

# Empowering Lives, Bridging Digital Divides

Pertama Digital Berhad Annual Report **2024**

*Laying the Foundations in 2024, Executing the Vision in 2025*



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Overview of the Year

This Annual Report marks a year of quiet strength for Pertama Digital Berhad – **a year focused on laying the strategic and financial foundations for meaningful execution in 2025.** With significant funding secured and key acquisitions structured, 2024 was a period of preparation, alignment, and consolidation.

We streamlined operations, deepened partnerships, and sharpened our product focus – all in service of expanding our impact through inclusive, rakyat-first digital solutions. Guided by our mission *For the Rakyat, By the Rakyat*, we move forward with clarity, resilience, and purpose.





# Our Story: Bridging the Digital Divide One Step at a Time

**Digital For All:** Bridging gaps and creating equal opportunities – one solution at a time.



# Pertama Digital Berhad: Empowering the Rakyat Through Human-Centred Innovation

## Laying the Foundations for a More Inclusive Digital Malaysia



*Our Story: Building a Malaysia Where  
No One is Left Behind*

At Pertama Digital, we believe in serving all Malaysians – not just with technology, but with empathy and intent.

**In 2024, we focused not on loud headlines, but on quiet progress - streamlining operations, refining our product focus, and building stronger foundations to scale national impact.**

Guided by our mantra, *"For the Rakyat, By the Rakyat,"* we remain committed to **designing inclusive, human-first digital solutions that reduce complexity and widen access.**

Whether it's easing legal burdens with eJamin, encouraging children to save with KOCEK, or empowering small traders through BizKecil- we exist to solve real problems for real people.

Our approach is rooted in addressing today's challenges while building the foundation for a better tomorrow. Quick fixes and lasting impacts are two essential pillars of our strategy.

While 2024 was a year characterised by deliberate consolidation and strategic groundwork behind the scenes, 2025 heralds a shift to bold execution – bringing our plans to life, scaling impact, and driving visible outcomes for all Malaysians.



## Solutions that Stick: Designed for Impact, Built for the Future

At Pertama Digital, every product begins by solving a pain point. But that's only the start. What we build creates systems that last – delivering compounding benefits to the rakyat, institutions, and the nation.

### eJamin Advancing Due Process



#### The Quick Fix:

**eJamin** was designed to reduce the time it takes to post bail – from three hours to just fifteen minutes. It eliminated courthouse queues, manual paperwork, and the need for physical cash payments. With a few taps, justice became more accessible.

#### The Lasting Change:

From a functional fix, eJamin became a judicial infrastructure upgrade. It is now embedded in 192 courts across Malaysia, with over RM1 billion in bail transactions processed.

Its next phase involves integration with Syariah courts and the development of AI-powered legal tools – creating a fairer, faster, and more inclusive legal system.

### KOCEK Revitalising Currency Circulation



#### The Quick Fix:

**KOCEK** was created to solve a simple but widespread problem – what to do with the piles of forgotten, unused coins sitting idle in Malaysian homes. By converting these coins into instant digital credit, KOCEK gave people a seamless way to reclaim value, turning physical sen into spendable funds.

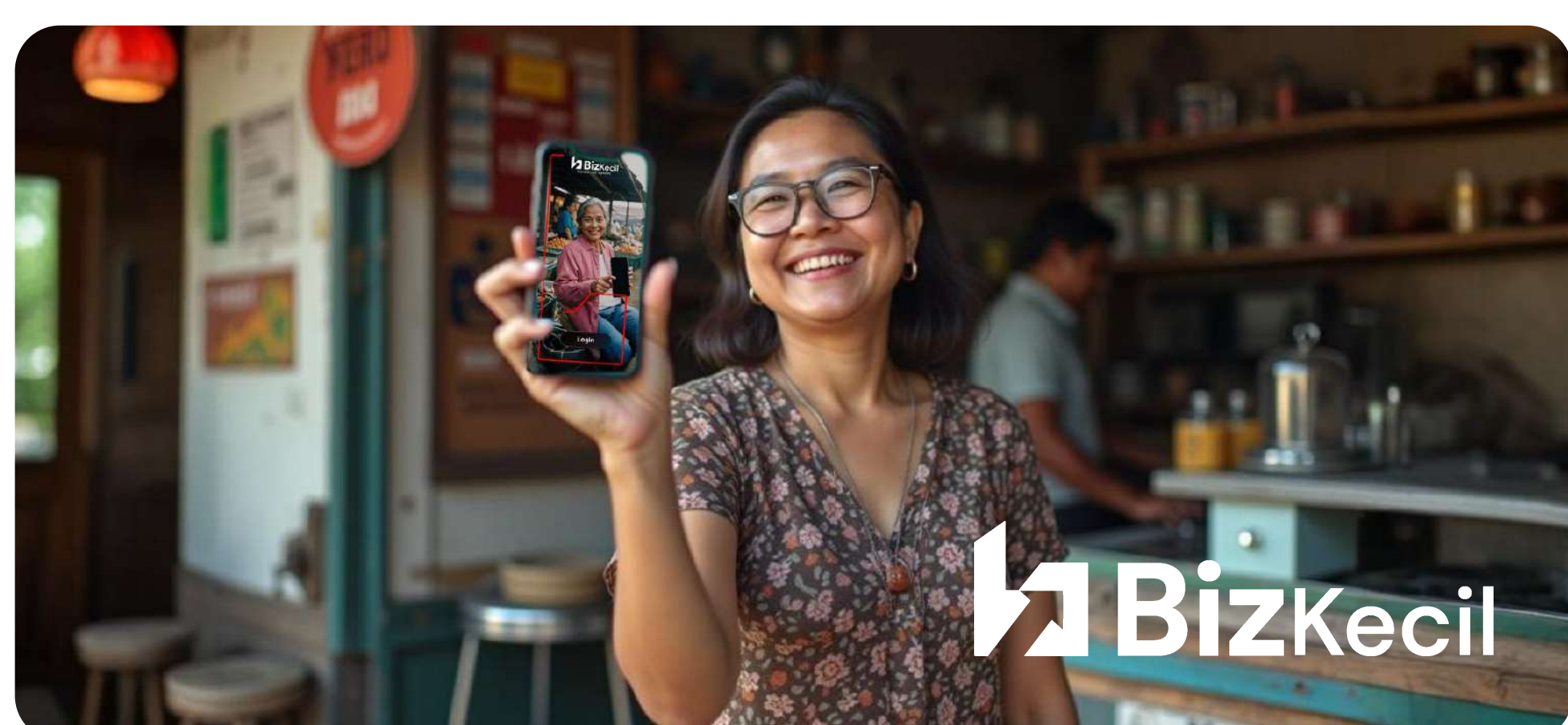
#### The Lasting Change:

**KOCEK** has evolved into a full ecosystem.

KOCEK OUT, already in operation, enables merchants and small businesses to purchase coins on demand – ensuring smoother retail transactions and maintaining liquidity for cash-heavy trades.

