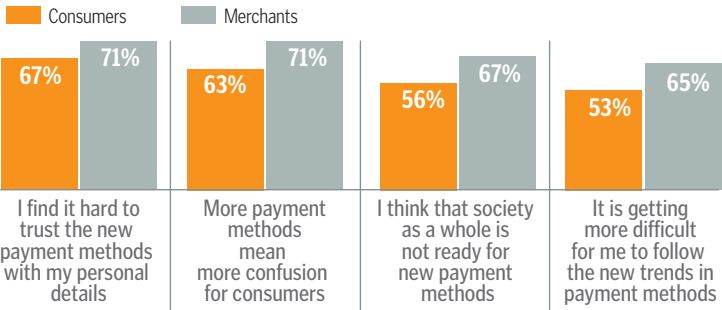


# Barriers for adopting digital payments in Singapore



SOURCE: PAYPAL TNP GRAPHICS