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NNTC



Sheikha Noora Al Nuaimi
Ajman X



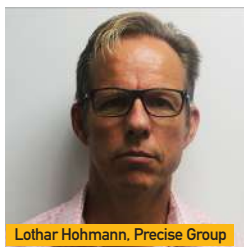
Eng Khalid Moeen Al Hosani
Ajman Municipality



Ayman Qadoumi
Arab Jordan Investment Bank
REGION'S LARGEST BANKING BLOCKCHAIN



Rukmini Glanard, Alcatel Lucent
TRANSFORMATION THROUGH EXPERIENCE



Lothar Hohmann, Precise Group
FACE SHIELDS THROUGH 3D PRINTING



Mansoor Ali, Amfah India
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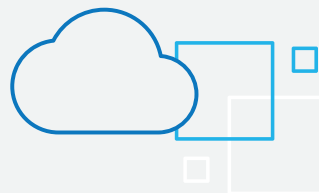


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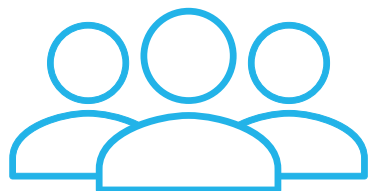
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HOPE AND CAUTION GUIDE RECOVERY

There is feeling of hope in the air. Lockdowns are being lifted and country pandemic incidence curves are flattening. Governments are realising that proactive testing of citizens and a high degree of citizen deterrence around social proximity, may work to keep the pandemic under control, within a nation's territories. The

middle game of returning back to business is on their drawing boards. Get back to work and yet impose controls. Social distancing must be kept in place and must be followed.

However, citizens and the work force are generally within two working environments. The first is outdoors and the environment is open atmospherics where social proximity and group numbers are the two factors that need to be flagged and monitored. The second is indoors, where social distancing is likely to be followed as well as a cap on 30% cluster numbers. But there is now increasing attention being paid about the type of ambient atmospherics that prevail inside a closed working environment.

In our research section of this edition of BT, Business Transformation, we look at various models of indoor atmospherics that appear to suggest that quality of indoor air, temperature and relative humidity may need to be monitored, as a control. It has already been established that a high degree of aggressive, micro-filtration inside the cabin of aircrafts, reduces the possibility of transmission through the onboard air systems themselves.

Now the founder of Amfah India, Mansoor Ali points out that the correct indoor environment mix, will strengthen people's immune systems and keep them safe from the current outbreak. This combination is a blend of optimum air quality, temperature and humidity.

Ali has prepared his findings from the results of his studies into COVID-19 from Europe and US. Indoor atmospheric safety measures include avoiding conditions which would lead to sneezing, coughing and sore throats. Sanitised, ventilated spaces also add to safe living conditions for everyone, whether at homes or outside.

Our cover feature dwells into the possibility of automated monitoring of the urban environment in which we live. Ajman Municipality is now fairly advanced into the usage of flying lab drones not just with the capability of taking images and environment mapping, but also with the capability of composition analysis of the air above the emirate of Ajman. Currently the solution is focused on flight automation, so the data is collected natively by sensors onboard. Further solution implementation may be focused on fully-automated drone operations from the command and control center without field visits, says Eng Khalid Moeen Al Hosani at Ajman Municipality.

This edition is also packed with the best of thought leadership and use cases. Do turn the pages and spend some time there as well. Good luck in your business recovery and good health as well.

Arun Shankar
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PATIENT PRIVACY A KEY PART OF CONTACT TRACING

Privacy of the respondents and using information for a specific purpose is a key part of any contact tracing process writes Maliha Rashid at KPMG.



MALIHA RASHID,
Director Data Privacy
Lead, KPMG Lower Gulf.

KEY TAKEAWAYS

- Projects dealing with contact tracing data or any other personal data must have key privacy controls.
- The law allows patient data to be used without consent for public health procedures, in the case of a public health crisis.
- Patients' privacy rights must be communicated at the same time as contact tracing data is collected from them.

In the current context of the Covid-19 pandemic, the collection and sharing of employee healthcare data, as well as the contact tracing of people suspected of having the virus, has become one of the key elements of containing its spread. Under these circumstances, it is important to maintain data privacy, particularly considering existing legislation.

The law allows medical patients' data to be used without their consent for public health preventative and treatment procedures for example, in the case of a public health crisis. However, there are several vital data privacy aspects to bear in mind when establishing contact tracing procedures as part of Covid-19 detection.

Consent must be obtained from the patient at the same time as contact tracing data collection points, such as forms, employee declarations or thermal scans. Controls must be set up to ensure that all healthcare data being collected is accurate and reliable.

Transparency is crucial. As part of the contact tracing process, patients should be informed of how their data will be used and shared. They should be notified that information related to their whereabouts and people that they have been in contact with will be treated in strict confidence and used only to identify potential people that the virus may have spread to, in compliance with government authorities' requirements.

Patients' privacy rights must be communicated at the same time as contact tracing data is collected from

them.

Adequate security measures must be taken to protect personal data from being shared unnecessarily or leaked. Steps should be in place to enable requests from patients to access, modify or delete their data in line with regulatory requirements. It is important to set up processes to manage these types of requests and respond to them in a timely manner.

The retention period of contact tracing data is to be limited to the current crisis and as required by regulatory authorities. In the case of healthcare bodies, this is for a period of at least 25 years. UAE law requires that sharing of any contact tracing data with third parties is to be limited to authorised government authorities. Back-to-back data processing agreements need to be in place with relevant third parties.

All new projects dealing with contact tracing data or any other personal data must have key privacy controls embedded in the organisation's project lifecycle.

Anonymisation of data is another element to consider. A good example of best practice when it comes to anonymised contact tracing in the UAE is the TraceCovid application, which performs contact tracing via Bluetooth signals recorded from mobile phones within close range of an infected Covid-19 patient.

Implementing these simple steps will support a secure contact tracing process that helps maintain data privacy, particularly in the sensitive context of Covid-19 personal data collection. ■

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HOW CIOs CAN TEST THE RESILIENCE OF BUSINESS

While business continuity can question resilience of processes, often the resilience of the business model is ignored, writes Daniel Sun at Gartner.



DANIEL SUN,
Vice President Analyst,
Gartner.

CIOs can use a five-phased approach to help their organisation ensure that its business model is as resilient to disruption as the rest of the enterprise. When news of COVID-19 spread, organisations began considering how it would affect supply chain access, product launches, employee well-being and business continuity. But many failed to consider the importance of a resilient business model.

Business model resilience is often missing from traditional business continuity plans. Organisations plan for disruptions to resources and

processes, but do not recognise that business models can be just as big a threat to continuity of operations.

The key is to ensure that your business model is as resilient to outside disruptions as the rest of the business.

Companies need to leverage a systematic approach to strengthen the resilience of their current business models to ensure their ongoing operation during COVID-19. CIOs can play a key role in this process, since digital technologies and capabilities influence every aspect of business models.

Gartner recommends a five-phase approach to ensuring business model resilience.

#1 DEFINE THE BUSINESS MODEL

Start by identifying the core customer base that is essential to the business and its core needs. Then expand that thinking to value propositions, capabilities and financial models.

Although this is not a traditional CIO activity, it is important to engage with your senior leadership as they consider the current business model.

#2 IDENTIFY UNCERTAINTIES

Gather a diverse group of people from across the organisation to identify uncertainties that are the most likely to be detrimental to the business. This is not an exact science, and the format can vary, but the goal should be to identify potential disruptions of known COVID-19 factors.

#3 ASSESS THE IMPACT

Once you have identified the uncertainties, consider how each one would impact the business. A Business Impact Analysis is a separate framework outside of business model resilience.

The CIO will not lead this process, but should work alongside other parts of the business and specifically assess critical IT infrastructure and software systems.

#4 DESIGN CHANGES

Consider what would need to change to address potential impacts. Do not be discouraged at this point by feasibility. Record any potential solutions and assess them later. Focus on how IT solutions could facilitate these changes. For example, when governments close physical spaces or people are not willing to come into a brick-and-mortar retail shop, the potential impact is high. A change strategy would focus on changing how the business uses the physical space.