The next phase is **KOCEK Pintar**, a school-based initiative designed to empower children with digital savings habits, financial literacy, and access to cashless spending for meals and essentials, in partnership with PINTAR Foundation and a local bank. Together, these efforts support Bank Negara Malaysia's coin circulation agenda and build financial inclusivity from childhood through adulthood.

### BizKecil Empowering Underserved Traders



#### The Quick Fix:

**BizKecil** is being developed as a one-stop mobile solution tailored for Malaysia's petty traders and microentrepreneurs.

At launch, it will provide essential business tools such as inventory tracking, digital payments, and simplified access to financing – addressing everyday operational gaps for the informal sector.

#### The Lasting Change:

Beyond streamlining daily transactions, **BizKecil** is envisioned as a long-term bridge between the informal economy and the financial system.

Designed in collaboration with national small trader associations and a local bank partner, it aims to formalise economic activity, unlock financial products, and uplift underserved communities.

With an initial target reach of 450,000 traders, BizKecil lays the groundwork for inclusive economic participation, social protection, and a more resilient microenterprise landscape.



# A Message From the Chairman of the Board



*Vision, Integrity, and Strategy: A Message from the Chairman*

**Dear Shareholders,**

**2024 was a year where we built deliberately, strengthened quietly, and prepared for greater impact ahead.**

It was a time of consolidation, reflection, and strategic groundwork – a necessary chapter where we reinforced our foundations rather than chase the spotlight. We listened more, recalibrated internally, renewed leadership, and quietly but purposefully built the frameworks needed to serve Malaysia's future needs.

Guided by our enduring mantra, *"For the Rakyat, By the Rakyat,"* we focused our efforts on initiatives that matter – uplifting underserved communities, expanding financial access, and advancing the national digital agenda. The development of Kocek Pintar, a financial literacy platform for children, exemplifies our commitment to nurturing resilience and empowerment from an early age.

Our progress in 2024 goes beyond product development; it represents an enduring investment in Malaysia's future – one built on opportunity, security, and shared prosperity for all.

Throughout the year, we adopted a deliberate, rakyat-centric approach. From gamified financial literacy tools to platforms supporting small traders, every step was taken with the rakyat's daily realities in mind.

***In 2024, Pertama Digital focused on laying resilient foundations – strengthening capabilities, deepening leadership, and quietly building the frameworks needed to uplift the rakyat and drive national digital transformation.***

***As we step into 2025, we move with clarity and conviction into a year of execution, where the groundwork laid will translate into tangible innovation, measurable impact, and lasting value for Malaysia.***

We are targeting strategic acquisitions that will significantly enhance our technological capabilities, focusing on areas such as DNA analysis, facial recognition, and advanced cybersecurity solutions. These investments will fortify our mission to deliver secure, impactful digital solutions that meet society's evolving needs.

None of this progress would be possible without the dedication and passion of the Pertama Digital team. Their relentless pursuit of innovation, their commitment to purpose over prestige, and their drive to create meaningful impact have been the engine behind our steady progress.

As we step into 2025, we do so with clarity and conviction. The groundwork laid in 2024 was not an end, but a beginning.

The year ahead will be one of execution – where plans take flight, where innovation becomes reality, and where our commitment to the rakyat is made even more tangible.

On behalf of the Board, I thank you for your continued trust and support. It is your belief in our mission that fuels our pursuit of a more inclusive, resilient, and digitally empowered Malaysia.

