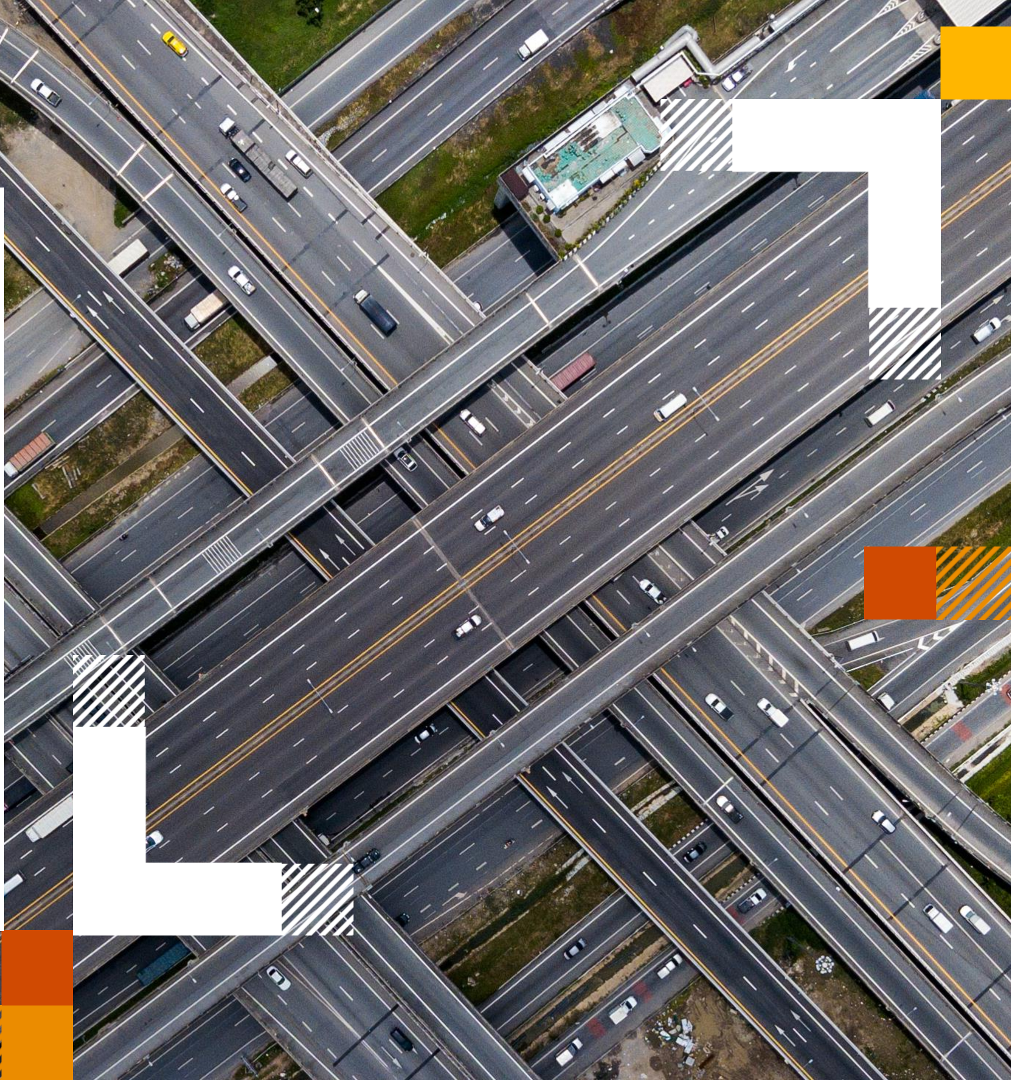

27th Annual Global CEO Survey - Pakistan

At the Crossroads

Opportunities and challenges in the age of disruption

pwc

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PwC's 27th Annual Global CEO Survey

PwC's Annual Global CEO Survey (the Survey) is a flagship initiative of PwC, capturing the views of thousands of chief executives worldwide on the most pressing issues and opportunities facing their organisations and industries. For the past 26 years, the Survey has provided a unique insight into their thinking. In its 27th iteration this year, the Survey was designed to deepen the understanding of the reinvention imperative facing CEOs as they navigate change and a growing diversity of stakeholder priorities. Historically, results of the Survey have been released in Davos on the eve of the Annual Meeting of the World Economic Forum, with the aim of providing useful, enduring insights for leaders about how to realise the potential of their organisations.

Source: PwC 27th Annual Global CEO Survey - Pakistan

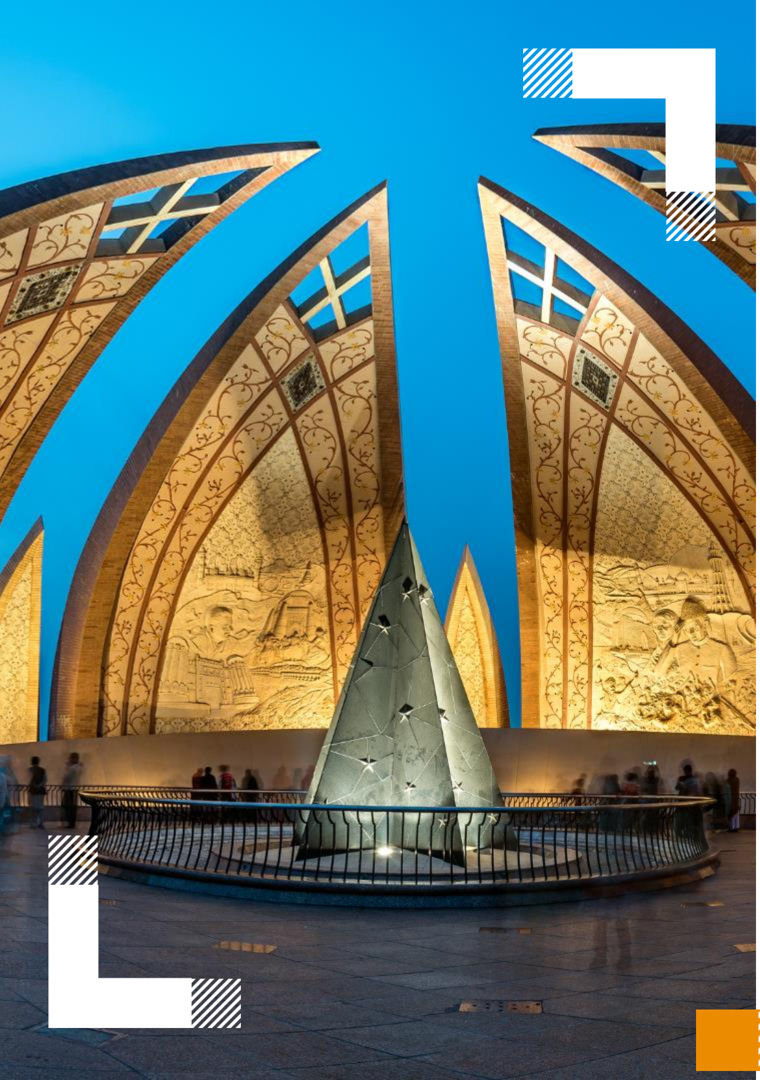
This year PwC received 4,702 completed surveys from CEOs globally, representing responses from 105 countries and territories, further emphasising the global reach and impact of the Survey.

To capture the specific perspectives and insights of Pakistan's CEOs on these critical issues, for the first time, CEOs of Pakistani companies were included in this year's edition of the Survey, in which 62 CEOs, representing a diverse range of companies, industries and sectors participated. Of these responding Pakistani CEOs 3% were female and 97% were male. Their responses were recorded by 10 November 2023.

This document provides specific insights from the completed responses received from Pakistani CEOs on the same questions put in the Survey to all the CEOs around the world, which were based on the following relevant key business dimensions:

- Growth
- Threats
- Reinvention
- Generative AI
- Climate

Findings from responses of the CEOs have also been shared with Pakistan Business Council (PBC) and Overseas Investors Chamber of Commerce and Industry (OICCI) and their comments have also been included in this document.



Pakistan CEOs' viewpoint – Reinvention of business model necessary to sustain and grow

The Survey highlights that CEOs consider inflation, macroeconomic volatility and geopolitical conflicts as some of the most significant threats impacting their businesses. They, however, remain optimistic about the revenue growth of their companies in the short to medium term with 95% expecting revenues of their companies to grow. 42% of CEOs foresee that they will be able to increase headcount in the next twelve months while 65% were of the view that they will be able to increase the prices of their products and services during this period.