#5 EXECUTE CHANGES

Ultimately, decisions will be made by senior leadership, but phases 1 through 4 of scenario planning will act as essential input for those decisions. Once those decisions are made, focus on an agile approach to execution. Ensure that business-unit leaders are kept aware of changes and have final approval. This will help achieve business and IT alignment and result in speedy delivery and results. ■

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SHARED HUMAN RESOURCE SERVICES CAN BOOST NATIONS

Nations in the region are recognizing the importance of human talent to achieve their longer-term goals, explains Zaid Al Mashari at Proven Arabia.



ZAID AL MASHARI,
CEO Proven Arabia.

KEY TAKEAWAYS

- We have seen a fundamental shift in human resources management in all sectors, whether governmental or private.
- The Saudi government has implemented the concept of shared services in its Saudi Vision 2030.
- In today's Saudi Arabia, companies must practice localisation upon expansion in order to stay compliant.

Saudi Vision 2030, announced in 2016, has been the cause of many of the changes and path-altering decisions for Saudi Arabia. A part of Vision 2030 is creating an entrepreneurial atmosphere for investors. This broad shift in Saudi Arabia's approach was accompanied

by multiple regulatory reforms, building the tourism industry, a growing Saudi workforce and a new focus on business.

Recently, we have seen a fundamental shift in human resources management in all sectors, whether governmental or private, as it has moved to the modern human resources stage. There is a race to attract talent and showcase the organisational culture and workplace environment.

The Saudi government has implemented the concept of shared services in its Saudi Vision 2030 plans in order to streamline efforts, efficiency and reduce costs. The idea of shared services has allowed organisations to improve in many ways, facilitating business and keeping track of valuable and rapidly growing and changing data.

Officials confirmed that the move came to unite the efforts of all public and private sector workers, and that an efficiently-run human resources system across the board will optimise the investment in human resources services and bring back benefits to the workers in both sectors.

In 2016, along with Saudi Vision 2030, the Human Capital Programme was among the executive programmes that aimed to help the Kingdom reach its 2030 goals. The programme described human capital as a crucial factor in the success of any project and aimed to nurture human talent across Saudi Arabia.

A deep understanding of the value of human resources, both literally and as a shared service is now embedded in the Saudi understanding of business and in the

Saudi Vision; and simultaneously, the concept of shared services is proving to be effective in businesses as well as governmental entities.

In today's Saudi Arabia, companies must practice localisation upon expansion in order to stay compliant, and this has played a major role in the reduction of unemployment among Saudi nationals to a significant extent.

In a way, Saudi Arabia's current focus on entrepreneurship has become directly proportional not only with economic diversification, but also with the elimination of unemployment. Human resources are a valuable component from the beginning of recruiting to the actual execution of jobs. It also manages to place the right candidates in the right spots, ultimately leading to business success and employee gratification.

There is no doubt that shared services are normally the most efficient model for any large organisation even with an internal functional distribution. The success of implementing the shared services model however is dependent on a number of factors and often hindered by the bureaucracy and fixed mindset of internal departments. The core lies with applying change management as a mindset firstly throughout all levels of the organisation.

The end result of a positive shared services implementation should be actual positive feedback from real stakeholders. However, it is not an easy journey; where organisations have to adopt continuous process improvement and technology to reach effective results. ■




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VIRTUAL SOCIAL RELATIONSHIPS ARE A NEW BAG AGAIN

Managing work relationships during remote working are different from our work in office relationships, and need to be built up writes Ektaa Sibal.



Ektaa Sibal is an International Inner Self, Transformation Specialist and an International Meditation Expert, Speaker and a Gifted Energy Healer with inborn intuitive abilities.

At a recent Global CIO Forum's Unite WebSummit, I addressed a very important subject which requires attention and due importance to be given especially in the current times when virtual work life has become a norm and a mandate to be followed so that we can maintain social distancing and fight the global crisis of COVID 19 pandemic.

In this article I am bringing forth some of the key takeaways that will be beneficial for many.

The most important aspect to remember at this time is that social distancing should not become social disconnection. There is a pertinent need to ensure that these virtual relationships not just survive the current period but thrive in it so that we are able to manage in this crisis.

Communication and collaboration

are two main drivers for fostering workplace relationships when working remotely, which not only helps in sustaining the virtual relations but also makes it successful and stronger than ever.

In a remote working environment, the interactions mostly happen for an official purpose and require greater effort unlike when one is in the office setup where networking happens naturally when you meet your coworker down the hallway or by the coffee- station and brainstorm a work problem along with discussing weekend plans!

Businesses increasingly understand the importance of social dynamics as pro-social behavior inculcates organizational loyalty and effective and efficient human capital is the essence for organizational growth. While emotional wellbeing of the workforce is fundamental to productivity, there is a greater need to create activities that build virtual relations especially in the current times.

Here, it is vital to note that placing human relationships at the center of the workplace takes a concerted, proactive effort on the part of corporate leadership.

Let me share some best practices that will help leaders to maintain and build virtual relations in the current global situation and make it stronger to induce a positive virtual work culture in future-

#1 OVER COMMUNICATE

It is not just about communicating the tasks or projects, it is also about communicating to remove any doubts, ambiguities or confusions. It is all about over communicating

to keep transparency, to reduce any assumptions or perceptions from being formed.

#2 BUILD TRUST

Trust plays a major role in building relationships so be accessible and have regular face to face online meetings to create a shared vision while setting guiding principles on how the team will operate by taking everyone's opinion into consideration.

#3 BUILD MOTIVATION

Validating your team members' opinions and ideas or pointing out when they say or have done something good will motivate your team to go above and beyond in these times.

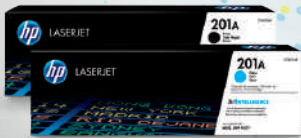
#4 SPIRITS UP

While there is a lot of uncertainty and fear brewing in the world amidst the pandemic, engaging the team with some online activities will help in keeping their spirits up such as Online Fitness Challenge, Group Meditation Sessions, Online Cook-off Challenge or even daily Virtual Coffee session will build camaraderie among the team.

#5 HAPPY CULTURE

Doing regular follow ups or checking in with your team or clients, connecting with your team beyond work or using social media to engage with your team on an unofficial basis are some of the ways to create and maintain happy and positive virtual culture. ■

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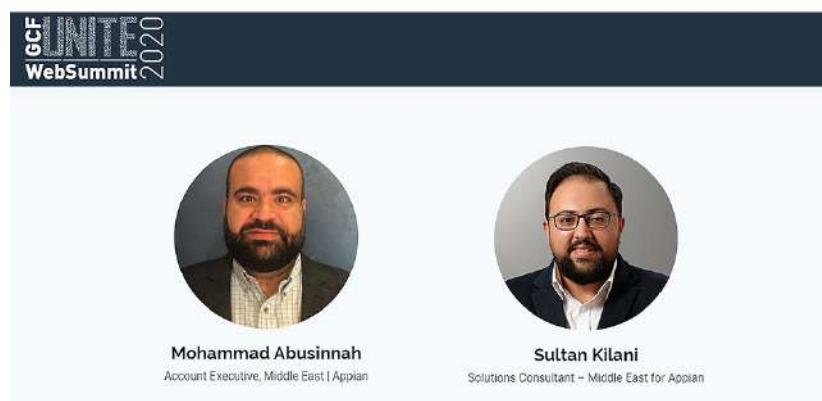
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GCF Unite WebSummit, Appian stage virtual seminar for Saudi automation market



Global CIO Forum's GCF Unite WebSummit and Appian successfully completed a regional virtual seminar on the subject of Intelligent Automation using Low Code and AI. The webinar was completed on 22 April and dealt extensively on how complex business processes can be automated using a range of graphically intuitive, low code tools. The webinar was attended by 80+ senior decision makers including

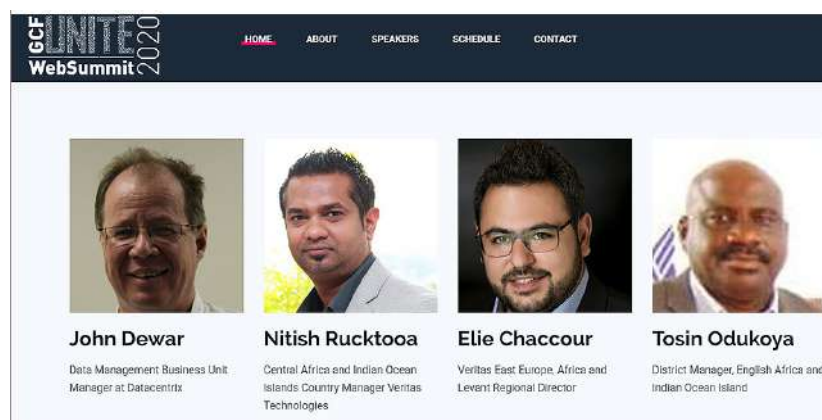
CIOs, IT Directors and IT Heads from Saudi Arabia.