**We are ready. The future is within reach.**

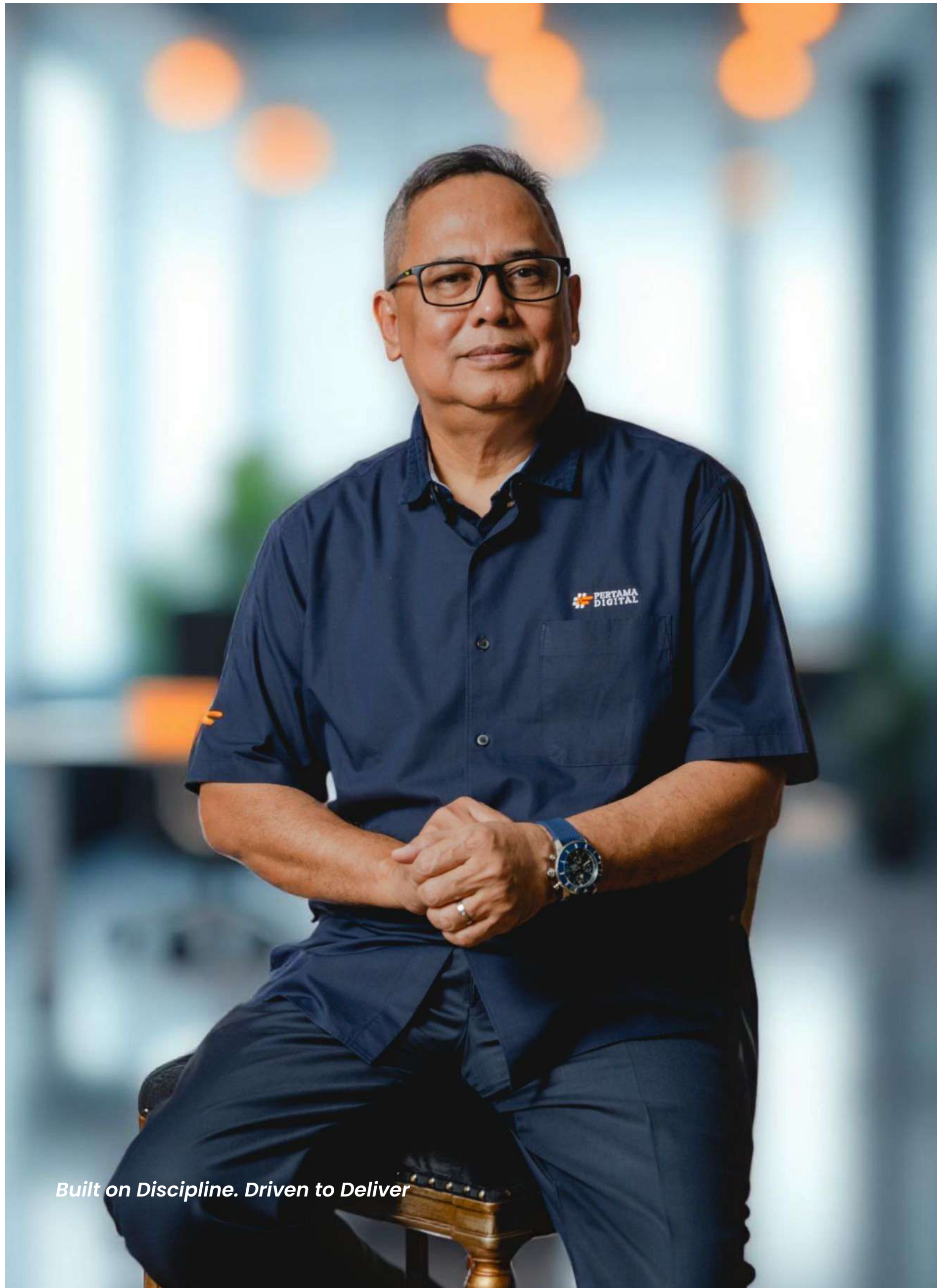
Sincerely,

**Datuk Ahmad Nazri Bin Abdullah**

*Chairman, Pertama Digital Berhad*



# A Message from the Executive Director



Dear Esteemed Shareholders,

2024 was a pivotal year where we redefined our operational discipline to match the ambition of our vision.

Behind every strong organisation lies a period of quiet, focused building – and for Pertama Digital, this was the year we sharpened our capabilities, streamlined our structures, and solidified the foundations necessary to support sustainable, scalable growth.

We did the hard work that often goes unseen: aligning leadership, strengthening governance, refining strategies, and optimising our readiness to move at speed when the time was right.

The results may not have been immediate in the public eye – but the transformations within were profound.

***2024 was a year of quiet consolidation – strengthening our foundations and aligning our efforts.***

***With a clear path ahead, we're now shifting gears to execute, scale, and deliver tangible impact for the rakyat.***

Our focus is clear: to operationalise the strategies laid down in 2024, deliver tangible outcomes for the rakyat, and scale the impact of our platforms across financial access, digital payments, and public sector solutions.

Initiatives such as Kocek Pintar and BizKecil, developed through 2024, are now entering the execution phase – poised to deliver measurable national impact in 2025, supported by strong commercial frameworks and strategic partnerships.

Simultaneously, our pursuit of strategic acquisitions in frontier technologies – including DNA analytics, advanced cybersecurity, and facial recognition – will strengthen the depth and resilience of our solutions, ensuring that Pertama Digital remains a trusted enabler of Malaysia's digital transformation.

Our philosophy remains unchanged:

**We build with discipline. We execute with purpose.**

**We deliver with impact.**

As we step into 2025, our promise is simple:

To move with clarity, to act with decisiveness, and to deliver meaningful results – for our shareholders, our partners, and the rakyat we are privileged to serve.

Thank you for standing with us as we turn our foundations into future achievements.

**The groundwork is done. Now, we deliver.**

Warm regards,

**Sabri Bin Ab Rahman**

*Executive Director, Pertama Digital Berhad*



# Looking Ahead: Our Strategic Priorities for 2025

**Reinforcing National Infrastructure. Restoring Trust. Realising Inclusion.**

***In 2024, we stabilised. In 2025, we move with precision.***

Pertama Digital's next chapter is shaped by bold intent and grounded execution. Our strategic priorities are rooted in national service and designed to uplift the rakyat - through inclusive technology, scalable systems, and trusted partnerships. Each initiative addresses real friction in public service delivery, and each is built to last.

*Forward, with a Purpose.*



# The Pillars Guiding our Journey Forward:

## KOCEK Pintar: Financial Literacy with Lasting Impact

KOCEK Pintar is a tech-driven savings initiative that nurtures financial responsibility in underserved communities – starting with children. By encouraging everyday saving through spare change, KOCEK PINTAR instils early money management habits while easing families into formal financial systems.

- Benefits to the Rakyat:** KOCEK Pintar promotes financial literacy without financial pressure, providing accessible tools that empower B40 families and the unbanked to build stronger financial habits and long-term security.
- Benefits to the Government:** KOCEK supports national cashless adoption, enables traceable disbursement of aid, and advances Bank Negara’s coin circulation initiative – with RM3 billion worth of coins in the system.

| *This isn’t just about collecting coins — it’s about cultivating a culture of saving, early.*

## BizKecil: Empowering Malaysia’s Microentrepreneurs

BizKecil is a digital platform designed to uplift petty traders and microentrepreneurs by enabling them to manage, grow, and sustain their businesses – all in one place. From stock ordering to payment acceptance and access to financing, BizKecil provides underserved entrepreneurs with the digital tools they need to thrive in an increasingly cashless, connected economy.