42% of the respondents believe that their companies will not be viable in a decade from now if they continue with their existing business models. Impact of government regulations is considered by 77% of the CEOs as the key factor driving the way their companies created, delivered and captured value during the last five years. Further, 73% of the respondents believe that these regulations will remain the key factor in the next three years.

Adoption of new technologies has been identified as the most impactful action by the CEOs which they have taken for the way their companies have created, delivered, and captured value in the last five years. Results of the Survey reaffirm the need of enabling government regulatory environment for the businesses as without it, sustained growth may not be achievable despite businesses adopting new technologies for enhanced capabilities, developing new products and services, and implementing novel pricing models.

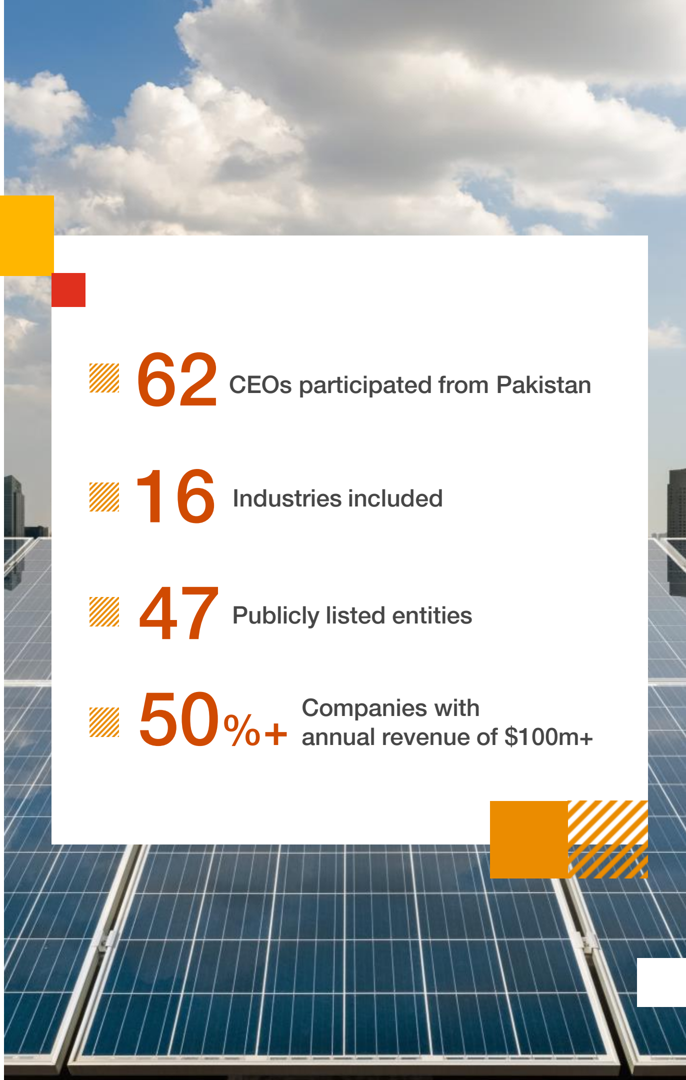
Although some businesses are looking towards acquisitions in the medium term for inorganic growth, in most of the businesses, growth is majorly expected only organically, especially through reallocating financial and human resources. Regulatory environment was also identified by the CEOs as one of the major obstacles inhibiting the transformation of the companies along with limited financial resources and supply chain instability.

With regard to technological disruption (exemplified in the Survey by generative AI), majority of CEOs (61%) feel that generative AI has not been adopted in their companies in the last twelve months. However, looking at the next three years, 69% of CEOs agree that generative AI will necessitate the development of new skills across their workforce. Further, 68% of CEOs believe generative AI will profoundly transform the way their companies create, deliver and capture value in the next three years. With respect to potential risks, more than half (63%) of CEOs believed that generative AI could escalate cybersecurity threats such as phishing attacks and data breaches within the forthcoming year.

With respect to climate change, businesses currently seem to be in the implementing phase of their climate related actions. Energy efficiency appears to be the most significant climate related initiative on the agenda of CEOs (93% responding that their actions relating to this have either been completed / in progress or are being planned). This was followed by innovation of new climate-friendly products, services and selling technologies that support customers' climate-resilience efforts. Lack of climate related technologies was identified as the most significant factor by the CEOs in their efforts to decarbonise their business.

We caution that although vast majority of companies already seem to be taking at least some steps towards reinvention, urgency to change and the need to deliver sustained outcomes specifically for stakeholders and for the society at large, cannot be over-emphasised.

Source: PwC 27th Annual Global CEO Survey - Pakistan



62 CEOs participated from Pakistan

16 Industries included

47 Publicly listed entities

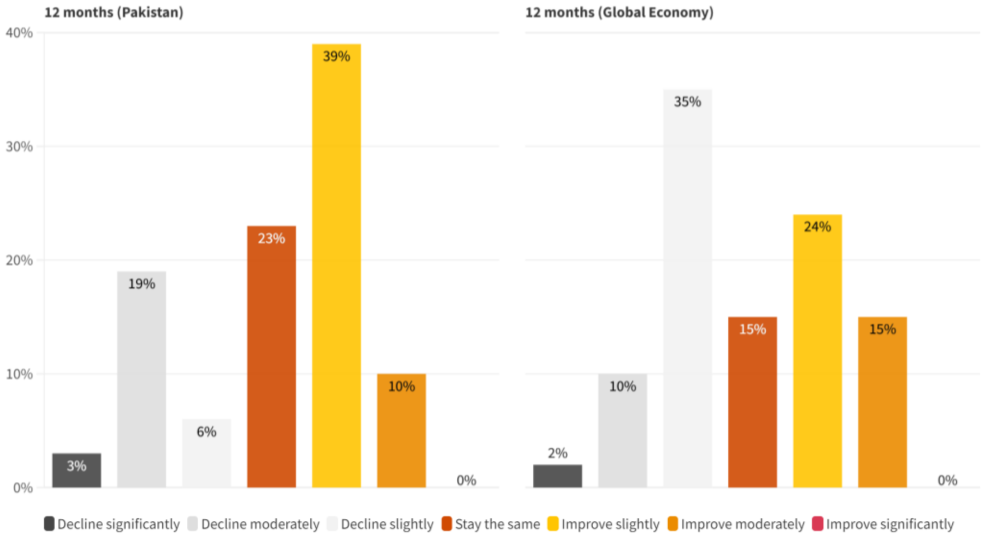
50%+ Companies with annual revenue of $100m+

Growth

Expectation of global and local economic growth, confidence in revenue growth of their companies and the countries most relevant for such growth, including related corporate actions about headcount and product prices.

Economic growth

49% of CEOs are optimistic about Pakistan's economic growth in the next year. This confidence exceeds their outlook for the global economy, where only 39% express a positive view for the same time frame. However, this expected economic improvement, both locally and globally, is believed to be slight to moderate, rather than significant.

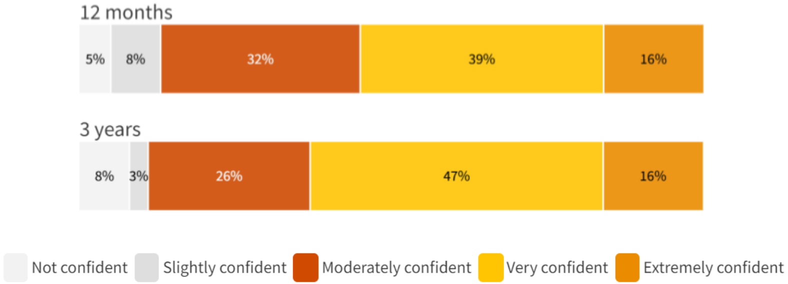


Q. How do you believe economic growth (i.e., gross domestic product) will change, if at all, over the next 12 months in the:
A. Global Economy
B. Territory

Source: PwC 27th Annual Global CEO Survey - Pakistan

Q. How confident are you about your company's prospects for revenue growth over the next 12 months?

Q. How confident are you about your company's prospects for revenue growth over the next three years?



Revenue growth

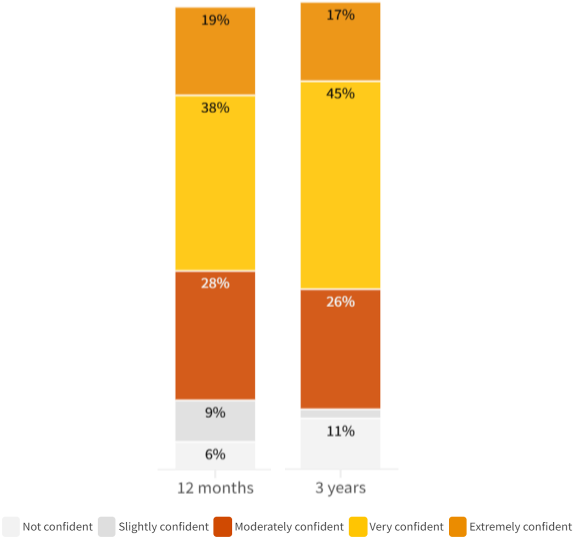
95% of CEOs exhibit confidence in the revenue growth of their companies over the next twelve months. Among these CEOs, 55% are very to extremely confident about this growth.