The virtual seminar dealt extensively on how complex business processes can be automated using a range of graphically intuitive, low code tools. Low-code platforms make enterprise application development fast and simple. In these highly challenging times, all businesses would like to automate their remote processes and achieve

efficiency in the fastest time and lowest cost. If business can take the lead so much the better in automating their complex workflows at the speed of low-code.

The webinar was quite interactive with the attendees asking a range of questions that were answered during the virtual event by the speakers. These included: integration with various encrypted platforms, Android, iOS, WhatsApp platforms, availability of certified training, amongst others. Attendees were also polled on a number of trends and received supporting information handouts.

In these highly challenging times, all businesses would like to automate their remote processes and achieve efficiency in the fastest time and lowest cost. If business can take the lead so much the better to automate their complex workflows at the speed of low-code. Low-code platforms make enterprise application development fast and simple. But not all low-code offerings are the same. Some focus solely on improving developer productivity, others focus on citizen development for simple use cases.



GCF Unite WebSummit, Veritas, Datacentrix, stage virtual seminar for banks

Global CIO Forum's GCF Unite WebSummit, Veritas and Datacentrix, successfully completed a regional virtual seminar targeting the banking industry in East Africa, Indian Ocean islands, and adjacent countries. The focus of the webinar led by executives from Veritas and Datacentrix was on abstraction of data and reduction of enterprise complexity. The webinar was

completed on 21 April and included CIOs and IT decision makers from the banking industry from multiple countries including Zimbabwe, Kenya, Rwanda, Ghana, Uganda, Ethiopia, Tanzania, Mauritius and Zambia, amongst others.

The webinar also focused on how to manage the challenges of information archiving from the core of the enterprise to the cloud

and to the edge of the network. Veritas executives presented the family of data protection appliances for data availability. The Veritas executives leading the webinar included Elie Chaccour, Regional Director for Europe, Africa and Levant; Nitish Rucktooa, Country Manager Central Africa and India Ocean Islands; Tosin Odukoya, District Manager; and John Dewar, Data Management Business Unit from Datacentrix.

The webinar was attended by 80+ executives and there was a significant back and forth discussion through the questions posed by the attendee delegates. The attendees were keen to understand the level of support that Veritas could provide across Africa. Installation, training and support across Africa are provided by Veritas channel partners. The key channel partners of Veritas including Datacentrix operate across most of Africa. In particular, Datacentrix is a Platinum Partner of Veritas and offers GDPR compliant, SLA based, managed services for the African banking industry.



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Avaya and Airtel Uganda offer businesses complementary access to Avaya Spaces

In quick response to the Ugandan government's decision to limit access to offices, and schools and universities to curb the spread of Covid-19, Airtel Uganda has partnered with Avaya to enable organisations in the country to implement remote working and learning initiatives. Through the partnership, Avaya will offer organisations in Uganda full-feature access to its flagship collaboration app, Avaya Spaces, on a complimentary basis, through Airtel Uganda. Avaya Spaces is

a cloud meeting and team collaboration solution that goes beyond integrating chat, voice, video, online meetings and content sharing.

Recognised for its ease and speed of implementation, Avaya Spaces works on all Android and iOS smart devices and can also be securely accessed on personal computers and laptops via Chrome or Firefox browsers. With obvious use cases for schools, it enables teachers and administrative staff to reliably communicate with parents, students and each other to minimise learning disruption amid the school closure.

Using the app, students will be able to participate in virtual classrooms from any location, with the ability to download study materials and send assignments to teachers electronically. Businesses too will benefit from the new offering, as the app allows employees to hold virtual meetings, share documents and manage tasks, and establish dedicated digital forums where teams can engage non-stop on specific projects.

Since January, Avaya has seen an increase of more than 3,000% in video collaboration traffic on the Avaya Spaces platform. Several hundred universities, schools and other organisations worldwide have engaged Avaya to gain the connectivity and collaboration capabilities Avaya Spaces provides as they address the challenges of Covid-19 pandemic.

Thousands of businesses have also moved online with Avaya Spaces, using the app to conduct virtual events, launch magazines, keep teams engaged, and enable business continuity. Airtel Uganda also recently announced reaching a milestone of 2,000 network masts across the country. With the availability of this countrywide 4G LTE connectivity, students and teachers can access the app seamlessly.

Mobile wallet use rises 78% in Q1 2020 YoY in regional hypermarkets

Samsung Gulf Electronics is encouraging UAE consumers to switch to safer alternatives such as mobile wallets to minimise potential hygiene issues while making purchases in stores. Samsung Pay, the brand's mobile payment service, offers customers a convenient way to purchase anything through contactless payments in every corner of the country safely and securely.

Mobile wallet transactions have risen in hypermarkets across the region by 78% in Q1 2020 when compared with the same period a year ago. Samsung Pay aligns with this consumer trend and can be used to make safe, quick, and easy purchases from almost any location. By combining Near Field Communication technology and its proprietary Magnetic Secure Transmission technology, Samsung Pay works seamlessly on most point of sale terminals in the UAE. Affiliated with major payment networks such as MasterCard and Visa, Samsung Pay provides greater flexibility, access, and choice for customers while ensuring a safe and straightforward payment experience.



Abu Dhabi Airports, Tawazun deploy unmanned robot to disinfect premises, planes



Abu Dhabi Airports has partnered with Tawazun Strategic Development Fund, TSDF, to launch the new CoDi BOT Unmanned Ground Vehicle, designed and manufactured by UAE-based company Marakeb Technologies, an affiliate company of TSDF, for the disinfection of viruses including Covid-19. The introduction of new state-of-the-art technology is the latest measure introduced by Abu Dhabi Airports to contain the spread of Covid-19, and

aligns with the directives of HE Sheikh Mohammed bin Hamad bin Tahnoun Al Nahyan, Chairman of Abu Dhabi Airports.

The CoDi BOT UGV will be piloted from May throughout Abu Dhabi International Airport, including in staff areas and cargo facilities, as well as being used as part of cabin deserialisation processes on passenger aircraft.

Specifically ensuring aircraft cabins are kept clean and sterile, the CoDi BOT UGV is designed to be able to manoeuvre through airplane cabin, which is a unique feature of this product, while ensuring the safety of its operators through remote control capability, using real-time video and high-speed 4G data connection.

The introduction of the robot helps operational teams carry out safer missions during the sterilisation of aircraft while parked at Abu Dhabi International Airport, AUH, eliminating the risk of human exposure and self-contamination. The robot's versatility also enables the disinfection of spaces within the airport terminals, reinforcing public safety against Covid-19 and any future virus outbreaks.

Online marketplace Aladdin.life launched for du and Etisalat mobile plans

Aladdin.life has announced the beta launch of a platform that combines search, marketplace and customer community for telecom services in the UAE. The digital platform will help customers to discover, compare and make informed decisions about mobile and broadband plans and home services. Customers will be

connected to a marketplace and will also be able to rate and share their experiences on an AI-powered customer community. Authorised sellers, including physical retailers, will be able to plug into the marketplace to get online customer traffic.

Genie search helps existing

customers maximise the value of their current spend or increase savings. This is done by instantly matching their basic usage pattern with hundreds of price plans offered by UAE operators.

Bazaar is a unique online marketplace complete with online and online-to-offline shopping. It features the UAE's largest collection of mobile plans with sims and devices and includes 1000+ mobile price plans and 1500+ device instalment plans offered by UAE operators.

Aladdin.life will be particularly beneficial to customers, sellers and operators as the adoption of 5G gets underway. Customers are expecting mobile operators to offer an enhanced experience, which the holistic platform will facilitate. In addition, people will have access to a customer community for trusted reviews, advice and tips on all aspects of mobile and broadband services. The platform currently caters to the UAE consumer market and will soon be opened up to Home and SME customers.

