

REAL INNOVATION STARTS WITH PEOPLE.

DATA AND INTELLIGENCE MAKE IT MEANINGFUL.

MSMB DESK Digital Ecosystem | Human-centric • Data-informed • Ecosystem-enabled

A connected innovation environment designed to help micro, small and medium businesses move from fragmented technology adoption to coordinated digital capability. It brings together business needs, technology providers, data insight and regional expertise in one collaborative ecosystem.

A DIFFERENT WAY TO ENABLE DIGITAL PROGRESS

Transformation starts with a business challenge—not a product catalogue. The ecosystem helps identify the need, connect relevant capabilities and support adoption in manageable steps.

HOW THE ECOSYSTEM CREATES VALUE

UNDERSTAND

Discover business priorities, workflows and opportunities before recommending technology.

CONNECT

Coordinate suitable applications, specialists, service providers and regional partners.

ENABLE

Support practical adoption through modular services, guided onboarding and continuing assistance.

THE PROMISE

A connected path from business need to relevant capability, supported adoption and continuous improvement.

FROM BUSINESS NEED TO BUSINESS VALUE

01 DISCOVER

Understand the business priority and desired outcome.

02 MATCH

Identify suitable services, expertise and partners.

03 ENABLE

Coordinate access, onboarding and practical adoption.

04 IMPROVE

Use feedback and operational insight to guide next steps.

ILLUSTRATIVE BUSINESS SCENARIO

A small business wants better visibility of daily operations. The ecosystem can help clarify the requirement, identify an appropriate digital service and connect the business with a capable delivery partner. The service can then be reviewed and refined as needs evolve.



A DIGITAL ECOSYSTEM, NOT JUST A SOFTWARE MARKETPLACE

A collaborative operating environment connecting business needs, technology capability and distributed expertise.

VISION AND MISSION

VISION

Make relevant, intelligent and affordable digital capabilities more accessible to MSMEs through a connected ecosystem.

MISSION

Connect technology innovators, domain experts, consultants and regional partners so businesses can discover, adopt and evolve useful digital services.

FOUR CONNECTED ECOSYSTEM ENGINES

ESaaS · SERVICE EXPERIENCE

Connect business requirements to digital services and ongoing enablement.

DELS · LICENSING & ACTIVATION

Organise service definitions, licensing, subscription entitlements and access activation.

DMS · DISTRIBUTED MARKET DEVELOPMENT

Connect local business needs with relevant capabilities through partner relationships.

DATA-LED IMPROVEMENT

Use operational insight and customer feedback to guide service evolution.

HOW VALUE FLOWS

Business need › **Capability match** › **Partner delivery** › **Business value**



THE MSME DIGITAL ADOPTION GAP IS AN OPPORTUNITY FOR INNOVATION

The challenge is often not a lack of technology. It is finding the right solution, fitting it to existing operations and accessing support when it is needed.

BARRIERS THE ECOSYSTEM IS DESIGNED TO ADDRESS

COST & COMPLEXITY

Upfront costs, multiple subscriptions and implementation effort can slow adoption.

FRAGMENTED TOOLS

Disconnected applications and providers create isolated workflows and incomplete visibility.

LIMITED EXPERTISE

Smaller businesses may not have dedicated teams to assess, integrate and maintain systems.

DISTANT SUPPORT

Businesses need accessible guidance from people who understand their sector and local context.

DATA DISCONNECTION

Scattered records make it harder to identify patterns and make informed decisions.

CHANGE CAPACITY

Adoption must be progressive and aligned with available time, skills and resources.

A PRACTICAL RESPONSE

Start with one priority › **Select relevant tools** › **Connect support** › **Grow over time**

THE OUTCOME

Technology should fit the business. Begin with a meaningful operational need, build confidence and extend capability as readiness grows.



HUMAN-CENTRIC. INTELLIGENCE-DRIVEN. CONTINUOUSLY EVOLVING.