Interestingly, when the time frame extends to three years, there is a slight decline in the overall confidence levels to 92% However, over this longer period, the proportion of CEOs who are very to extremely confident increases to 63%.

Source: PwC 27th Annual Global CEO Survey - Pakistan

Listed companies

The quality of this confidence is slightly higher with the CEOs of listed companies where the strong confidence is held by 57% and 62% over the next twelve months and the next three years respectively.



Source: PwC 27th Annual Global CEO Survey - Pakistan

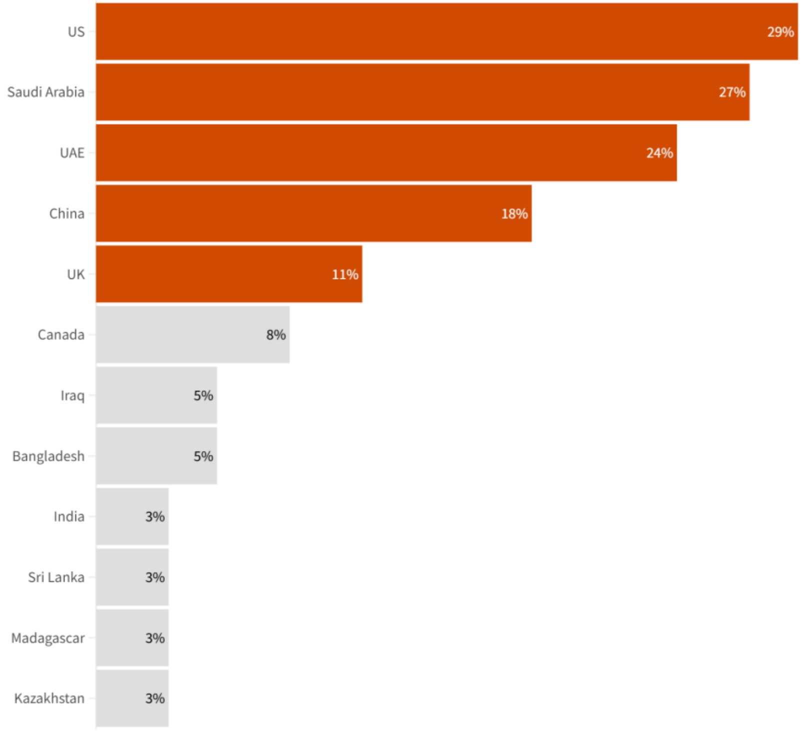
International market

CEOs have identified the United States, Saudi Arabia, the United Arab Emirates, China, and the UK as the five most important countries for their companies' revenue growth in the next twelve months.

Yet, Pakistan itself does not feature in the top ten countries seen as vital for revenue growth by the CEOs of the above mentioned five countries.

Interestingly, South Asian countries (India, Bangladesh, Sri Lanka) made to the list of top three important territories for their companies' revenue growth of only 11% of Pakistani CEOs.

Q. Which three countries/territories, excluding the country/territory in which you are based, do you consider most important for your company's prospects for revenue growth over the next 12 months?



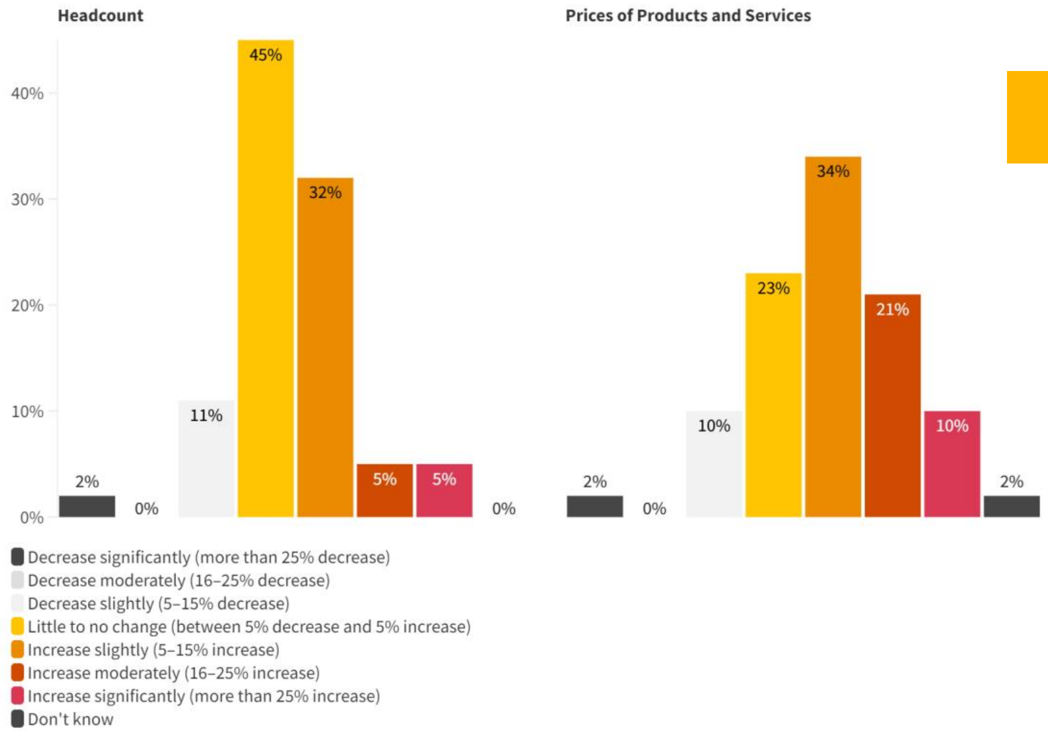
*Territory selections with less than 3% are not displayed here

Source: PwC 27th Annual Global CEO Survey - Pakistan

Corporate actions

42% of CEOs believe that their companies will increase headcount, whereas 65% foresee a rise in the prices of their products and services within the next twelve months.

Q. To what extent will your company increase or decrease the following in the next 12 months?
A. Headcount
B. Prices of products and services



Source: PwC 27th Annual Global CEO Survey - Pakistan

Threats

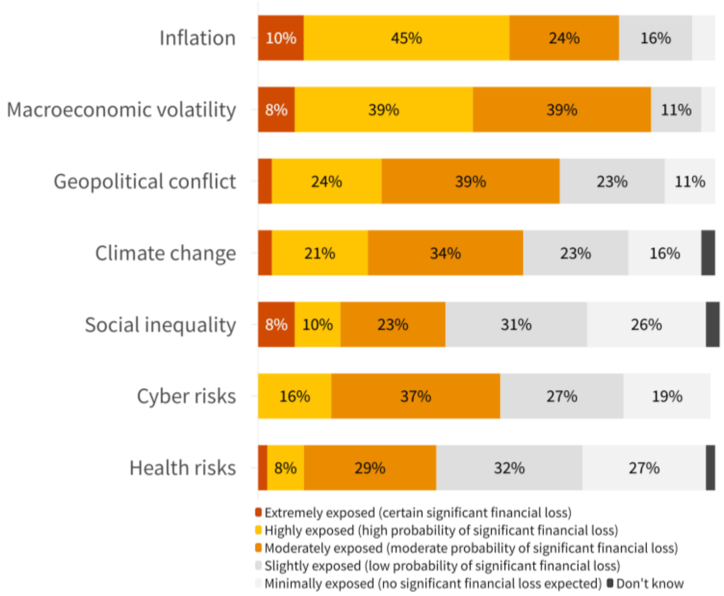
Companies' exposure in the coming year to certain threats: macroeconomic volatility, inflation, climate change, social inequality, geopolitical tensions, cyber and health risks.