Al Dhafra Solar project to power 160,000 UAE homes at lowest tariff \$1.35kwh



Abu Dhabi Power Corporation, ADPower, has announced the world's lowest tariff for solar power. ADPower's subsidiary, Emirates Water and Electricity Company, EWEC, delivered a virtual read-out of five consortia's technical and commercial bids for the 2 GW Solar Photovoltaic, PV, Independent Power

Producer project to be located in Abu Dhabi. The project has received, from the first-ranked bidder, the world's most cost-competitive tariff for solar PV energy, set at AED 4.97 fils/kWh or \$1.35 cents per kWh, on a Levelised Electricity Cost basis, which is approximately 44% lower than tariff set three years ago on the

Noor Abu Dhabi project, Abu Dhabi's first large-scale solar PV project and a world record tariff-setter at the time.

The Al Dhafra Solar PV project will have the capacity to power approximately 160,000 households across the UAE with electricity. It will be almost double the size of the approximately 1.2 GW Noor Abu Dhabi solar plant, amongst the largest operational solar PV plants in the world, which commenced commercial operations in April 2019. Once operational, the Al Dhafra Solar PV project will lift Abu Dhabi's total solar power generation capacity to approximately 3.2 GW. This will reduce the Emirate's CO2 emissions by more than 3.6 million metric tons per year, equal to removing around 720,000 cars from the road, improving efficiency and driving sustainability, while catering for the growth in demand across the UAE.

The Al Dhafra Solar PV project will include the financing, construction, operation and maintenance of the solar plant, including installation of solar PV modules, inverters, connection to the transmission network and associated facilities.

GCC experiences 34% reduction in mobility due to Covid-19 states Google

New data published by search engine Google has revealed how the Coronavirus outbreak is impacting mobility across the GCC. The research shows the quarterly percentage change of each country based on a range of key indicators including parks, transit and grocery stores. Across all metrics, the average reduction for the whole of the GCC during the first three months of 2020 was 34.1%. Bahrain experienced the least mobility reduction in the region at -21.2%, followed by Kuwait at -36.3%, Oman at -37.8%, Saudi Arabia at -38.5% and the UAE at -42.33%.

Residential mobility, as well as the grocery and pharmacy segment, were least impacted across the region, with respective changes of -27% and +22.83% on average. The most substantial effects were recorded in the transit and retail segments, with average reductions of -60% and -53.2% respectively, due to a series of protective measures against Covid-19 put in place across the GCC.

These have included lockdowns or curfews by Oman, Saudi Arabia and the UAE, while all nations have suspended the majority of passenger flights to combat the spread. Bahrain's response, which was praised by the World Health Organisation during the early stages of the outbreak, has involved keeping open shops and other essential facilities while increasing public testing capabilities. Ministers from GCC countries have also been keeping in close contact during recent weeks via virtual meetings to discuss economic impact and avenues of mutual support.

Salesforce global study finds stakeholder value better than shareholder value

An increasing wave of companies and CEOs are doubling down on sustainability and equality commitments as they grapple with what role they play in a changing society. Salesforce has long been a believer that business can be one of the biggest agents of change for a better world. Key to this is reorienting the idea of capitalism around stakeholder value instead of just shareholder value, because when businesses serve the interest of broader stakeholders, we all benefit.

Salesforce has unveiled the Salesforce Stakeholder Perceptions Report, an eye-opening survey of more than 20,000 people across 10 countries, to really understand how our stakeholders think business is doing. The report shows us that around the world, people are not satisfied with today's model of capitalism and believe businesses can play a key role in addressing issue areas like the environment and access to job opportunities.

73% SAY THE STATE OF THE ENVIRONMENT IS ON THE WRONG TRACK UNDER CAPITALISM

We are racing against the clock when it comes to climate change: If we're not able to slow global warming by 2030, we could be past a point of no return, according to the United Nations. For the most part, people say it is unchecked capitalism and corporations to blame, especially organisations that contribute to fossil fuel consumption, polluting the oceans, and deforestation. Leaders from the corporate community and beyond are calling for more accountability, urging businesses to rethink strategies and push the boundaries of innovation to lead to a more positive planetary outcome.

75% OF PEOPLE BELIEVE ACCESS TO JOB OPPORTUNITIES IS NOT IMPROVING

Several factors are likely contributing to



PATRICK FLYNN,
Salesforce Vice President of Sustainability.

this phenomenon, such as concerns about college degrees not keeping up with the job market, and a lack of upskilling opportunities within the workplace. But none is likely as great as the spectre of automation: 46% of jobs are vulnerable to it, according to the Organisation for Economic Cooperation and Development. But the good news is the value of human capital is not going away.

55% TRUST BUSINESSES TO CREATE A BETTER FUTURE FOR YOUNGER GENERATIONS

A majority of respondents are confident in the corporate world on this point, but only barely. Clearly there is work to do. The good news is that youth activists have a louder voice than ever as advocates for more socially responsible leadership. The emergence of Greta Thunberg on climate change, Malala Yousafzai on women's rights, Parkland shooting survivors David Hogg and Emma Gonzalez on gun control, and many others is creating a critical mass of voices political and business leaders cannot ignore. Their influence might be enough to push the needle and get corporations to step up to the plate.

72% SAY CAPITALISM CAN CHANGE IF WORK BEGINS IMMEDIATELY

Optimism abounds that it is not too late to reinvent the very concept of capitalism. And gradually, the corporate community is responding by shifting its priorities, perhaps spurred on by a new sense of urgency and pressure. For instance, more than 80% of mainstream investors now depend on sustainability and societal impact disclosures to make decisions, according to a study by Deloitte. Another study suggests more than 40% of S&P companies voluntarily address sustainability in their financial filings.



PAUL POTGIETER,
Managing Director at Dimension Data Middle East.

Dimension Data NTT survey finds 68% not considering customer feedback data

Customer experience continues to be one of the greatest challenges to businesses across Middle East and Africa, at a time where customer expectations are the highest they have ever been. This disconnect is exposed as Dimension Data reveals its findings in NTT's annual Global Customer Experience Benchmarking Report titled *The Connected Customer: Delivering an effortless experience*.

According to the research, only 6% of organisations are delivering a fully functioning experience, yet more than half, 63%, consider CX to be their primary differentiator.

The report revealed that organisations struggle to align their CX strategies to voice of customer feedback, with 68% having no formal process for considering this data and 28% capturing no feedback at all. Only 31% fully define and track

the value contribution of CX and just over a third, 38%, are able to connect data relationships across customer service channels, leaving the rest operating blind with no full view of the customer ecosystem.

A successful CX strategy is proven to improve customer and brand engagement, and drive commercial performance, yet many organisations are still stuck in the developmental stage due to siloed technology systems, inconsistencies in experience, and a lack of clear processes. Specifically, challenges include:

FALTERING TECHNOLOGY SYSTEMS

Nearly one in three, 30%, say their technology systems are failing to meet current needs and many teams still struggle with legacy systems, 52%, and the integration of multiple technology systems, 43%.

Additionally, the inability to secure budgets, 57%, remains a concern and skills shortages is seen as a growing concern, 38%

SILOED CHANNELS AND INTERNAL BUSINESS ORGANISATIONS

Almost two thirds, 63%, of organisations agree there is only partial collaboration between functions when it comes to designing CX, and 11% don't collaborate at all. More than two thirds, 69%, still have no cross-channel contact management strategy and only one third, 33%, claim to have good or complete consistency across contact channels.

INCONSISTENT PRIORITIES

Personalisation capabilities have surged from 49% to 73% in one year, but just 12% of organisations place "customer delight" as the top driving force behind their customer journey design strategy. This may account for why over one third, 36%, of assisted-services enquires fail to be resolved during first contact, while automated channels fare worse with a 45% fail rate.

CREATING A SMARTER CX WITH DATA ANALYTICS

While just over three quarters, 78%, of organisations indicate that they are satisfied with their customer satisfaction capability, only 9% of their customers rate customer experience at advocacy level. Worryingly, just 5% of AI and robotics users say customers rate their experience at advocacy level, exposing the gap between emerging technologies and satisfaction levels.

This demonstrates that businesses need to create a smart strategy which bases AI on optimum data, organisations must learn to fill the gap between data management and integration, and prioritise an efficient data management platform. As it stands, more than half, 62%, of data capture needs are defined and aligned to desired business outcomes, and just 19% have a dedicated team managing the company's entire data lake.