- Benefits to the Rakyat:** BizKecil opens pathways to formal financial services for B40 traders, the unbanked and underbanked – helping them build credit, track income, and stabilise their operations. It bridges survival-based hustling with long-term participation in the national economy.
- Benefits to the Government:** It supports financial inclusion at scale, formalises the informal sector, and generates real-time data for targeted policy development and economic planning.

| *BizKecil isn’t just a business tool – it’s a catalyst for dignity, stability, and self-reliance.*

## Modernising Government-to-Rakyat Communications

We are advancing how public agencies communicate — securely, clearly, and at scale. Our communications infrastructure powers everything from emergency alerts to aid notifications and regulatory updates.

- Benefits to the Rakyat:** Ensures timely, accessible, and inclusive public service messaging — especially for rural and marginalised communities.
- Benefits to the Government:** Improves outreach, strengthens crisis response, and builds public confidence through multi-channel, real-time engagement.

| *This is what connected governance looks like — responsive, inclusive, and rakyat-ready.*

## Judiciary Digitisation : Fairer, Faster, More Transparent

Pertama Digital continues to modernise Malaysia’s courts through digital bail (eJamin), online property auctions (e-Lelong), and AI-powered legal assistants – simplifying access to justice for all.

- Benefits to the Rakyat:** Speeds up legal processes, reduces in-person barriers, and improves access for those historically left behind.
- Benefits to the Government:** Streamlines court operations, enhances transparency, and enables equitable, tech-enabled legal infrastructure.

| *We’re not just digitising justice — we’re making it more human, more equal, and more accessible.*

## Strategic Acquisitions for National Infrastructure Readiness

We are pursuing strategic acquisitions in identity verification, cybersecurity, and AI – not to expand for expansion’s sake, but to strengthen what the nation needs most: secure, rakyat-ready digital infrastructure.

- Benefits to the Rakyat:** Safer platforms for accessing identity, aid, and essential services — with greater reliability and trust.
- Benefits to the Government:** Enables scalable public service systems and reduces reliance on foreign tech ecosystems.

| *We don’t just build platforms — we build the digital backbone Malaysia needs.*





# Corporate Information

**At a Glance :** Who we Are and How We Operate



# Corporate Information

## Board of Directors

**Datuk Ahmad Nazri Bin Abdullah**

NON-INDEPENDENT NON-EXECUTIVE CHAIRMAN

**Sabri Bin Ab. Rahman**

EXECUTIVE DIRECTOR

**Chan Kah Hong**

EXECUTIVE DIRECTOR

**Mohd Reza Bin Mohd Hatta**

EXECUTIVE DIRECTOR

*(resigned on 30 September 2024)*

**Dato’ Dr. Suhazimah Binti Dzazali**

INDEPENDENT NON-EXECUTIVE DIRECTOR

**Wong Yoke Nyen**

INDEPENDENT NON-EXECUTIVE DIRECTOR

*(resigned on 7 March 2025)*

**Datuk Wira Shahrul Nazri Bin Abdul Rahim**

INDEPENDENT NON-EXECUTIVE DIRECTOR

*(resigned on 27 May 2024)*

**Dato’ Faisal Zelman Bin Abdul Malik**

INDEPENDENT NON-EXECUTIVE DIRECTOR

*(Resigned on 20 January 2025)*

**Tun Dato’ Seri Zaki Bin Tun Azmi**

NON-INDEPENDENT NON-EXECUTIVE DIRECTOR

**YTM Tunku Syed Razman Bin Tunku Syed Idrus**

NON-INDEPENDENT NON-EXECUTIVE DIRECTOR

**Tan Sri Dr. Nik Norzrul Thani Bin Nik Hassan Thani**

NON-INDEPENDENT NON-EXECUTIVE DIRECTOR

*(resigned on 27 September 2024)*

## Audit Committee

**Wong Yoke Nyen**

CHAIRMAN

*(resigned on 7 March 2025)*

**Dato’ Dr. Suhazimah Binti Dzazali**

MEMBER

**Tun Dato’ Seri Zaki Bin Tun Azmi**

MEMBER

## Nomination and Remuneration Committee

**Dato’ Faisal Zelman Bin Abdul Malik**

CHAIRMAN

*(resigned on 20 January 2025)*

**YTM Tunku Syed Razman Bin Tunku Syed Idrus**

MEMBER

**Dato’ Dr. Suhazimah Binti Dzazali**

MEMBER

**Wong Yoke Nyen**

MEMBER

*(resigned on 7 March 2025)*

## Company Secretaries

**Wong Youn Kim**

(MAICSA 7018778)

SSM Practicing Certificate No. 201908000410

## Auditors

**Forvis Mazars PLT (AF 001954)**

Chartered Accountants

Wisma Golden Eagle Realty, 11th Floor, South Block,

No. 142-A, Jalan Ampang,

50450 Kuala Lumpur,

Wilayah Persekutuan Kuala Lumpur.

Tel: +603 2702 5222

## Share Registrar

**Bina Management (M) Sdn. Bhd.**

Lot 10, The Highway Centre, Jalan 51/205,

46050 Petaling Jaya

Selangor Darul Ehsan.

Tel: +603 7784 3922

Tel: +603 7784 1988

Email: binawin@binamg168.com



## Registered Office

**Synergy Professionals Group Sdn. Bhd.**

Unit 11.07, Amcorp Tower,  
Amcorp Trade Centre,  
18, Persiaran Barat,  
46050 Petaling Jaya,  
Selangor Darul Ehsan

Tel: +6017 622 9303

## Principal Bankers

AmFunds Management Berhad

Malayan Banking Berhad

## Stock Exchange Listing

**Main Market of Bursa Malaysia Securities Berhad**

Date of Listing: 26 April 1999

Stock Name: PERTAMA

Stock Code: 8532

## Website

[www.pertamadigital.com](http://www.pertamadigital.com)