Level of exposure

Inflation (55%) and macroeconomic volatility (47%) emerge as the key threats to the CEOs to which their companies are highly or extremely exposed, depicting the complexities of the current economic and political landscape. Moreover, 27% of CEOs identify geopolitical conflict as a profound threat.

Climate change, despite its potential for far-reaching impacts, is not perceived as an immediate significant threat by most of the CEOs. Only 24% view their companies to be highly or extremely exposed to the threat of climate change in the next twelve months. It appears that the ramifications of climate change on business operations are not yet seen as a pressing issue by CEOs.

Q. How exposed do you believe your company will be to the following key threats in the next 12 months?



*Values less than 5% are not displayed numerically on the graph

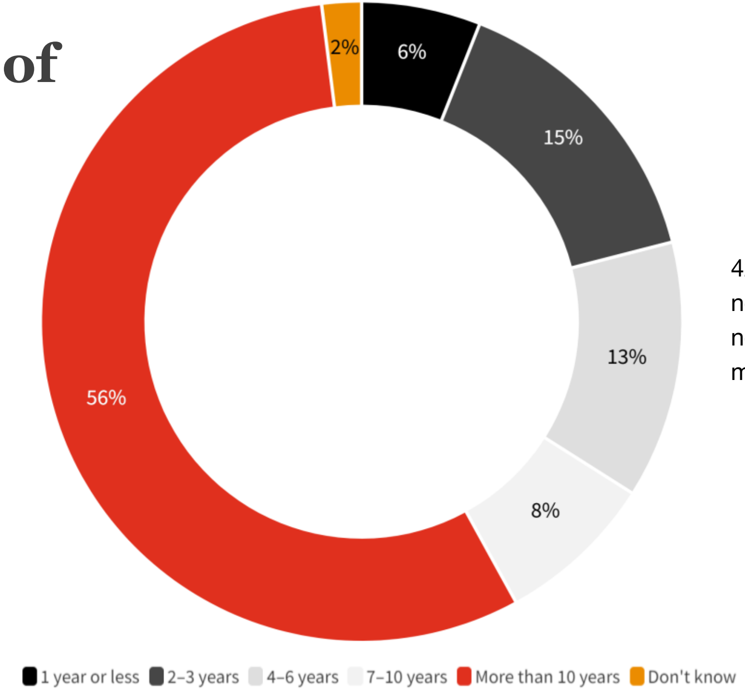
Source: PwC 27th Annual Global CEO Survey - Pakistan

Reinvention

Viability of the current business model and need for change. Extent to which certain factors have driven, and are expected in future to drive, changes in their business models including the potential barriers to such changes. Resource allocation strategies, acquisition plans, and the efficiency of various business processes.

Economic viability of business model

Q. If your company continues running on its current path, for how long do you think your business will be economically viable?

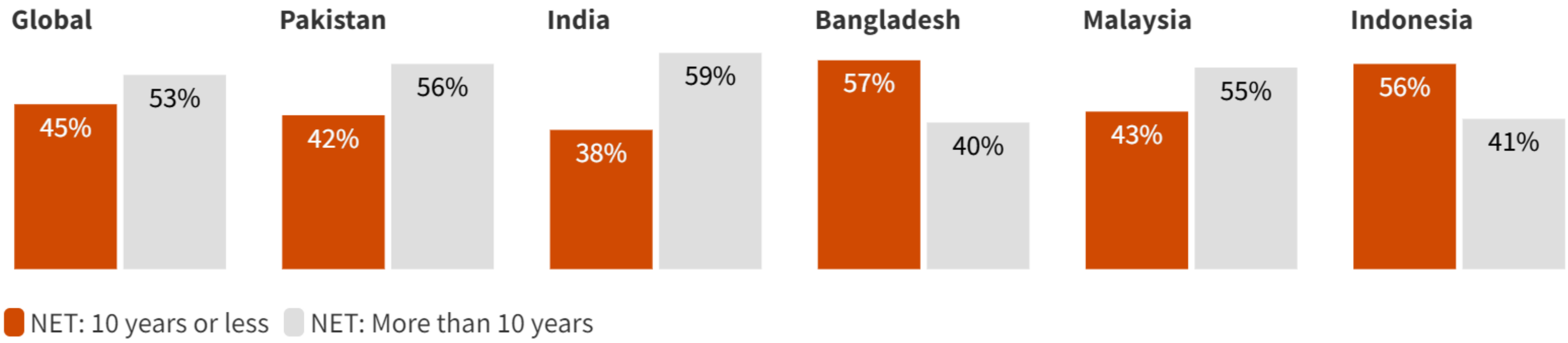


42% of CEOs believe that their company will not be economically viable a decade from now, if it continues the existing business model.

Source: PwC 27th Annual Global CEO Survey - Pakistan

Global and Asian perspective

The same concern about the economic viability of the current business model has been raised by 45% of CEOs globally. Yet, this sentiment is not uniformly shared across South Asian and Southeast Asian territories.



Source: PwC 27th Annual Global CEO Survey - Pakistan

Determinants of value creation

77% of CEOs identified government regulation as the primary factor that has driven changes in the way their companies created, delivered and captured value over the past five years. This was followed by technological changes (43%) and changes in customer preferences (41%).

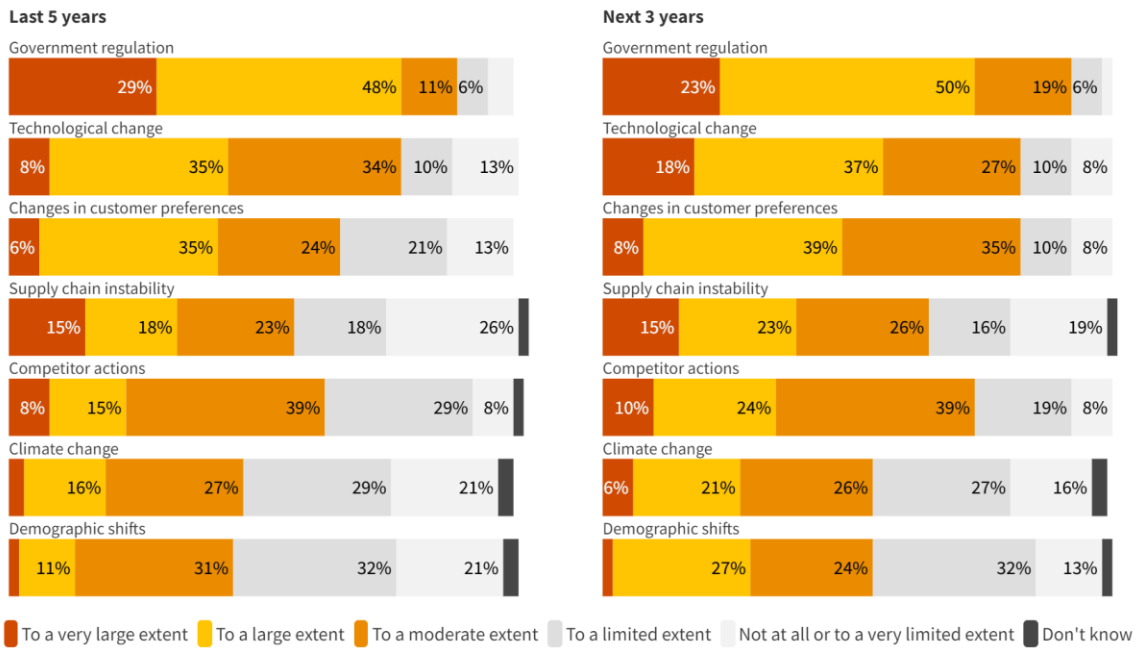
Interestingly, climate change did not feature among the top five factors, with only 19% of CEOs acknowledging its impact over the past five years.

As they look to the future, CEOs anticipate a similar pattern of influences over the next three years, with one notable change - the recognition of climate change as a factor affecting business operations increases to 27%. Despite this increased recognition, climate change still does not make it to the top five factors impacting value creation in Pakistani businesses, indicating perhaps the need for increased awareness and action.

Source: PwC 27th Annual Global CEO Survey - Pakistan

Determinants Explained

Q. Please indicate the extent to which the following factors have driven changes to the way your company creates, delivers and captures value in the last five years?



*Values less than 6% are not displayed numerically on the graph

Q. Please indicate the extent to which the following factors will drive changes to the way your company creates, delivers and captures value in the next three years?