Moro Hub becomes a security-certified Cloud Service Provider in UAE

Moro Hub has announced that it is now a Dubai Electronic Security Centre, DESC, certified Cloud Service Provider in the UAE. DESC has developed a CSP Security Standard, which outlines requirements and guidelines for CSPs and those organisations consuming any cloud services. The CSP Security Standard mandates CSPs to comply with international best practices for cloud services. It is based on global information security standards such as ISO IEC 27001:2013; ISO IEC 27002:2013; ISO IEC 27017:2015; ISR:2017 v.02 and CSA Cloud Control Matrix 3.0.1.

As part of the extensive DESC certification process, Moro Hub has implemented the Information Security Management System,

complying with all international standards for CSPs. These controls were then verified through a comprehensive auditing process by an external certification body appointed by DESC. Ensuring compliance with the CSP Security Standard is a mandatory requirement for CSPs looking to offer cloud services for government and semi-government entities in Dubai.

While concerns around trust, security and data residency may have decelerated the adoption rate of cloud services in the region, there is no question about the segment's potential for growth. According to a recent report by research firm Gartner, public cloud services revenue in the Middle East and North Africa is predicted to amount to



MOHAMMAD BIN SULAIMAN,
CEO of Moro Hub.

nearly \$3 billion in 2020, an increase of 21% year over year.

Moro Hub's cloud operations and data storage infrastructures are fully operational within the UAE. The company's cloud platform is designed to meet the complete privacy and data protection requirements of its customers.



HE SULTAN BUTTI BIN MEJREN,
Director General of Dubai Land Department.

Dubai Land Department's remote access systems provide continuity of service

As part of its keenness to continue providing its services with the highest possible efficiency, Dubai Land Department, DLD, confirms the success of the remote work system experience applied in response to the precautionary measures taken by government health authorities to prevent the outbreak of Covid-19 and mitigate its consequences on businesses in the Emirate, ensuring that the real estate sector maintains its competitive position.

During the period of 15 March to 15 April, DLD's customers showed a remarkable and successful activity in using these systems to complete their various transactions by being able to fully and effectively understand and adapt to them due to their ease of use.

Among the most prominent procedures completed was the Rental Disputes Centre's Pay Your Dues, through which 492 transactions were completed. In addition, DLD witnessed the completion of 2,961 procedures for modification of personal data, 1,705 sales transactions for initial registration sale, 1,412 initial sales transactions, and 683 mortgage transaction registrations.

DLD revealed that the main procedures were available for different customer categories, who demonstrated the ability to complete transactions remotely, especially as DLD developed a number of advanced systems and applications that adopt the latest technological solutions.

Kearney survey finds 48% UAE consumers will permanently changing habits

A survey commissioned by Kearney Middle East reveals that 79% of consumers in the UAE have admittedly changed their shopping habits during COVID-19 developments, spending more online they would have previously. When asked if they would maintain current shopping habits after the pandemic, 48% answered yes.

The survey of 1,000 respondents based across the UAE and Saudi Arabia was conducted from April 5-9, following the introduction of the 24-hour movement restrictions enforced by the respective governments to curb the spread of COVID-19 last week. Out of the 500 UAE respondents, 60% claimed that they spend more on essential

products including groceries, food, healthcare and wellness items than they did before the pandemic.

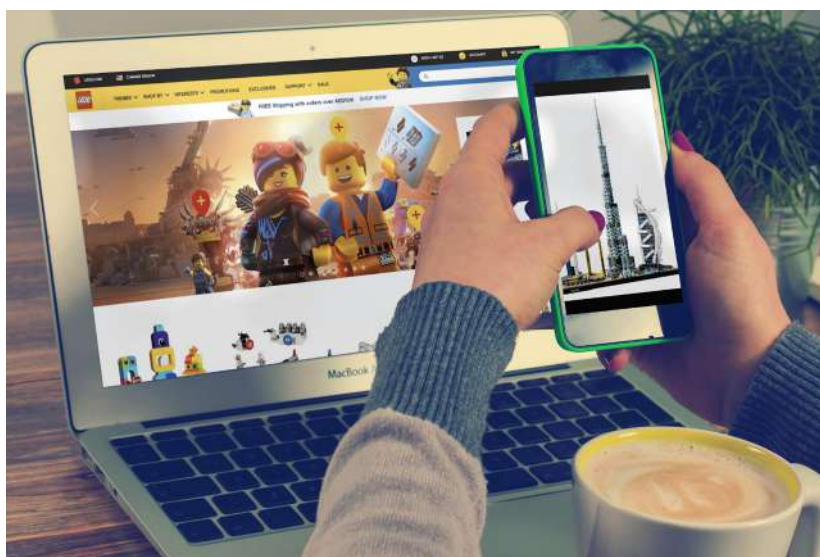
Despite the 24-hour lockdown, visiting a supermarket was revealed as the preferred method of shopping, 34%, followed by online, 27%, neighbourhood grocery or convenience stores, 22%, and hypermarkets, 17%. However, consumers are increasingly turning to online shopping with over half, 57%, of respondents spending more online than they did before.

Unlike the UAE, the most popular purchase channel among respondents in Saudi Arabia was online, 37%, followed by supermarkets, 24%, hypermarkets, 23%, and neighbourhood grocery



DEBASHISH MUKHERJEE,
Partner and Head, Consumer Industries
and Retail Practice at Kearney Middle East.

or convenience stores, 16%. When questioned about the criteria for purchasing essential products, UAE respondents highlighted excellent quality, 36%, and availability, 36%, as the most important factors, followed by price, 28%. This highlights that consumers are not trading down to lower price points counter to general perception.



Majid Al Futtaim Fashion launches online LEGO store using SAP Commerce Cloud

The new LEGO UAE certified store created for Majid Al Futtaim Fashion by digital agency Emakina in Dubai is the first worldwide SAP Commerce Cloud release in a headless architecture, using the Spartacus storefront. The flawless implementation in only 5 months sets a new standard for SAP Commerce projects in the Middle East and beyond. The high-performance platform will soon

host more brands in more markets, thanks to innovative plug and play headless setup that only requires front-end work.

The agile and flexible team of more than 20 Emakina experts succeeded the complex SAP Commerce Cloud implementation with Spartacus in 5 months, half the time estimated by external analysts. Majid Al Futtaim Fashion selected Emakina for this major challenge, because of the

agency's vast experience in digital commerce and user experiences. The team worked with a headless Reference Architecture: the front- and back-end are operated independently, and clear integration guidelines keep the team on track at all times. They rapidly united all key commerce functionalities plus extra tailor-made features for loyalty customers.

Spartacus, an Angular-based extensible JavaScript storefront supported the creation of a progressive web app for progressive content downloading. This allowed easy use of APIs and browser plugins, bringing benefits of native mobile apps to the mobile browser. The team also used Apigee for API management, and Microsoft Azure for integrations and communications.

The reusable components make webstore management easier, monitored and scalable for new brand and market rollouts. As a result, Majid Al Futtaim Fashion will soon be able to launch more state-of-the-art brand shops with Emakina's support. As a bonus, a single team can now manage all content in a consistent, seamless environment that is remarkably easy to operate, saving time, energy and money.

Global CIO Forum

Technology Research Insight 2020

 Location : Online

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GLOBAL CIO FORUM, ROSETTANET SINGAPORE ANNOUNCE SURVEY ON INNOVATION DURING PANDEMIC

Non-profit organisations, The Global CIO Forum and RosettaNet Singapore GS1, announced the launch of their partnership to drive global research into digital transformation and technology adoption trends, in the prevailing conditions of the pandemic. The first edition of the research, titled The Global CIO Forum Technology Research Insight 2020, is now underway and is targeting a sample size of 250 leading IT decision makers and CIOs.

The Global CIO Forum, has a global network of over 15,000+ C-suites executives. RosettaNet Singapore GS1 Digital standards, has global membership that represents

US\$1.2 Trillion in annual revenue with billions of dollars in digital transactions volume.

The Global CIO Forum Technology Research Insight 2020 will be the first of a series of technology 360-degree market research. The research series will provide in-depth insights into digital trends and the drivers for innovation. The research is a part of Global CIO Forum's continued efforts to reinforce the vision of One industry, One Voice.

