

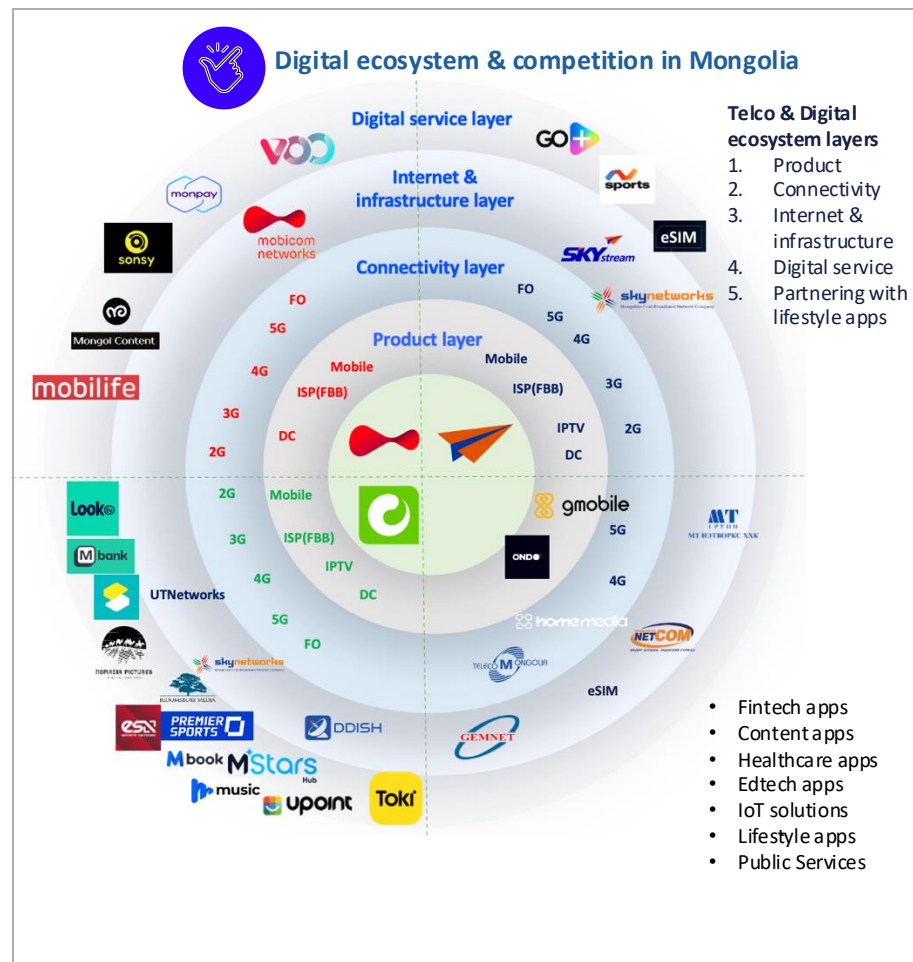
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Glance at the Digital Ecosystem in Mongolia

The report 2025 identifies three key indicators of digital transformation: objectives, technology adoption, and budgets for 2024–2030. Financial services, media lead the way, scoring highest due to strong consumer engagement.

No	Digital transformation:	Overall Ranking (Global)	Digital transformation objectives	Use of technologies enabling digital transformation	Spend on digital transformation (% of rev)
1	Financial services	1st	4th	1st	1st
2	Media and Entertainment	2nd	7th	3rd	2nd
3	Utilities and energy	3rd	1st	2nd	7th
4	Manufacturing and industrial sectors	4th	2nd	4th	4th
5	Transportation, logistics and warehousing	5th	6th	6th	5th
6	Healthcare	6th	8th	5th	6th
7	Automotive and mobility	7th	3rd	7th	8th
8	Retail	8th	5th	8th	9th
9	Public sector	9th	10th	9th	3rd
10	Agriculture, forestry and fishing	10th	9th	10th	10th

Source: GSMA intelligence report 2025





Future Economy - O2O (Online to Offline) economy

An O2O economy integrates online platforms with offline physical experiences, driving customers from digital channels to brick-and-mortar stores or services.



Key Components

1. Online Engagement

- Apps, social med, e-comm platform
- Personalized offers & loyalty program

2. Offline Fulfillment

- Store purchase, pick-up, delivery
- Enhanced experience

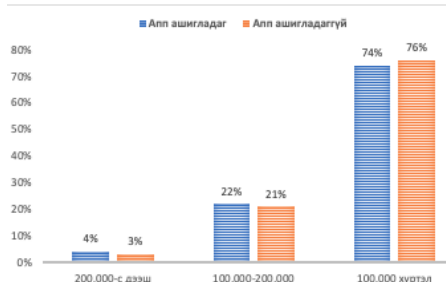
3. Technology Enablers

- Mobile apps, QR codes, tracking
- Digital payments, AI pers, CRM



Mongolian online shopping survey:

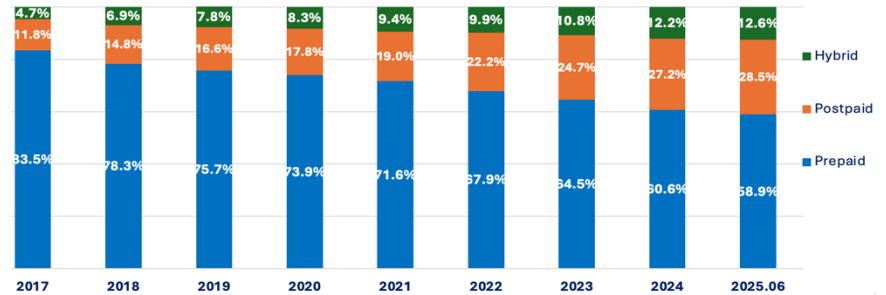
- Online order purchase – 100k tugrug (Max 74%)
- Almost equal with offline order (74 vs 76%)
- Including food, grossary and other items
- Food delivery number 9k (per day), Revenue is over 100Mn tug



Postpaid: Increased 16.5% => 41.1% (x2.5 in 9 years)

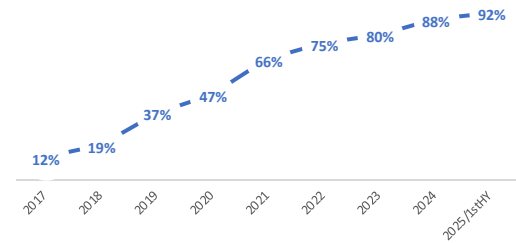
Prepaid: Reduced 83.5% => 30%

MOBILE PLAN BY PRODUCT TYPE



Source: CRC

Mobile online sales %



Source: Skytel data



Conclusion: The O2O model bridges digital reach with physical trust, making it a powerful strategy in telecom, retail, hospitality, and service industries.

QUESTION ?

1. *O2O economy is regulated or de-regulated?*
2. *Are the many mobile application are helping to plan in advance and changing people lifestyle?*
3. *Will the digital ecosystem reduce gap between developed and developing economies? Is it opportunity?*



Thank you 