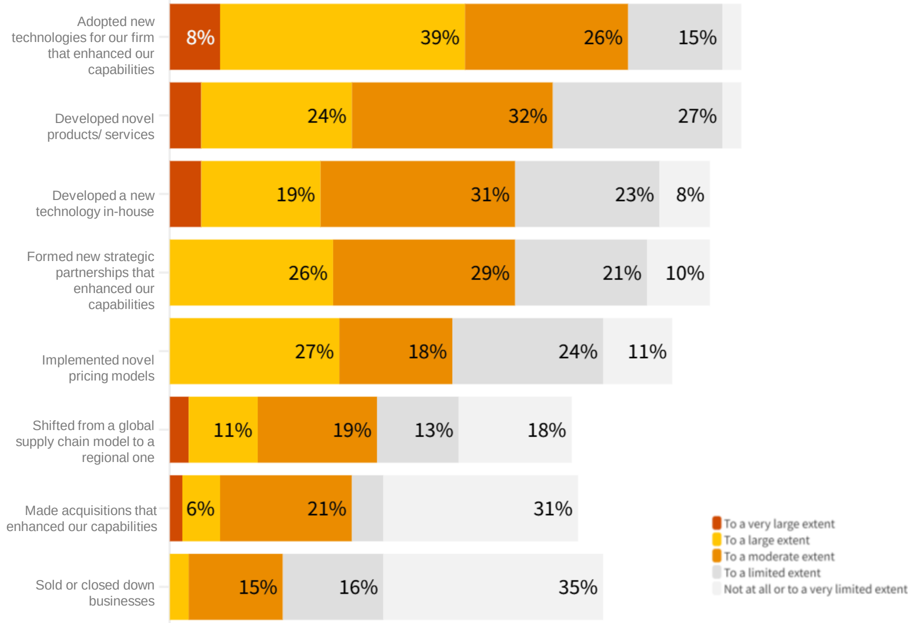
Source: PwC 27th Annual Global CEO Survey - Pakistan

Drivers of value creation

47% of CEOs selected adoption of new technologies as the most impactful action for the way their companies created, delivered, and captured value in the last five years. This showcases that integration of advanced technologies into business operations has enhanced the capabilities of their companies over the same time frame.

Furthermore, CEOs identified the development of new products and services (29%), followed by the implementation of novel pricing models (27%) as some other important actions that have contributed to the value creation to large extent at least.

Q. To what extent have the following actions impacted the way your company creates, delivers and captures value over the last five years?



*Values less than 6% are not displayed numerically on the graph
**Responses for 'Don't know' are excluded from the graph

Source: PwC 27th Annual Global CEO Survey - Pakistan

Reinvention drivers

Q. Has your company made a major acquisition (more than 10% of assets) in the last three years?
Q. How many acquisitions is your company planning to make in the next three years?

84%

of CEOs mentioned that their companies did not make any major acquisition in the last three years. While 32% of CEOs plan for their companies to make at least one acquisition in the next three years.

Q. To what extent, if at all, are the following factors inhibiting your company from changing the way it creates, delivers and captures value?

53%

of CEOs identified regulatory environment as a major obstacle inhibiting their company's transformation. Moreover, limited financial resources were selected as a barrier by 21% of these CEOs, followed by supply chain instability (about 21%).

Q. What share of your company's resources (financial and human) do you and your management team reallocate across your businesses from year to year?

60%

of CEOs, expressed that they routinely shift at least 10% of their financial and human resources across different sectors of their businesses on an annual basis.

Source: PwC 27th Annual Global CEO Survey - Pakistan

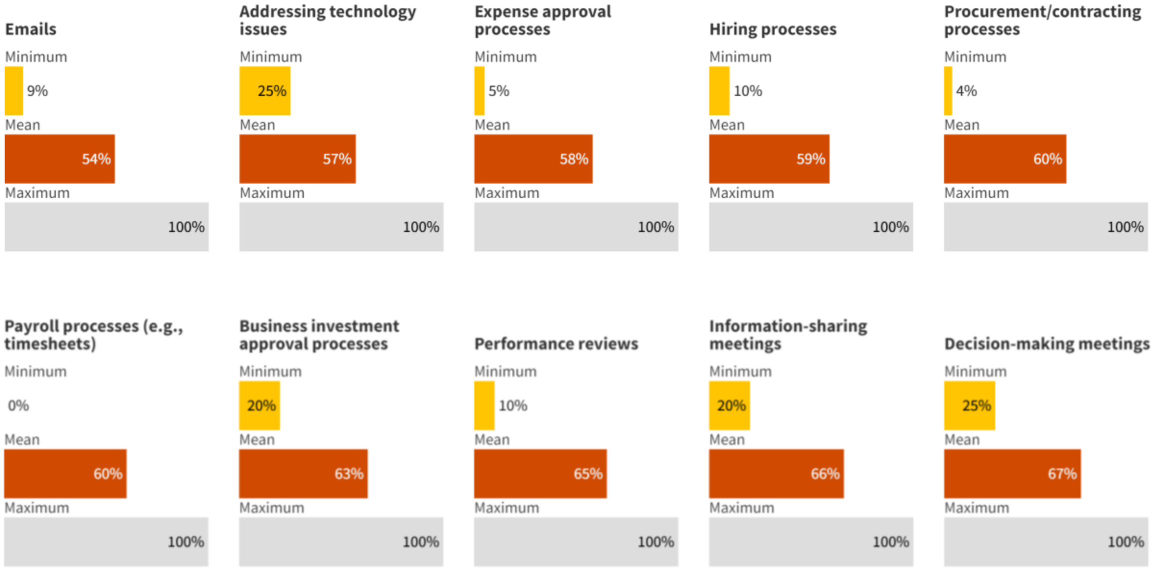
Time as a finite resource

To evaluate the time efficiency (sludge), CEOs were asked about the percentage of time spent in their companies on certain activities / processes which they considered ‘efficient’.

On average (67%), CEOs considered decision-making meetings as having the most efficient use of time.

Moreover, some of the CEOs believed that not more than 10% of the time spent in their companies on some of these activities / processes was efficient.

Q. What percentage of time spent in your company on the following activities / processes is efficient?



Source: PwC 27th Annual Global CEO Survey - Pakistan

Generative AI

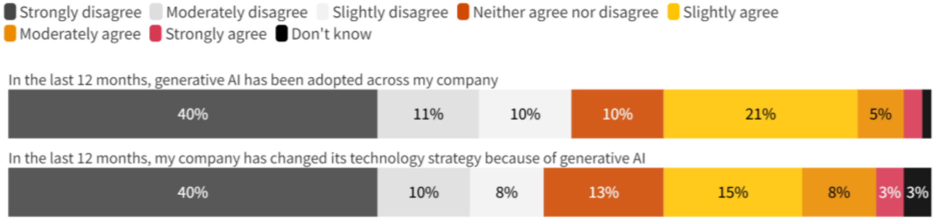
Perspectives on adoption of generative AI including strategic changes, building trust with stakeholders and anticipated improvements in product quality. Expected influences on work efficiencies, headcount, revenue, profitability, and potential risks such as bias, cybersecurity threats, misinformation, and legal liabilities.

Impact so far...

61% of CEOs disagreed with the idea that their company has widely adopted generative AI in the last twelve months.

Further, 58% did not agree with the proposition that their company's technology strategy has been transformed due to the influence of generative AI, perhaps implying a potential gap between the advancements in AI technology and its practical implementation within these organisations.