The core objective is to help the industry and technology leaders to assess the level of maturity and readiness of where they stand, the risks of being left behind, and guide



MANOJ SAXENA,
Chairman of RosettaNet Singapore
GS1 and Advisory Board Member
Global CIO Forum.

them to build customer-centric roadmaps specific to their industry and geography in order to stay competitive.

Speaking about the timing of the research and the ongoing market challenges, Manoj Saxena, Chairman of RosettaNet Singapore GS1 and Advisory Board Member Global CIO Forum, remarked, “I foresee a U-shaped recovery by the end of 2020. Given the post pandemic recovery, I believe that there will be a huge backlog of orders to be filled with diversified customer demand and capacity ramping up in the second half of 2020 globally. Countries who are recovering early will take a lead in their transformation on the road to recovery.”

He added, “The industries that will continue to grow through the pandemic would be healthcare and pharma, logistics, e-commerce, telecom and unified communication, agriculture and food. Post the pandemic, the industries that will ramp up in a phased approach would be manufacturing, financial services and retail. Airline, tourism, real estate and hospitality will be the last to catch up. Investments will continue to grow in digital commerce, unified communication, cloud, cyber security, and Industry 4.0 technologies.”

METHODOLOGY

One size does not fit for all, especially when it comes to customer behaviour, government regulations and diversity across geography. This research uses a technology informed 360-degree approach with an in-depth analysis of challenges faced by technology leaders, technology investment strategies, culture and diversity, upcoming trends of digital, data science, Industry 4.0, cloud and cyber security transformation.

The survey questionnaire is designed to gather insights across diversified industries, countries and geographies to analyse and adapt them to specific market segmentation.

ABOUT ROSETTANET SINGAPORE

RosettaNet digital standards span across the procure-to-pay and order-to-cash process spectrum, and include the full set of high-value process scenarios that deliver manufacturing quality data, end-to-end supply chain visibility, cross border trade, customs declaration, and legislative compliance. RosettaNet Singapore is an affiliate to RosettaNet GS1 USA with a value proposition developed by passionate evangelist industry leaders to drive digital commerce standards:

- Represent Singapore in promoting RosettaNet as best practice for GS1 standard across industry, government, SME's and educational institutions throughout Asia, Europe and MEA
- Driving high value national pilot projects such as paperless customs declarations with RosettaNet PIP3B18 digital standards across borders that captured a ROI benefit of up to 200%
- Piloted Rapid automation enabler solution Industry programme in early 2000 to help SME, which has been adopted by the industry, ISV, RPA, Startups and API based digital solutions
- Drove the first global RosettaNet STAR industry benching marking program with the Singapore government bodies, for the industry to know their maturity and lay a road map to get to an elite status;
- Setup the Global RosettaNet Centre of excellence in NYP school of IT school in Singapore for pilot projects and RosettaNet Certification courses
- Share use cases and best practices with other regional affiliates like EDIFICE and Asia B2B.

INDUSTRY BENEFITS

Findings by market segment, country and geography will allow vendors to target specific go-to-market strategies for an industry segment in a country, rather than creating an entire strategy in a generic way. This will increase the chances of engaging customers with the right resource and priority allocations, and preparing for post-pandemic response.

The outputs from the research will be used to deliver actionable programs by technology thought-leaders and consortiums globally through webinars, round-table discussions, training programs, and others. The research will set priorities for the short- and long-term driven by the thought-provoking industry leaders, evangelists, government agencies, and educational institutions.

RESEARCH FOCUS

Technology Research Insight 2020, provides a bird's eye view of the technology readiness and CIO mindset covering the three pillars of business, talent, and technology. With dramatic innovations, fierce change in the economic landscapes, continued uncertainty and a compelling need to re-skill the global workforce, business and operations leaders need to rethink ways in which technology can be used to manage business.

Technology Research Insights 2020, provides a balanced picture to help drive transformation across digital KPIs, ways of enhancing customer experience, skills gap, a shift to Agile mindset and the readiness of digital technologies, data science, digital commerce – B2B and B2C, cloud, cyber security, and Industry 4.0. ■

PRECISE MANUFACTURES FACE SHIELDS USING 3D PRINTING



LOTHAR HOHMANN,
President of Precise Group.

People worldwide are doing their best to protect their families and themselves to reduce the transmission rate of the Covid-19. Protective tools such as surgical face masks of appropriate quality are most usually out of stock in pharmacies and retail stores.

Precise, a Dubai based company that is on the forefront of 3D printing for the past eight years, has been working to manufacture 3D printed face shields that are giving an additional layer of protection. These face shields are perfect for people that are working in frontline jobs and is also a great solution for personal use.

Precise is 3D printing two types of protective face shields that will help to reduce the spread of the virus when people are interacting with each other. The company has an inhouse print farm where multiple 3D printers continuously run to produce the headbands for the face shields. They primarily

use the Ultimaker 3D printers, which are designed and built for fused filament fabrication or fused deposition modeling.

Fused deposition modeling, is a 3D printing process, which involves the use of thermoplastic material that reaches melting point and is then forced out, to create a 3D object layer by layer. Precise uses polylactic acid, which is a type of 3D printing material ideal for fast and reliable printing of parts and prototypes with a great surface quality. It allows the creation of high-resolution parts and a versatile choice for creating consistently smooth and detailed surfaces.

“Unlike a face mask that is only covering the nose and mouth leaving the eyes exposed and giving only limited protection, a solid visor covers not only the full face but also makes the person wearing the face shield conscious about not to touch their face,” said Lothar Hohmann, President of Precise Group.

It is observed that humans touch their face between 20 to 50 times an hour, most of the time unintentional, which significantly increases the chances of contracting the virus. Precise aims to make everybody conscious not to touch their face as the mouth, nose and eyes are the main areas for the transmission of the infection.

“We hope that people realise the importance these face shields provide. For one it is more effective in protecting faces as it offers a wider 180-degree coverage on the face as opposed to only the mouth and nose with an N95 mask. This is also an economical option as the visors can be used multiple times by wiping it with disinfectants and replace them eventually at a very nominal price,” adds Hohmann. ■



Professional face shield.



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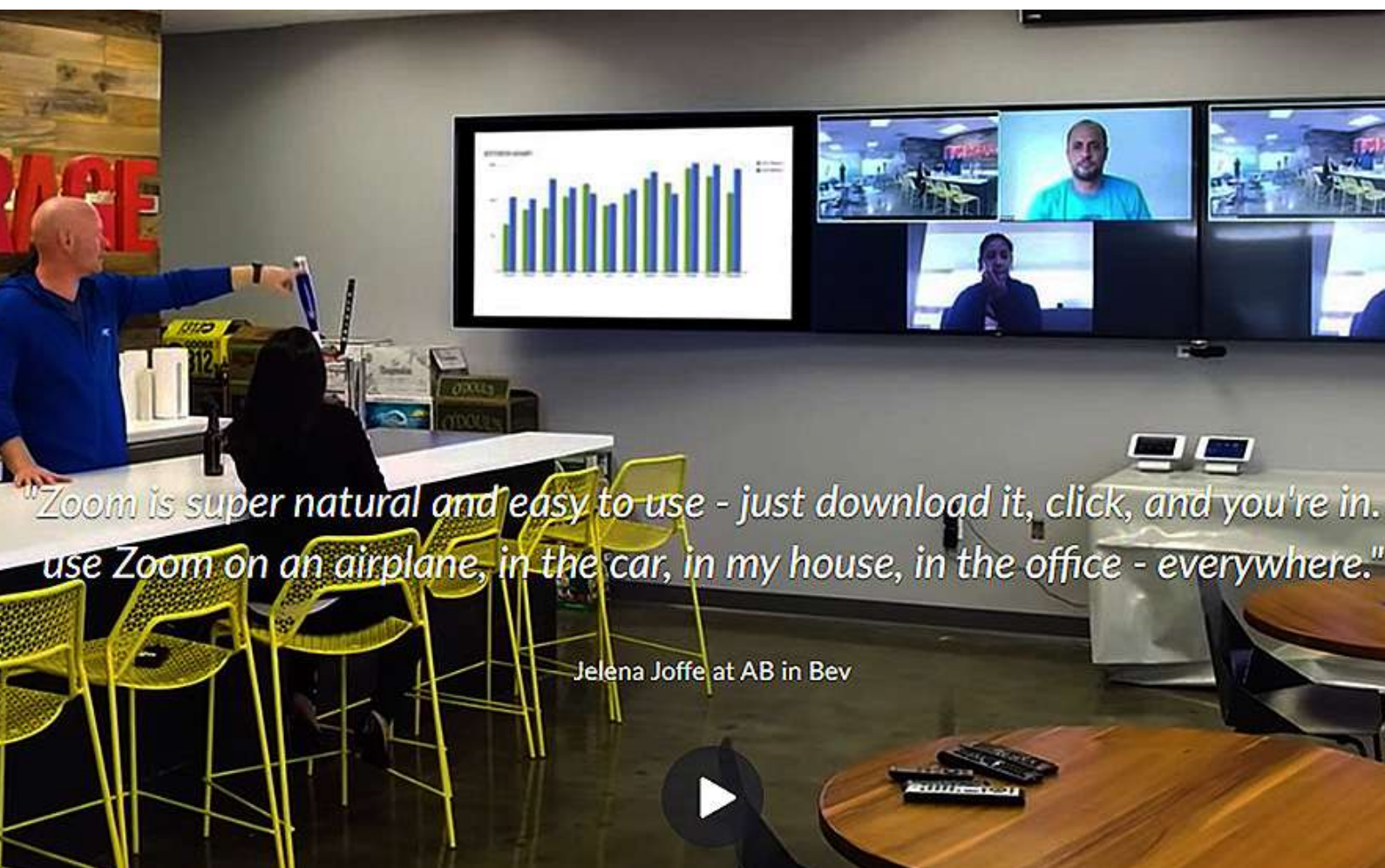
Secure Remote
Access