PERTAMA  
DIGITAL

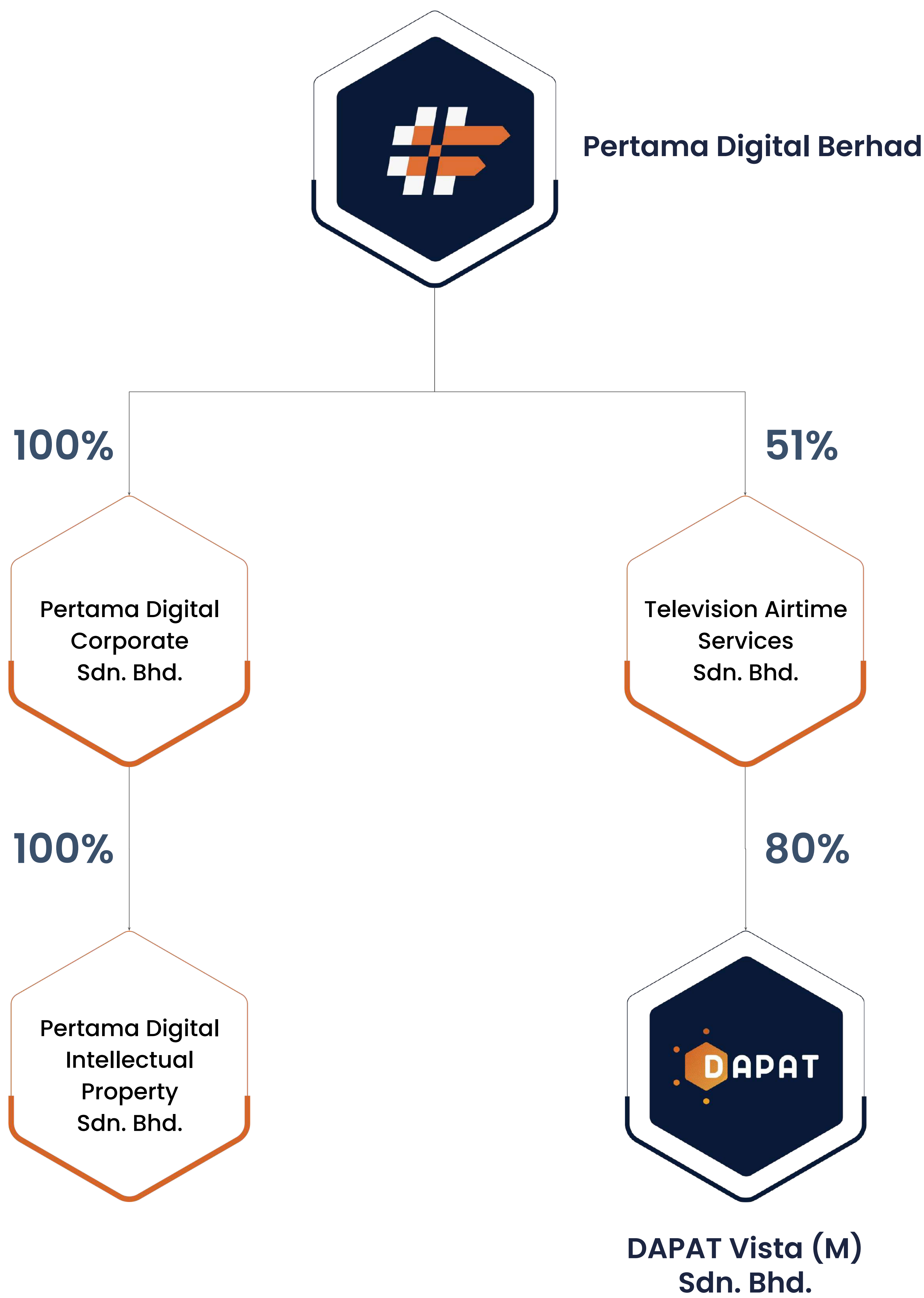
# Corporate Structure



# Corporate Structure

## Pertama Digital Becomes a Fully Malaysian-Owned Entity

By divesting foreign shareholding, we are now positioned for Shariah-compliance, focusing on innovative digital solutions for government and enterprises. Our pay-for-performance model ensures agility and client-centricity, while our commitment to ethical practices drives local empowerment and global innovation.







# Our Board of Directors & Management Personnel



# Our Board of Directors

**Our Board is an Experienced Team Driving Pertama Digital Berhad’s Mission to Bridge the Digital Divide and Empower Communities Through Innovation**

Comprised of seasoned leaders from diverse industries, our Board of Directors brings unparalleled expertise and strategic vision to steer Pertama Digital Berhad towards sustainable growth and digital inclusivity.

Our Board comprised the Chairman, Executive Director, Executive Director cum Chief Financial Officer, Independent Non-Executive Directors, and Non-Independent Non-Executive Director.



## Datuk Ahmad Nazri Bin Abdullah

**Chairman,  
Non-Independent Non-Executive**

### Date of Appointment

19 June 2023

### Experience

Datuk Ahmad Nazri Bin Abdullah brings a wealth of leadership experience and strategic insight to Pertama Digital. A seasoned professional with a strong academic foundation, he holds a Master of Business Administration from Middlesex University, UK, and a Master of Arts in History from the University of Malaya, specializing in Malay Reservation Land.

Datuk Nazri has an impressive track record spanning industries such as media, infrastructure, healthcare, and agriculture. His career highlights include serving as Group Editor of Berita Harian and a member of the NSTP Board, where he played a key role in launching Harian Metro and spearheaded a management buyout of NSTP Group and other entities.

Beyond media, he has held leadership positions at MRCB, Radicare Sdn Bhd, and UM Plantation, focusing on corporate growth, hospital support services, and sustainable palm oil farming. Since 1995, he has also chaired Alypz Malaysia Sdn Bhd, a leader in radiation safety and environmental health solutions.

Datuk Nazri’s governance expertise and ability to drive public-private partnerships align with Pertama Digital’s vision for innovation and sustainable growth. His leadership is instrumental in steering the company’s strategic initiatives and fostering excellence in the digital ecosystem.

### Others:

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of Board meetings attended in the financial year: 6 out of 9 meetings.





Sabri Bin Ab. Rahman

Executive Director

Date of Appointment

11 November 2020

Experience

Sabri Bin Ab. Rahman brings over four decades of dynamic leadership and entrepreneurial expertise to Pertama Digital. With a career spanning banking, finance, media, broadcasting, and technology, he has consistently driven innovation and growth across diverse industries.

Encik Sabri’s notable contributions include founding Television Airtime Services Sdn Bhd in 1992, a pioneer in providing TV program content, advertising, and broadcasting services.