Q. To what extent do you agree or disagree with the following statements about generative AI?



*Values less than 3% are not displayed numerically on the graph

Source: PwC 27th Annual Global CEO Survey - Pakistan

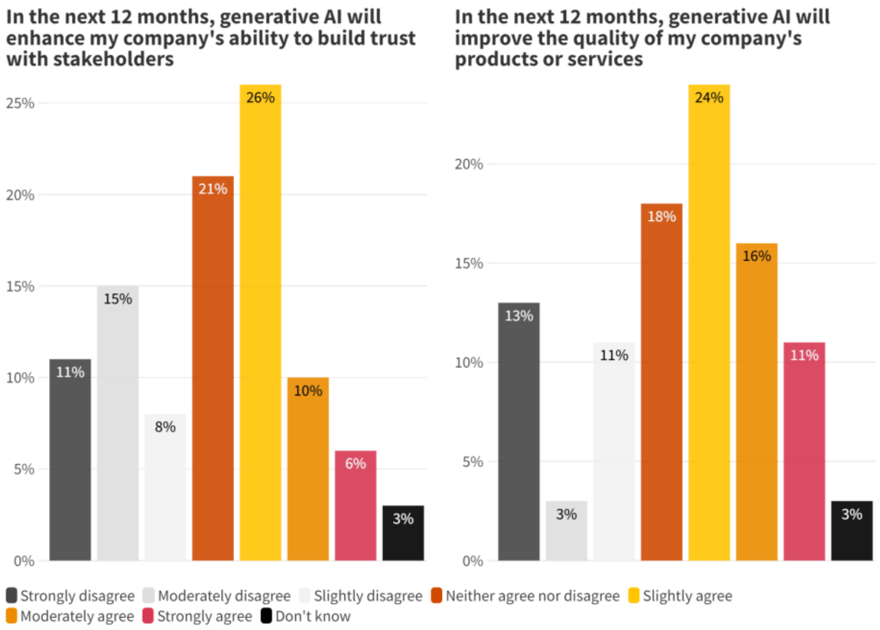
Upcoming year…

42% of CEOs believe that in the next twelve months generative AI will help in building trust with their stakeholders.

Moreover, 51% of CEOs expect that the integration of generative AI will improve the quality of their company’s products and services.

This seems to highlight the transformative potential of AI in reshaping businesses and setting new benchmarks in product and service quality.

Q. To what extent do you agree or disagree with the following statements about generative AI?



Source: PwC 27th Annual Global CEO Survey - Pakistan

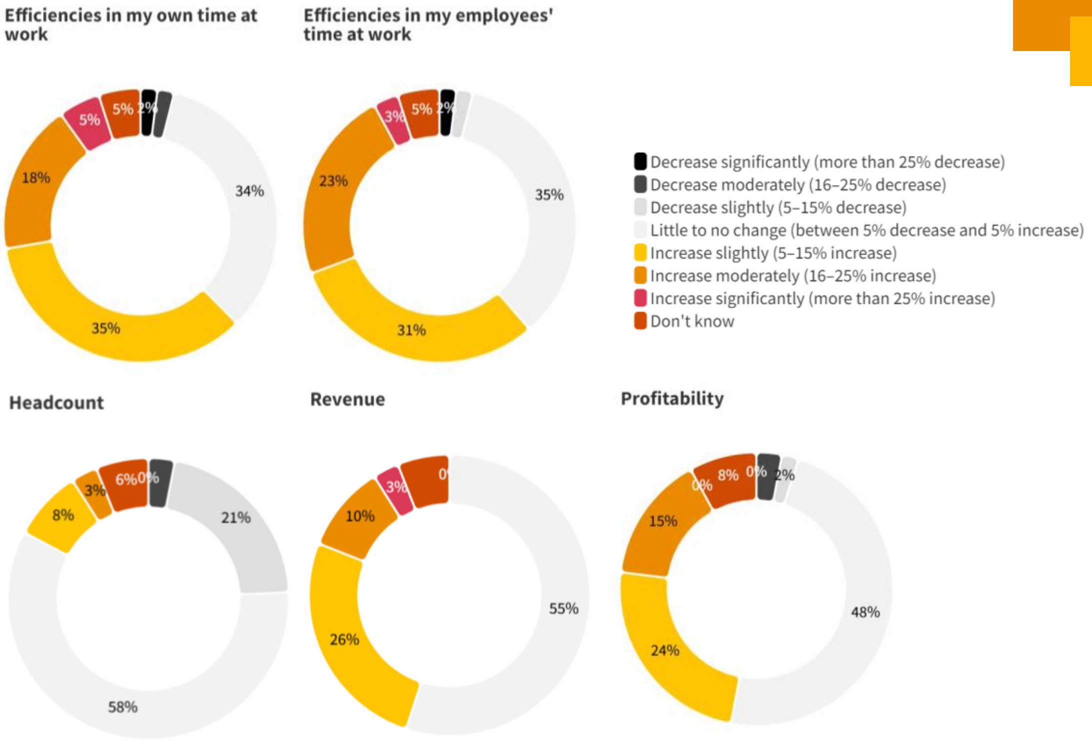
Efficiency and profitability

Assessing the impact of generative AI in the upcoming year, CEOs expect efficiencies to increase in their own time (58%) and their employees' time (57%), although most of these respondents expect a slight increase (i.e., 5% to 15%) in efficiency.

CEOs also believe that generative AI will result in little to no change in their company's headcount (58%) and revenue (55%).

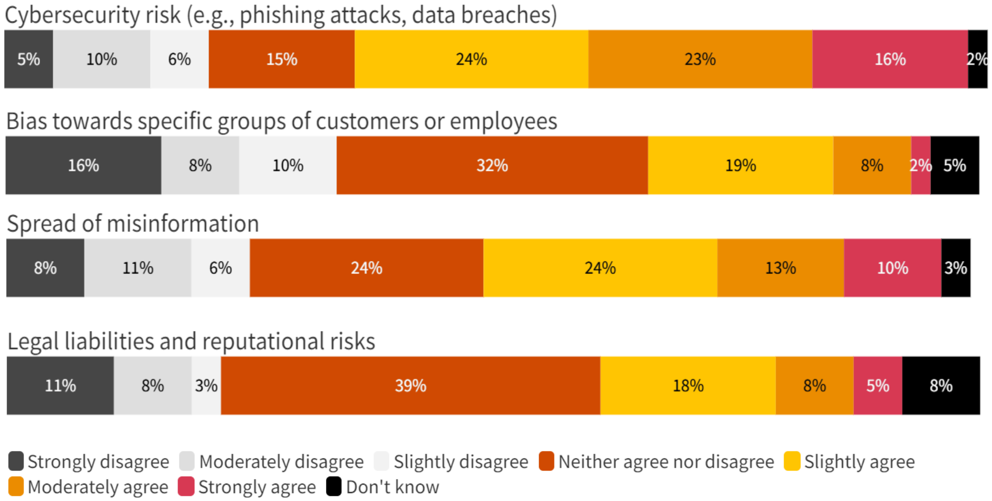
When it comes to the effect of generative AI on profitability, 52% of the responding CEOs expect a slight variation (little to no change, within the range of 5% decrease to a 5% increase).

Q. To what extent will generative AI increase or decrease the following in your company in the next 12 months?



Source: PwC 27th Annual Global CEO Survey - Pakistan

Unintended consequences



Source: PwC 27th Annual Global CEO Survey - Pakistan

Regarding potential risks, more than half of CEOs agree that generative AI could escalate cybersecurity threats such as phishing attacks and data breaches within the forthcoming year.

However, CEOs do not anticipate a similar level of increase in risks associated with bias towards certain customer or employee groups (29% of CEOs), the propagation of misinformation (47% of CEOs), or legal liabilities and reputational risks (31% of CEOs).

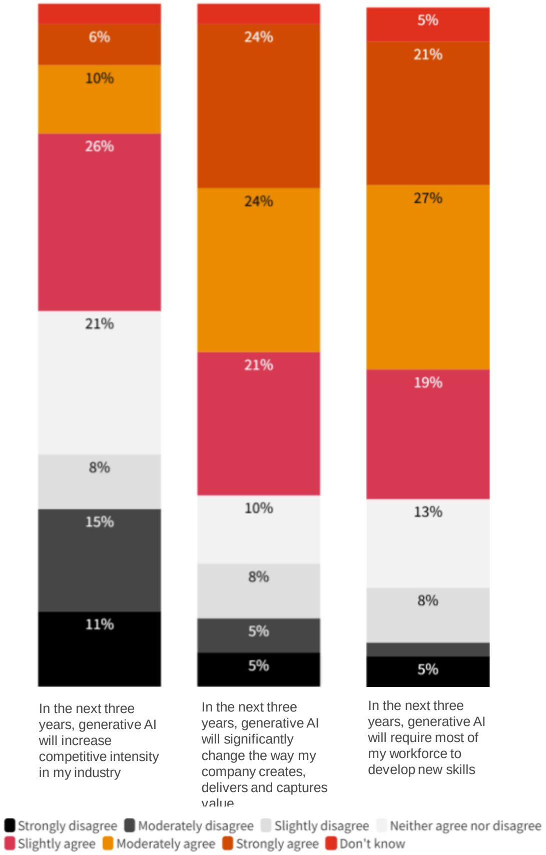
Q. To what extent do you agree or disagree that generative AI is likely to increase the following risks in your company in the next 12 months?