Virtual
Firewall



Endpoint
Protection



WHY ZOOM IS NOW HOSTED ON ORACLE'S CLOUD INFRASTRUCTURE

Challenged by inability to scale fast enough, with a network hungry application, Zoom approached Oracle to help meet its pandemic demand, and met with success.

BY: ARUN SHANKAR

During the end of late April, Oracle announced that Zoom Video Communications, sitting on top of accelerated end user usage due to global shelter at home requirements, was now using Oracle Cloud Infrastructure to host its online video meetings. The benefits of the platform adoption have been tremendous for Zoom. "Zoom has been able to scale from 10 million monthly meeting

participants to 300 million monthly meeting participants this month, a 30X increase in overall scale," says Clay Magouyrk, Executive Vice President Engineering, Oracle Cloud Infrastructure.

Zoom is also taking advantage of the global presence of Oracle Cloud Infrastructure regions to expand its availability. "Zoom is deploying to many of our Oracle cloud regions, which brings them closer to

customers and gives confidence to customers around security when it comes to data sovereignty," adds Magouyrk. Zoom is not in every Oracle Cloud region, and they can choose to use only a couple or all of them.

Oracle itself is expanding the number of regions with Oracle Cloud Infrastructure to 20 regions. Each of the regions needs to have two locations both for disaster recovery



KEY TAKEAWAYS

- Zoom has been able to scale from 10M monthly meeting participants to 300M monthly meeting participants.
- Zoom is taking advantage of the global presence of Oracle Cloud Infrastructure regions to expand its availability
- When Zoom approached Oracle it was fast running out of capacity to host its global participant meetings.
- Zoom is extremely network bandwidth heavy and they push Terabits of bandwidth out each second.
- What I look at it, is making sure we have the compute capacity they need and all the network bandwidth they need.



CLAY MAGOUYRK,
Executive Vice President
Engineering, Oracle Cloud
Infrastructure.

and availability to data regulations and compliance.

The current and future presence of Oracle Cloud Infrastructure regions includes The Bay Area, California; Montreal, Canada; Belo Horizonte, Brazil; Newport, Wales, UK; Amsterdam, The Netherlands; Osaka, Japan; Melbourne, Australia; Hyderabad, India; Chuncheon, South Korea; Singapore; Jeddah, and another city in Saudi Arabia; Dubai, and another city in UAE; Israel; South Africa; Chile; Two government regions in the UK, one in London and one in Newport, Wales; One government region in Israel.

Zoom began engaging with Oracle in the middle of March and within a couple of days their applications were sitting on top of Oracle's public cloud hosting infrastructure. "Within a week or so they were moving significant production loads over to it and we have steadily ramped that over the course of 6 weeks or so," adds Magouyrk.

When Zoom approached Oracle more than a month ago, it was fast running out of overall capacity to host its global, millions of concurrent participant meetings. While Zoom applications were being hosted with multiple cloud service providers and on-site as well, their pain points were their inability to scale rapidly to meet the pandemic fueled demand for effective remote working experiences. A key customer usage trend in Zoom meetings has been the integration with video connectivity. "They reached out to us to see if we could help meet their scaling demands," explains Magouyrk.

As a cloud infrastructure provider for Zoom, the challenge is to provide a three-pronged, scalable resource support to manage the consumption demand. Zoom application workloads consume 7 Petabytes of transit data into and out of Oracle Cloud Infrastructure. Converting this into an average consumption figure over 24 hours, Magouyrk

works it out to be 600 Gigabits per second, averaged continuously over 24 hours. And when there are peak requirements the network bandwidth requirement shoots even higher.

Elaborates Magouyrk, "They are extremely network bandwidth heavy and they push Terabits of bandwidth out each second, at peak. A large part of what they needed from us was too make sure we had all of the network bandwidth and head room to meet their demands and not start dropping packets. As an infrastructure provider those are the kind of core metrics we are looking at – storage usage, compute usage, network usage."

Inside Oracle, Zoom is now a significantly large customer, growing very quickly and using a large amount of compute and storage, and huge amounts of bandwidth. "What I look at it, is making sure we have the compute capacity they need and we have all of the network bandwidth they need," he adds.

Long before Zoom became an Oracle Cloud customer in March this year, Oracle has been using Zoom for its remote workforce meetings. For Oracle, Zoom is the standard virtual meeting tool that it has been using for years. "Zoom is the technology that we have used to stay connected," remarks Magouyrk.

Oracle Cloud Infrastructure is a second-generation cloud that was built for enterprises from the ground up. The base layer is bare metal compute overlaid with a layer of virtual machines on top of that. This enhances defence of deep inspection into data assets and provides best in class, security portfolio.

"Oracle has been a long-standing enterprise technology provider, which is a huge part of what we do. Since customers run their business-critical stuff on us, we have to operate in that high level of support. This was a big part of why Zoom was able to grow so quickly with us," summarises Magouyrk. ■



Arab Jordan Investment Bank provides retail, corporate, and investment banking services in Jordan, Cyprus, and Qatar.

BUILDING THE REGION'S LARGEST BANKING BLOCKCHAIN

To boost customer driven transfers between three countries, AJIB brought in Oracle Blockchain Platform to manage compliance and security concerns.

Arab Jordan Investment Bank provides retail, corporate, and investment banking services across Jordan, Cyprus, and Qatar. A key expectation of its customers was the ease and efficiency of transfer of funds between the three countries including Jordan, Cyprus, and Qatar. Arab Jordan Investment Bank has now adopted the Oracle Blockchain Platform.

The project is the largest blockchain deployment in the Middle East. "We have a competitive edge in the market and we are the first ones to go live with this technology," says Ayman Qadoumi, Assistant Deputy General Manager IT and IS, Arab Jordan Investment Bank.

Arab Jordan Investment Bank was an early adopter of distributed ledger technology. Arab Jordan Investment



AYMAN QADOUMI,
Assistant Deputy General
Manager IT and IS, Arab Jordan
Investment Bank.

KEY TAKEAWAYS

- Arab Jordan Investment Bank was an early adopter of distributed ledger technology.
- The project is the largest blockchain deployment in the Middle East.
- This service is only being used between Arab Jordan Investment Bank and its subsidiaries.
- The token cannot be used for any external bank or branch.
- Arab Jordan Investment Bank is guiding other banks on how to use this technology.
- The main concerns of Central Bank of Jordan and Cyprus was anti-money laundering.

Bank deployed Oracle's Blockchain Platform to replace the banking application previously used for money transfers between its entities, resulting in cost-savings and real-time cross-border transactions.

The objective of this implementation was to provide a convenient transaction process between Arab Jordan Investment Bank in Jordan, Qatar and Cyprus. This has now been implemented and is live.

