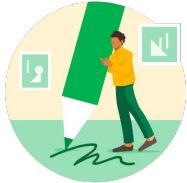
GrabForGood



Our approach to data governance at Grab



We are **committed to complying with all relevant data protection laws**, such as the PDPA, in all markets where we operate



Privacy is embedded into the design and development of every new product and feature from day one.



We collect and use data with consent and for clear purposes: to **provide and improve our services, ensure the safety and security of our platform**, and for R&D to **create better user experiences**.

Our approach to AI governance at Grab



AI Ethics Principles

Promote benefits to society

Transparency

Safety & reliability

Fairness & Inclusion

Privacy and security

Human centricity

Accountability



AI Risk Framework

Supporting reliable and accurate decisions

Strengthening cybersecurity measures

Respecting intellectual property & legal boundaries

Protecting data privacy

Upholding accountability & ethical standards



Operations

Organizing learning sessions to Grab employees on AI risks

Providing channels for teams to assess risks when using AI

Ownership of managing risks, beyond relying on risk departments or experts

Free cross-border data flows critical for us to continue enabling MSMEs regionally

Enabling cross-border data flows (CBDF) reduces costs, improves data security and promotes innovation



Reduce cost: Localisation increases computing costs by ~30-60%¹

Improve data security: Build redundancy via distributed data storage infrastructure

Promote innovation: Enable product development and rollout across markets

1: [Report](#) on "Quantifying the Cost of Forced Localization" by the Leviathan Security Group

We should support frameworks that ***enable the secure and free flow of data across borders,*** protecting privacy while fostering innovation

AI governance approaches that balance protection with promotion of innovation critical so we can leverage benefits of AI

Maintaining a balanced, risk-based approach to AI



We are committed to
***harnessing the potential
of AI*** for public good



We want to ***strike a balance
between innovation
and safety***



AI safety is a
shared responsibility

We should continue to foster a ***pragmatic, consultative, innovation-friendly*** environment for AI governance.

Thank you