He was instrumental in developing Malaysia’s private television sector, including the consolidation of Metrovision and TV3 into Media Prima Berhad, shaping the nation’s media landscape.

As the founder of DAPAT Vista (M) Sdn Bhd, Encik Sabri has advanced digital transformation by enabling mobile access to government services. His commitment to social impact extends to his role as a director of Pintar Foundation, championing education and community development.

Encik Sabri’s strategic vision, diverse expertise, and commitment to innovation drive Pertama Digital’s growth and strengthen its position as a leader in digital solutions for the public and private sectors.

Others:

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of Board meetings attended in the financial year: 8 out of 9 meetings.



Chan Kah Hong

Executive Director cum Chief Financial Officer

Date of Appointment

1 February 2024

Experience

Chan Kah Hong is a seasoned finance and management professional with over 18 years of experience across diverse industries. A Certified Practising Accountant (CPA) accredited by CPA Australia, he holds a Master of Business Administration with Distinction from the University of Strathclyde, Glasgow, and a Bachelor of Commerce in Finance and Accounting from the University of Southern Queensland.

Mr. Chan has demonstrated exceptional leadership in financial and operational management, corporate restructuring, mergers and acquisitions, and strategic planning. His career milestones include roles at Deloitte, where he progressed from staff assistant to senior consultant, and Leeden Limited in Singapore, where he served as Financial Manager, significantly contributing to organizational growth and efficiency.

With expertise spanning industries such as palm oil, oil and gas, electronics, property development, and financial services, Mr. Chan has successfully managed complex business functions, including treasury management, risk analysis, and ERP systems implementation. His ability to deliver innovative solutions and strategic insights positions him as a driving force in achieving Pertama Digital’s financial and operational goals.

Mr. Chan’s diverse expertise and strategic acumen strengthen Pertama Digital’s commitment to excellence and innovation in the digital and financial sectors.

Others:

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of Board meetings attended in the financial year: 8 out of 8 meetings..





**Dato’ Dr. Suhazimah Binti Dzazali**  
**Independent Non-Executive Director**

**Date of Appointment**  
11 November 2020

**Committee Memberships**

- Member of the Nomination and Remuneration Committee
- Member of the Audit Committee

**Experience**

Dato’ Dr. Suhazimah Binti Dzazali is a distinguished leader in information security and digital governance with nearly 35 years of public service experience. She holds a Ph.D. in Information Security Management from the University of Malaya, along with a Bachelor’s and Master’s degree in Computer Science from Northrop University, California. Additionally, she is a Certified Disaster Recovery Professional and a Certified Tester Foundation Level.

As the former Deputy Director-General (ICT) and Government Chief Information Officer at MAMPU, Prime Minister’s Department, Dato’ Dr. Suhazimah spearheaded key government modernization initiatives, including the formulation of the Public Sector ICT Strategic Plan 2016–2020 and the Public Sector Digitalisation Strategic Plan 2021–2025. Her transformative contributions include establishing the Malaysia Government Data Exchange Platform, Public Sector Private Data Centres, and Government Online Services Gateway. Recognized globally, she was named one of the World’s 100 Most Influential People in Digital Government in 2019 by Apolitical and awarded the Information Security Professional of the Year in 2013 by Cyber Security Malaysia.

At Pertama Digital, Dato’ Dr. Suhazimah’s extensive expertise in digital strategy and governance strengthens the company’s commitment to robust information security and innovation, ensuring it remains at the forefront of the digital technology landscape.

**Others:**

- Other directorship in public companies and listed issuers: Independent Non-Executive Director of KESM Industries Berhad.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of Board meetings attended in the financial year: 8 out of 9 meetings.



**Yang Teramat Mulia Tunku Syed Razman  
Bin Tunku Syed Idrus**  
**Independent Non-Executive Director**

**Date of Appointment**  
13 October 2022

**Committee Memberships**

- Chairman of the Audit Committee

**Experience**

Yang Teramat Mulia Tunku Syed Razman Bin Tunku Syed Idrus, the 7th Tunku Besar of Tampin, brings distinguished leadership and diverse expertise to Pertama Digital. Educated in Business Administration and Marketing at Lansdowne College and the Institute of Modern Training in Management Studies, London, he combines academic grounding with a practical approach to governance and community service.

YTM Tunku Syed Razman serves as the Honorary Colonel of the Malaysian Territorial Army (Wataniah) and Royal Patron of the International Islamic College.

He is also a Patron of the Tunku Besar Tampin Foundation and Chairman of the Malaysia–Saudi Arabia Business Council (MSBC), strengthening business and international relations.

A strong advocate for sports, he presides over the Negeri Sembilan Football Association and Football Club and oversees various sporting bodies in the Tampin district.