Coming three years…

Looking ahead to a three-year horizon, 69% of CEOs agree that generative AI will necessitate the development of new skills across most of their workforce, followed by 68% who agree that generative AI will profoundly transform the way their company creates, delivers, and captures value.

Further, 63% of CEOs anticipate an increase in competitive intensity within their industry, driven by factors such as new entrants, products or pricing approaches.

Q.To what extent do you agree or disagree with the following statements about generative AI?



*Values less than 5% are not displayed numerically on the graph

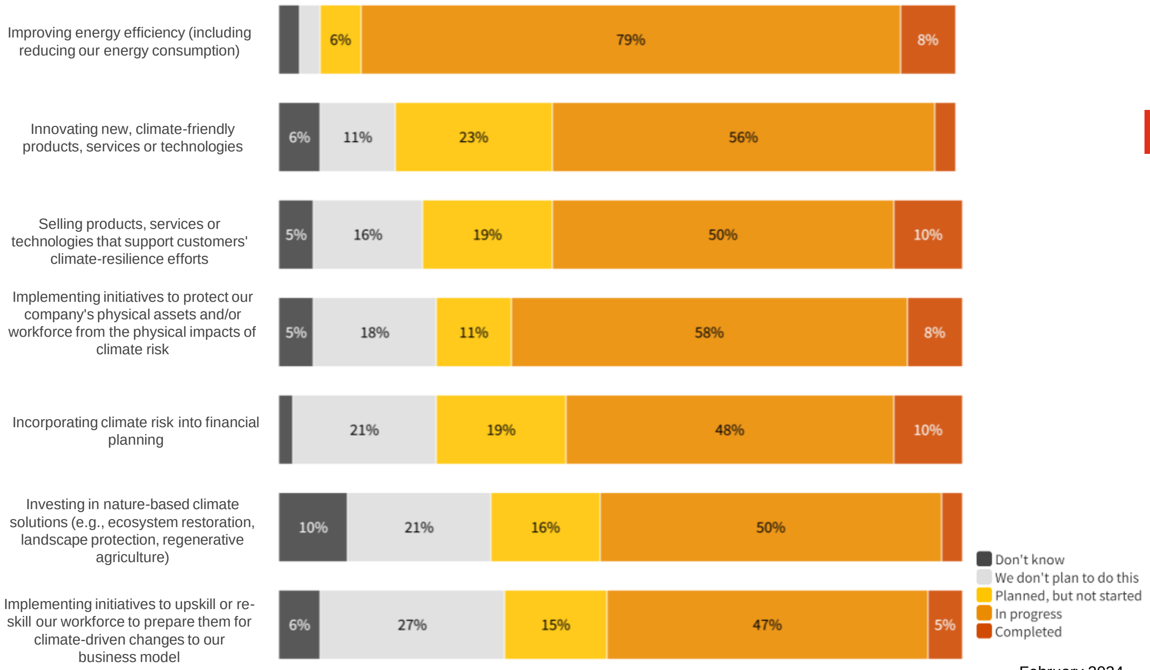
Source: PwC 27th Annual Global CEO Survey - Pakistan

Climate

Strategic actions in areas such as energy efficiency, creation of climate-friendly products and nature-based solutions. Hurdles in the path towards decarbonising business model, including accepting lower returns on climate-friendly investments and regulatory complexities.

As to the climate, the strongest activity (completed, in-progress and planned) seems to be in respect of improving energy efficiency as a staggering 93% of CEOs consider it the most significant climate action. Additionally, 82% of CEOs are expecting to innovate new products, services, or technologies that are climate friendly. Furthermore, 79% are engaging in selling products, services, or technologies that support their customers' efforts towards climate resilience.

Q. Which of the following best describes your company's level of progress on each of these actions?



*Values less than 5% are not displayed numerically on the graph

Source: PwC 27th Annual Global CEO Survey - Pakistan

Obstacles to decarbonisation

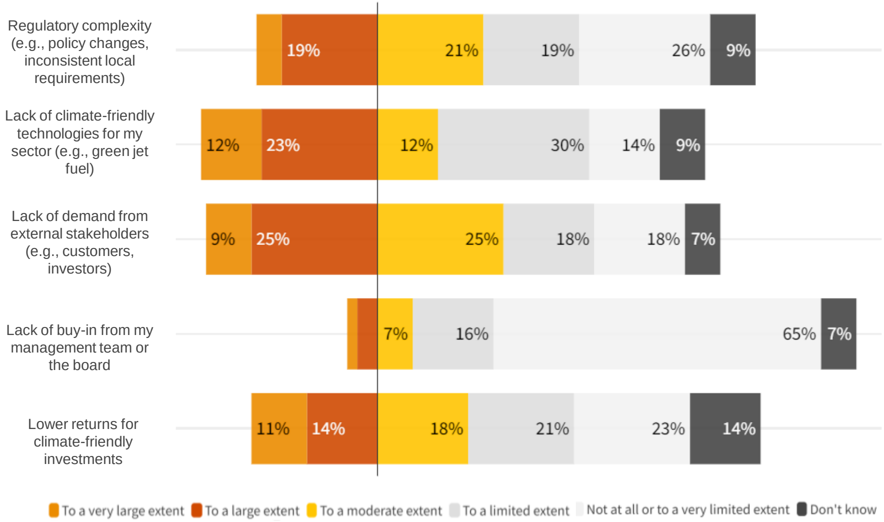
Q. To what extent, if at all, are the following factors inhibiting your company's ability to decarbonise its business model?

When CEOs were asked about certain factors that might be hindering their company's ability to decarbonise its business model, 35% identified the lack of climate-friendly technologies available in their respective sectors to be a major obstacle. This was closely followed by a lack of demand from external stakeholders such as customers and investors, recognised by 34% of CEOs.

25% of CEOs pointed to lower returns on investment for climate-friendly initiatives as a deterrent to decarbonisation. Additionally, 61% reported that in the last twelve months, when evaluating climate-friendly investments, their company did not accept rates of return that were lower than for other investments.

Moreover, 24% also highlighted regulatory complexity, including frequent policy changes and inconsistent local requirements, as a major challenge.

8% of CEOs indicated that they had no plans to decarbonise their business model.



*Values less than 6% are not displayed numerically on the graph

Source: PwC 27th Annual Global CEO Survey - Pakistan

The business community's perspective

Perspective of PBC on the PwC Annual Global CEO Survey - Pakistan

The Pakistan Business Council
FOSTERING ECONOMIC GROWTH
(A Company set up under Section 42 of the Companies Ordinance 1984)

The first-time ever participation of 62 CEOs from Pakistan in the 27th PwC Annual Global CEO Survey is an encouraging development. Despite many challenges, the message that Pakistan is “open for business” needs to be heard. The participation from Pakistan is timely to identify what needs to change to ensure sustainable growth of business and the economy.

As the country’s premier business advocacy body, composed of both local and multinational businesses, the Pakistan Business Council (PBC) is particularly pleased to see that majority of the survey respondents were CEOs of Pakistani owned companies and that a large number were family controlled. The participation of the latter, in particular, is an encouraging sign of the growing professionalism of local family-owned businesses.

It is no surprise that inflation, macroeconomic volatility and geopolitical conflicts concerned virtually all the respondents. Also, as over half the participants represented large well run, adequately resourced listed companies, they believed that they could withstand these challenges in the near term. Somewhat surprisingly however, 56% of the respondents believed they could continue to thrive in the next decade without changing their business model. Taken with a high 77% reporting that the key factor determining how they do business is government regulations which they find obstructive, a plausible interpretation is that they hope for positive change in the regulatory environment. This is indeed what the PBC has been advocating and working towards. Its recommendations on civil service reforms, deregulation, digitisation and greater transparency aim to make it easier and less costly to do business.

Perspective of PBC on the PwC Annual Global CEO Survey - Pakistan

Of concern is the view that business models don't need to change as a minority of respondents reported adoption of new technologies, development of new products/services or climate change as drivers of value creation in the last five years. The fact is that businesses in Pakistan are inward looking, generally risk averse, happy to stay in their comfort zones, some reliant on subsidies, others on protection or privileges such as opportunity to lend risk-free to the sovereign borrower. Many are not competitive by global standards and there are hardly any Pakistani businesses with substantial presence abroad. The MNCs too in Pakistan focus primarily at the domestic market. Clearly all that needs to change.