Innovation is meaningful when it improves how people work and businesses make decisions. Human needs guide the process; data helps build understanding.

THE INNOVATION CYCLE

01 · LISTEN & UNDERSTAND
Engage owners, employees, customers and partners to identify operational challenges and desired outcomes.

02 · INTERPRET INFORMATION
Use relevant business information to identify patterns, bottlenecks and opportunities.

03 · ORCHESTRATE CAPABILITIES
Match needs with suitable applications, integrations, automation, analytics or AI capabilities where appropriate.

04 · ENABLE ADOPTION
Support implementation through onboarding, training, local assistance and feedback.

05 · LEARN & IMPROVE
Review outcomes and refine the service experience as business needs evolve.

ONE CONTINUOUS IMPROVEMENT LOOP

Listen › Understand › Connect › Apply › Measure › Improve

IMPORTANT DISTINCTION
Analytics, automation and AI are capability options to be integrated where suitable; the brochure does not imply that every capability is already deployed.

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ESaaS: A NEW SERVICE EXPERIENCE FOR BUSINESS TECHNOLOGY

Ecosystem-Enabled IT as a Service (ESaaS) is the service-delivery philosophy of MSMB DESK Digital Ecosystem. It connects business requirements, digital capabilities, licensing and distributed partners.

FIVE PILLARS OF THE ESAAS APPROACH

1 · TECHNOLOGY AS A SERVICE

Access business applications and digital capabilities as services, from operational tools to industry-specific solutions.

2 · LICENSING & SERVICE ENABLEMENT

Use DELS to organise service definitions, subscription entitlements, partner participation and activation.

3 · DISTRIBUTED MARKET DEVELOPMENT

Use DMS to bring local relationships and market understanding closer to the businesses served.

4 · COLLABORATIVE DELIVERY

Connect technology providers, domain experts, consultants and implementation partners.

5 · MODULAR & SCALABLE ADOPTION

Begin with a defined need and extend digital capabilities as priorities and readiness evolve.

A CUSTOMER JOURNEY

Discover › **Select** › **Activate** › **Adopt** › **Improve**

SERVICE PRINCIPLE

Make digital capability easier to discover, access, adopt and grow—without requiring every business to undertake a large transformation at once.

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A CONNECTED ECOSYSTEM: FIVE LAYERS, ONE SHARED PURPOSE

The ecosystem aligns governance, technology, partners and customers. Each layer has a distinct role; value emerges when they work together around business outcomes.

THE FIVE CONNECTED LAYERS

ECOSYSTEM CORE
Direction • governance • shared framework

TECHNOLOGY & DATA
Applications • APIs • integrations • insight

PARTNER NETWORK
Technology • domain • regional • service

MSME CUSTOMER
Needs • workflows • adoption • feedback

BUSINESS OUTCOMES
Access • capability • visibility • improvement

HOW VALUE MOVES THROUGH THE LAYERS

Customer needs inform service selection. Technology and data capabilities support the solution. Partners enable access and delivery. Feedback helps the ecosystem improve.



DELS: THE LICENSING & SERVICE-ENABLEMENT ENGINE

The Distributed Enterprise Licensing System (DELS) is intended to connect service definitions, licensing arrangements, subscription entitlements, partner participation and customer access.

WHAT DELS IS DESIGNED TO ENABLE

SERVICE DEFINITIONS

Organise services and packages with clear scope and access conditions.

LICENSING & ENTITLEMENTS

Associate selected services with agreed licence terms and subscription rights.

PARTNER PARTICIPATION

Support authorised partners in offering, onboarding or assisting with selected services.

SERVICE ACTIVATION

Connect a customer's selection to the provisioning and activation process.

INTEGRATION & EXTENSIBILITY

Allow for additional applications, APIs and complementary capabilities as requirements evolve.

ILLUSTRATIVE SERVICE JOURNEY

Business need › **Discover** › **Select** › **Licence** › **Enable** › **Support**

IMPLEMENTATION STATUS

DELS provides the proposed connective framework. Exact technical controls, workflows and integrations remain subject to the approved specification and implementation.