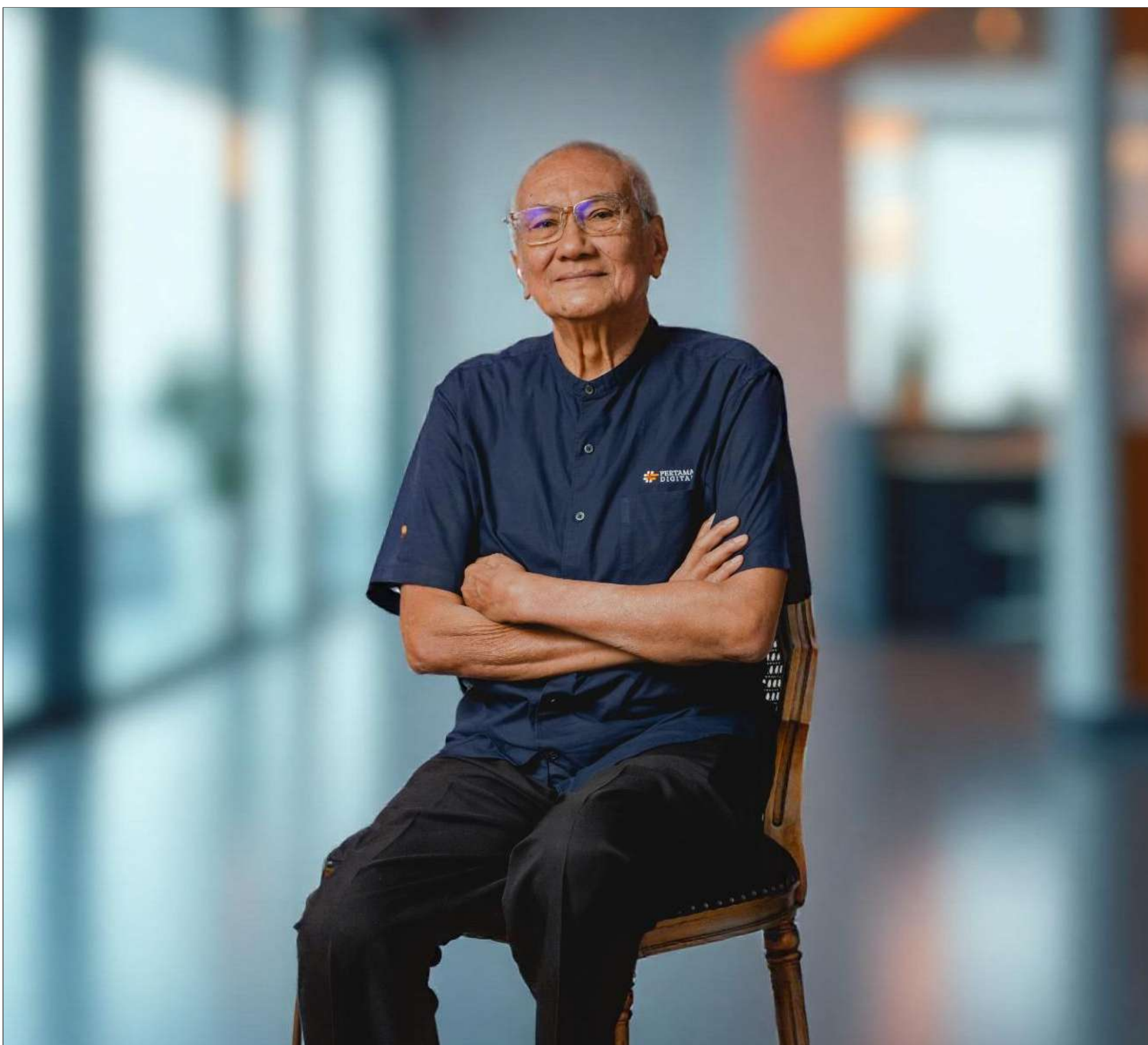
His business ventures span car dealerships, property development, tourism, laboratory services, and healthcare, reflecting his commitment to holistic growth.

As an Independent Non-Executive Director, YTM Tunku Syed Razman’s leadership, community involvement, and business acumen enhance Pertama Digital’s strategic direction. His appointment underscores the company’s dedication to fostering innovation, community impact, and multifaceted growth.

**Others:**

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of Board meetings attended in the financial year: 8 out of 9 meetings.





**Tun Dato' Seri Zaki Bin Tun Azmi**  
**Non-Independent Non-Executive Director**

**Date of Appointment**  
21 April 2020

**Committee Memberships**

- Member of the Audit Committee

**Experience**

Tun Dato' Seri Zaki Bin Tun Azmi is a highly distinguished legal professional with a career spanning over five decades. A graduate of Lincoln's Inn, London, he was called to the Bar in 1969 and began his journey in the Malaysian Judicial and Legal Services as a Magistrate before serving in key roles at the Attorney General's Chambers for 15 years.

Tun Zaki rose to prominence as a Federal Judge and later served as the President of the Court of Appeal. In 2008, he was appointed the 12th Chief Justice of Malaysia, a role in which he demonstrated exceptional leadership and legal acumen. He was also the inaugural Chairman of the Judicial Appointment Commission, championing the selection of exemplary legal professionals. His global stature was further solidified with his appointment as Chief Justice of the Dubai International Financial Centre Courts in 2018. Beyond the judiciary, Tun Zaki has contributed to academia as Chancellor of Multimedia University and MAHSA University, and Pro-Chancellor of Universiti Sains Islam Malaysia.

At Pertama Digital, Tun Zaki leverages his vast experience in governance, legal strategy, and leadership to provide invaluable guidance as a Non-Independent Non-Executive Director and member of the Audit Committee. His expertise strengthens the Group's commitment to excellence, governance, and sustainable growth.

**Others:**

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of Board meetings attended in the financial year: 9 out of 9 meetings.

**The Board's Commitment:**  
Leading with Purpose, Delivering with Integrity

*Our journey is anchored in purpose and strengthened by the unwavering trust of those we serve.*

*In 2024, we invested in building the strategic and financial foundations required for sustainable growth, choosing focus over fanfare.*

*As we step into 2025 – the year of execution – we do so with discipline, unity, and an unrelenting commitment to create lasting value for our shareholders, partners, and the rakyat.*

*With gratitude for your continued belief, we march forward to realise a vision of a more inclusive and digitally enabled Malaysia.*

**On behalf of the Board of Directors,**  
*Pertama Digital Berhad*



# Our Key Management Personnel

## Chan Kah Hong

Executive Director cum  
Chief Financial Officer

### Date of Appointment

1 February 2024

### Experience

Chan Kah Hong is a seasoned finance and management professional with over 18 years of experience across diverse industries. A Certified Practising Accountant (CPA) accredited by CPA Australia, he holds a Master of Business Administration with Distinction from the University of Strathclyde, Glasgow, and a Bachelor of Commerce in Finance and Accounting from the University of Southern Queensland.

Mr. Chan has demonstrated exceptional leadership in financial and operational management, corporate restructuring, mergers and acquisitions, and strategic planning. His career milestones include roles at Deloitte, where he progressed from staff assistant to senior consultant, and Leeden Limited in Singapore, where he served as Financial Manager, significantly contributing to organizational growth and efficiency.

With expertise spanning industries such as palm oil, oil and gas, electronics, property development, and financial services, Mr. Chan has successfully managed complex business functions, including treasury management, risk analysis, and ERP systems implementation. His ability to deliver innovative solutions and strategic insights positions him as a driving force in achieving Pertama Digital's financial and operational goals.