The PwC survey essentially being a global survey cannot possibly address all matters specific to Pakistan. However, it does well to bring out the need of change, not just in the regulatory environment but also in how businesses are run. As with all surveys, it would be interesting to see how the views of the CEOs change over time. We look forward with interest to the next survey.

”

- Ehsan A. Malik, CEO Pakistan Business Council

Perspective of OICCI on the PwC Annual Global CEO Survey - Pakistan

The CEO Survey adeptly encapsulates the perspectives and insights of Pakistani CEOs, addressing crucial issues across a spectrum of multinational and local industries.

The survey has rightly emphasised **macroeconomic factors** as the foremost threat to businesses, with high inflation, PKR devaluation, growing tax burden, policy continuity challenges, and cost of doing business undeniably standing out as pivotal concerns. Certain sectors like OMCs, Pharma, and Telecom face additional hurdles due to *over-regulation*. To tackle these challenges, it is imperative to liberalise the economy and manage the persistent twin deficits through *fiscal prudence, broadening the tax base, energy reforms and generating non-debt foreign currency* derived from exports, remittances, and FDI. I'm hopeful that the *SIFC*, under the civil-military leadership featuring a streamlined one-window operation for company setup, represents a positive step forward. This approach is anticipated to simplify regulations and draw ideally export-led FDI into high-potential sectors.

With regard to technological disruption by **Generative AI**, majority of CEOs rightly pointed out that adoption has lagged in the past year. In my perspective, it's vital to understand the transformative speed of generative AI, as seen with ChatGPT's extraordinary surge from zero to 100 million users in just 60 days, a departure from the gradual pace of past technologies. Hence, characterising AI as revolutionary is not mere hyperbole; it's a factual acknowledgment of its potential transformation. There is a common concern about Generative AI replacing humans, but we must recognise that AI will augment, not replace, humans—enhancing productivity and catalysing creativity. Hence, proactively exploring Generative AI's potential is essential, given its inevitable impact on business operations in the next 12-18 months.

With regard to **Climate change**, it's surprising that most CEOs do not perceive it as an immediate significant threat. From the OICCI perspective, climate change is, in fact, the most significant threat, surpassing even macro-economic factors, as evidenced by the 2022 floods causing damages exceeding US$30 billion.

Perspective of OICCI on the PwC Annual Global CEO Survey - Pakistan

Pakistan is grappling with an escalating climate crisis, ranking among the top eight nations severely affected by climate-related disruptions. In-fact standing today, Pakistan urgently needs a substantial US$340 billion investment to effectively combat threats to infrastructure, supply disruption, food and agriculture security, and loss of life. *The primary challenge lies in unlocking these funds*. Breaking the *“Siloisation”* that exists today is paramount; key government bodies (MoCC, MoF), the private sector, and international agencies must collaborate to unlock funds and establish the regulatory framework for decarbonisation. When considering the exports sector, it's no longer adequate to rely solely on cost competitiveness; being carbon neutral is now imperative as exemplified by CBAM’s regulation. Climate action has been called out as a priority within election campaign mandates and Pakistan’s recent advocacy at COP focused on resilience building measures.

Lastly, with the resurgence of Great Power contestation, **Geopolitics** was rightly emphasised as a profound threat in the Survey. In a recent Future Summit, Dr. Moeed Yousaf powerfully articulated that countries who can keep a *“multi-aligned posture”* for their international relations are more likely to succeed in today’s globally integrated world. Particularly with Pakistan’s unique location as the *only country situated in the middle of the arenas of global conflict* – it presents both, opportunities, and threats. As he aptly puts it, this involves ensuring "*the cost of an unstable Pakistan is greater than the cost of a stable Pakistan for the rest of the world.*" Thus, to navigate these complexities, Pakistan must proactively prepare for the upcoming contest by cultivating positive interdependence with key global players.

It’s worth noting and equally commendable that over the last few months, we have seen signs of relative economic stability with the proactive administrative measures undertaken by the caretaker government. Looking ahead, administrative measures alone won't suffice; they must be complemented by structural reforms, as well as a commitment to policy consistency and predictability to strengthen economic resilience and advance sustainable growth.

- Amir Paracha, President OICCI

About the Survey

Note about interpreting charts: Throughout this report, not all figures may add up to 100% as a result of rounding percentages and the decision in certain cases to exclude the display of certain responses like ‘neither / nor’, ‘other’, ‘none of the above’, ‘don’t know’ etc.

CEOs' profile

CEOs stated their roles to be as follows:

- 60% were CEOs of a single or multi-entity parent company.
- 21% were CEOs of a country subsidiary within a multi-entity parent company.
- 15% held the same position in another multi-entity parent company.

As for the companies they represented, CEOs reported that 24% were privately owned while the majority (76%) were publicly listed. When asked if a family held more than 32% of the voting rights in their company, 49% of the CEOs responded affirmatively.

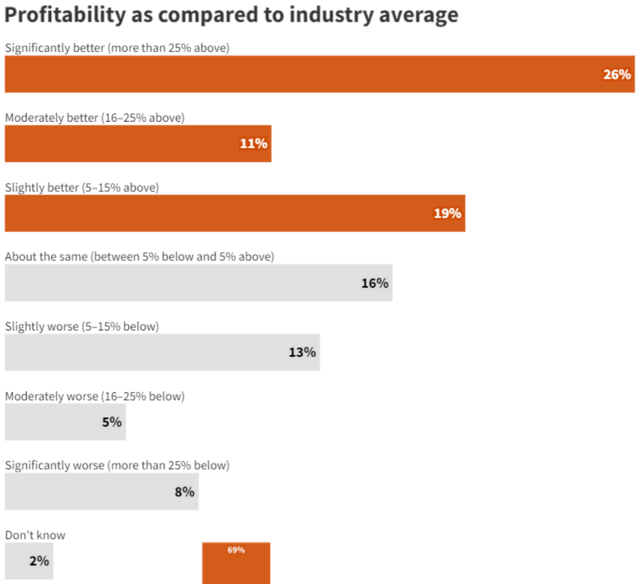
Source: PwC 27th Annual Global CEO Survey - Pakistan

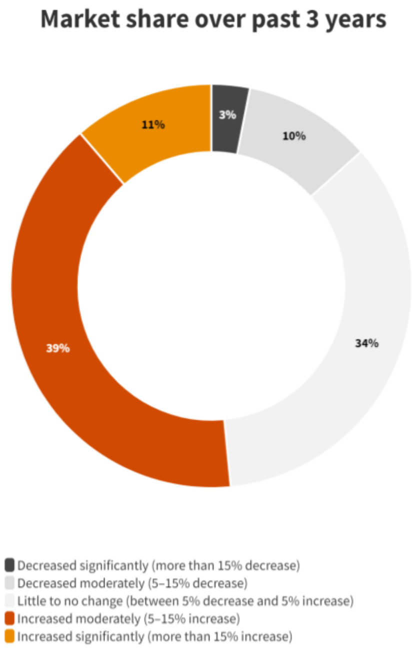
Corporate profile

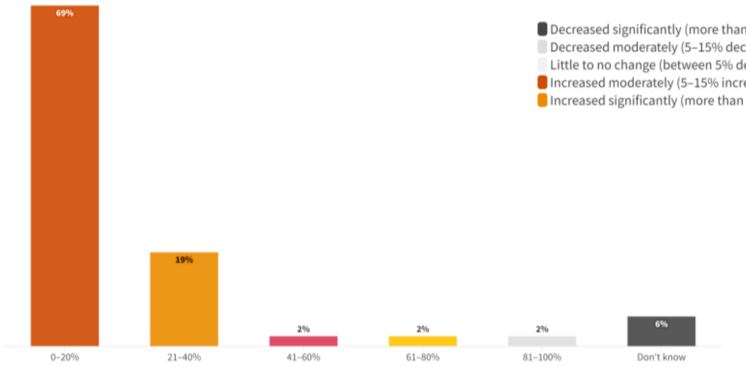
In the most recent fiscal year, 56% of CEOs reported their company's profitability to be better, whereas 26% viewed it to be worse, than the industry average.

Over the past three years, about half of the CEOs saw an increase in their market share, while 13% mentioned a decline.

88% of CEOs stated that up to 40% of their total sales this year were due to new products or services introduced in the last three years.







Total sales attributable this year to new products or services introduced in the last three years

Source: PwC 27th Annual Global CEO Survey - Pakistan

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