DMS: DISTRIBUTED MARKET DEVELOPMENT, POWERED BY PEOPLE

Distributed Marketing Strategy (DMS) is the ecosystem's market-development approach. It connects local business needs with relevant digital capabilities through a collaborative partner network.

A COLLABORATIVE MARKET NETWORK

MSMB DESK DIGITAL ECOSYSTEM

Shapes the shared proposition, partner framework, service catalogue and ecosystem direction.

TECHNOLOGY INNOVATORS

Contribute products, engineering expertise, integrations and implementation capabilities.

REGIONAL ECOSYSTEM PARTNERS

Bring local market insight, relationships and access to business communities.

CONSULTANTS & RESELLERS

Discover requirements, guide service selection, coordinate onboarding and maintain engagement.

MSME CUSTOMERS

Define priorities, adopt relevant services and share feedback for continuous improvement.

THE DMS OPERATING LOOP

Local insight › **Need discovery** › **Capability match** › **Partner support** › **Feedback**

THE DMS PRINCIPLE

Start with the customer's business challenge—not with a product catalogue. Local relationships connect real demand with relevant capability.

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A COLLABORATIVE BUSINESS MODEL BUILT FOR ECOSYSTEM GROWTH

The model brings together technology capability, market access and local service delivery. Commercial participation may include licensing, subscriptions, implementation services and mutually agreed revenue-sharing arrangements.

PARTNER ROLES AND CONTRIBUTIONS

TECHNOLOGY PARTNER

Engineering, architecture, cloud services, integrations and technical support.

ECOSYSTEM GROWTH PARTNER

Partner development, strategic relationships and ecosystem expansion.

REGIONAL / RESELLER PARTNER

Customer discovery, local engagement, sales coordination and onboarding.

SERVICE / DOMAIN PARTNER

Industry-specific applications, APIs, implementation and complementary expertise.

ILLUSTRATIVE 2030 ARR SCENARIO

The figures below are carried forward from the earlier scenario. They are illustrative inputs, not independently verified market facts or a forecast.

315.42M

Source market-size figure; scope and reference year require validation.

220.79M

Estimated addressable market figure; methodology requires validation.

0.50%

Illustrative penetration applied to the addressable-market figure.

~1.104M

Potential customers: 220.79M × 0.50%.

US$240 / year

Assumed annual recurring revenue per customer.

~US$264.95M

Illustrative ARR: ~1.104M × US$240 per year.

The 2030 ARR scenario is illustrative and subject to independent validation of market assumptions, customer adoption, pricing, revenue potential and operational scalability.

COMMERCIAL GOVERNANCE

Agree partner roles, customer ownership, service responsibilities, support obligations and revenue-sharing terms transparently before onboarding.



THE FUTURE OF TECHNOLOGY IS DEFINED BY WHOM WE EMPOWER.

PEOPLE FIRST. INTELLIGENCE-DRIVEN. ECOSYSTEM-ENABLED.

MSMB DESK Digital Ecosystem is built on a simple conviction: innovation begins by understanding people, becomes more powerful through data-informed insight and creates lasting value when capabilities are connected through collaboration.

AN INVITATION TO BUILD WHAT COMES NEXT

We invite technology innovators, business leaders, domain experts, regional partners, consultants and MSME stakeholders to contribute their capabilities and relationships to a more accessible, intelligent and collaborative digital future.

EXPLORE A PARTNERSHIP

TECHNOLOGY PARTNER

Contribute engineering, products, integrations or technical expertise.

REGIONAL ECOSYSTEM PARTNER

Build local relationships and support business discovery.

CONSULTANT / DOMAIN PARTNER

Bring sector knowledge, advisory capability and implementation support.

CONNECT WITH US

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OUR COMMITMENT

Make digital capability easier to discover, more practical to adopt and more valuable through collaboration.