Mr. Chan's diverse expertise and strategic acumen strengthen Pertama Digital's commitment to excellence and innovation in the digital and financial sectors.

## Joshua Samuel Smith

Chief Executive Officer,  
DAPAT Vista (M) Sdn. Bhd.

### Date of Appointment

11 November 2023

### Experience

Joshua Samuel Smith is a seasoned technology entrepreneur with a strong foundation in engineering and innovation. He holds a Bachelor of Science in Mechanical Engineering from the University of Sunderland and a Master of Science and Engineering from Cornfield University. His professional expertise spans research and development, software and product innovation, and IT infrastructure, with a keen focus on building impactful digital solutions.

He began his career at Citibank in 2011 and has since held key roles at Accenture, Oxis Energy, and UBER, where he served as Vice President of Technology, managing major technical budgets and system architecture. His leadership journey includes senior roles at TheLorry and HeiTech Padu Berhad, as well as spearheading DAPAT Vista's flagship products, MyPay and eJamin, during his first tenure as Chief Technology Officer.

Now appointed as CEO of DAPAT Vista, Mr. Joshua leads product strategy and profitability efforts, returning to scale the innovations he helped pioneer. With over a decade of diverse tech leadership experience, he remains a vital force in Malaysia's digital transformation, championing sustainable growth and operational excellence within the technology ecosystem.





# Management Analysis & Discussion



# Management Analysis & Discussion

## Overview

2024 marked a defining chapter for Pertama Digital – a year dedicated to strengthening operations, refining platforms, and preparing for scalable impact. Rather than seeking rapid expansion, we chose to focus inward: enhancing the resilience of our business, sharpening product strategies, and reinforcing the foundations required for sustainable growth.

With renewed leadership and a sharpened product focus, we concentrated on building platforms that deliver real value to the rakyat – reinforcing public-sector digital access through MyPay, expanding financial literacy with Kocek Pintar, and empowering micro entrepreneurs through BizKecil. Each initiative reflects our deliberate approach: investing in scalable solutions that address pressing needs, foster financial inclusion, and strengthen Malaysia's digital infrastructure.

This disciplined recalibration in 2024 positioned Pertama Digital to move decisively into 2025 – from laying foundations to executing bold, rakyat-centric digital solutions that will deliver measurable, lasting impact.

## Key Developments and Milestones

### 1. Strengthening Public-Sector Digital Solutions

In 2024, MyPay underwent a strategic revamp aimed at enhancing user experience, improving platform efficiency, and expanding its service offerings. The platform's redesign focuses on delivering a more intuitive, seamless, and accessible experience for all users – reinforcing MyPay's role as a vital bridge between the rakyat and government digital services.

The strengthened MyPay infrastructure is set to support a stronger relaunch in 2025, with a sharper focus on adoption, usability, and impact.

### 2. Enhancing Access to Justice with eJamin

Following the successful nationwide rollout of eJamin, our digital bail payment solution, we have further enhanced the platform to meet growing demand. In 2024, we introduced new features that allow users to make bail payments via a broader range of payment methods. We have also streamlined the user interface to improve accessibility, making it easier for citizens and the judiciary to use. The success of eJamin has solidified Pertama Digital's position as an industry leader in the digitalisation of government services.

### 3. Building New Frontiers: Kocek Pintar and BizKecil

Building on our experience in citizen-centric platforms, Pertama Digital advanced the development of two new initiatives in 2024:

**Kocek Pintar** – A digital wallet and financial literacy platform for children and students, designed to nurture responsible savings habits and financial independence from an early age.

**BizKecil** – A digital solution empowering Malaysia's microentrepreneurs and petty traders, offering tools for stock procurement, business management, and access to financial services.

Both platforms are scheduled for execution in 2025 and are poised to extend Pertama Digital's impact into financial education and microenterprise empowerment.

### 4. Strategic Partnerships and Infrastructure Strengthening

In 2024, Pertama Digital deepened its collaborations with key partners across financial services and technology sectors, strengthening our digital infrastructure and expanding our platform capabilities. These partnerships play a vital role in ensuring the scalability, security, and inclusivity of our offerings as we expand our reach to more segments of Malaysian society.







## Financial Performance

In 2024, Pertama Digital maintained a disciplined financial approach, balancing strategic investments in product development with careful cost management. Resources were directed toward strengthening our core platforms — including the enhancement of MyPay, and the development of Kocek Pintar and BizKecil — ensuring they are positioned for successful execution and scalability in 2025.

We continued to prioritise operational efficiencies across the organisation, reinforcing our ability to adapt to evolving market needs while preserving a lean and resilient structure. Our financial strategy in 2024 was focused on building long-term value: investing prudently today to enable stronger, sustainable performance tomorrow.

As we enter 2025, Pertama Digital is operationally and strategically well-positioned to translate the groundwork laid into tangible growth and impact.

## Outlook for 2025 and Beyond

Pertama Digital enters 2025 ready to shift from preparation to decisive execution.

Our immediate priorities are clear:

- Launch and scale Kocek Pintar and BizKecil to nationwide adoption.
- Strengthen and expand MyPay's integration with public-sector services.

- Continue modernising justice access through the ongoing enhancement of eJamin.
- Pursue strategic acquisitions in high-impact areas such as cybersecurity, biometric technology, as well as AI-driven innovations to future-proof our solutions.

Our long-term vision remains aligned with Malaysia's national digital agenda: To serve the rakyat, modernise public services, and widen digital inclusion through practical, human-first technologies.

Through focus, discipline, and a steadfast commitment to impact, Pertama Digital is poised to deliver measurable, lasting contributions to Malaysia's digital transformation journey.

## Conclusion

2024 was a year of purposeful groundwork at Pertama Digital — a year of sharpening our focus, strengthening our platforms, and investing in the future.

With strong foundations laid, renewed leadership focus, and scalable solutions ready for execution, we now move into 2025 determined to deliver on our mission:

To create real-world impact through inclusive, innovative digital solutions that uplift communities and drive national progress.

The groundwork is complete.

**Now, we deliver.**