Arab Jordan Investment Bank is using Oracle blockchain technology to transfer funds between these markets. "It is the first implementation in Jordan and a model for the rest of the region," continues Qadoumi.

The benefit of blockchain technology is that it provides enhanced security features, reduces the cost of fund transfers, and speeds up the transfer – which would typically take days. Now it is in real time and is an immediate transfer. These are some of the

benefits of using blockchain.

The successful deployment of Oracle Blockchain Platform is the beginning of a new journey for Arab Jordan Investment Bank. Arab Jordan Investment Bank will use this transformative technology across different banking solutions to fulfill customer's financial needs.

PAIN POINTS

Before using blockchain, money transfers between Arab Jordan Investment Bank and its subsidiaries were achieved by using third-party intermediaries. These intermediaries charged fees at each stage of a cross-border transfer transaction. Along with the additional fees, using third party intermediaries made it necessary for the bank to share customer information with them.

Sharing this type of customer information with external third parties, involved compliance with mandatory regulatory requirements. Arab Jordan Investment Bank aimed at reducing the costs and the time required for cross-border payments, while making the entire process more secure and efficient.

The purpose of adopting the Oracle blockchain platform was to automate the processes, eliminating human involvement. This was one of the business challenges that the bank faced. When Arab Jordan Investment Bank started speaking to the Central Bank of Jordan and Cyprus – their main concerns were the anti-money laundering requirements. It was up to Arab Jordan Investment Bank to integrate and find a way to meet all the compliance requirements.

Arab Jordan Investment Bank integrated anti-money laundering from ICS and the Oracle Blockchain Platform to meet these requirements. The connector is like the middleware between banking service and the blockchain service.

IMPLEMENTATION

Oracle Cloud provides the Blockchain Platform, while the clients are using online banking. Through their

online banking, there is a service where customers can use the Oracle Blockchain Platform.

"So, we have an indication layer that communicates the software to the blockchain technology. We have an API that integrates the data transfer from the Arab Jordan Investment Bank banking solution to the Oracle Blockchain Platform. Blockchain technology is more secure than other technologies because of its nature. It is a private network service in the cloud and it is based on volume of transfer," adds Qadoumi.

The blockchain service is only being used between Arab Jordan Investment Bank and its subsidiaries and the token cannot be used for any external bank or branch. When the customer is using the system, they receive a confirmation to ensure security and accuracy. Arab Jordan Investment Bank is guiding other banks on how to use this technology.

"When we started this project in 2017-2018, there was a lack of experience and resources, and everything was very new. It was a challenge to find the correct partners to meet this implementation in order to have a successful proof of concept. It was for this reason that we selected Oracle to provide the service and ICS as a partner," explains Qadoumi.

THE FUTURE

With Oracle Blockchain, Arab Jordan Investment Bank is now able to make the same transfers in real-time without paying the transactions fees for each transaction to third party intermediaries. Senders and receivers can now track money transfers while the funds are in transit, providing transparency to both parties about the exact timing and amount of the transfer.

The benefits of using the Oracle Blockchain Platform include a higher-level of security, elimination of delays, faster-automated transactions and the exclusion of third parties. ■

SUCCESS IN TRANSFORMATION THROUGH EXPERIENCE

Alcatel Lucent has a long baseline of innovation experience that helps it understand transformation and offer solutions to its channel partners.



RUKMINI GLANARD,
EVP Global Sales and
Marketing, Alcatel Lucent.

KEY TAKEAWAYS

- Inside an organisation, especially those with a longer baseline of operations, there are different generations of people.
- Most of the transformations fail because the adoption of users behind them are not synchronised.
- Everybody has an opinion some want stick to what is there and others want to change.
- Channel partners need to recognise that end customers are pursuing transformation in a certain context.
- Alcatel Lucent has been traditionally strong in markets including healthcare, education, hospitality, transport, and government.
- The value proposition from the vendor is based on its use cases across these verticals, that it offers its channel partners.

Alcatel Lucent is a 100-year old company with a deep history of research and development. This long baseline of experience in innovation also gives it an advantage in understanding the process of digital transformation. “We have this history of transformation with us since the last 100 years. We can understand every step that you are in for your digital transformation,” says Rukmini Glanard, EVP Global Sales and Marketing, Alcatel Lucent.

Alcatel Lucent operates across four country regions and is predominantly active in 30 countries more than others. It has three solution groups including communication products, network on demand, and cloud-based integration platform called Rainbow. All three solution groups offer an on-demand consumption model in addition to the capex model, for example switch as a service.

Alcatel Lucent engages with 2,800 global channel partners and maintains an indirect go-to-market sales model. The vendor continues to retain its historical partners, who have been engaged for the last ten to twenty years with it. While continuously asking itself, what is the value and business benefits we can bring to customers in the market, Rukmini points out, “We have not lost any partners.”

As a company, Alcatel Lucent has been traditionally selling boxes out there in the market to integrators who have been deploying those boxes. “My approach with the team is to say this is not way to do business anymore.” Rukmini is now advocating that channel partner

engage with customers in their transformation projects, consult with the vendor on possible solutions, and then offer those back to the customer.

“We give you a value add that you can monetise back to your customer, adding services that you can sell back to the customer. This is transformation,” she explains.

For any organisation, in the process of digital transformation, there are two aspects that they need to be managed. One is technology and the other is people. Inside an organisation, especially those that are larger with a longer baseline of operations, there are different generations of people.

“Most of the transformations fail because the adoption of users behind them are not synchronised and people are expecting different things from the transformation. Everybody has their opinion – some want stick to what is there and others want to change,” she reflects.

The way forward for Alcatel Lucent channel partners is to recognise that end customers are pursuing transformation in a certain context. Their needs and demands are specific. Channel partners need to pursue an integrated approach across the customer’s ecosystem, allowing the company to interface with the customer and the customer to interface back.

Alcatel Lucent has been traditionally strong in select vertical markets including healthcare, education, hospitality, transport, and government. The value proposition from the vendor is based on its use cases across these verticals, that it offers its channel partners. ■

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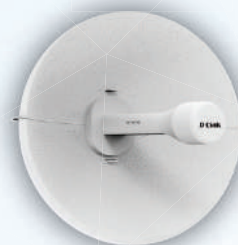
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AJMAN MUNICIPALITY

CAN DRONES REMOTELY MONITOR URBAN ENVIRONMENT

The recent partnership with NNTC to leverage drones and the UgCS platform is looking at automation and artificial intelligence as the next innovation.

BY: ARUN SHANKAR

Globally, urban municipalities have a host of responsibilities and managing the balance between population and the environment is a key responsibility. Impact of human population on the air, land and sea ecosystem needs to be monitored on a daily basis, to build a sustainable model of the impact analysis with automated triggers for action.

Over the last one year, Ajman Municipality has taken up this responsibility through the help of airborne drones with photographic imagers and gas detectors.

The challenge of using drones, also sometimes classified as unmanned aerial vehicles, is often the task of manually guiding the drones on the same flight path daily and even sometimes more than once a day.

The other challenges include integration of the drone operating software with third party devices and applications. It is for this reason that Ajman Municipality partnered with digital solutions specialist, NNTC to overcome these challenges.

NNTC has contributed to arranging environmental monitoring in the Ajman Municipality, Environment and Public Health Department, which now uses UgCS-powered automated drone management system. Drones now proactively monitor mangrove forests and areas near manufacturing zones, densely populated areas, and landfills.

UgCS-controlled drones automate the above job, improving the speed and quality of data. Drones regularly survey locations and gather data to track changes over time and make decisions. The UgCS application enables data collection to create detailed maps and track environmental changes in the area.

PAIN POINTS

“When Ajman Municipality engaged with NNTC, it already had a fleet of industry-leading DJI drones, capable of carrying sufficient workload to deliver air quality inspections. This included the drones – DJI Matrice 600 Pro and DJI Phantom 4 Pro with Real-Time Ambient Air Quality Monitoring and Measurement sensors onboard,” explains Eng Khalid Moeen Al Hosani, Executive Director, Public Health and Environment Sector, Municipality and Planning Department, Ajman.

However, flying drones for environmental monitoring is a tedious task for pilots if done manually. The pilots need to fly same routes, at the same altitudes, in the same areas daily. This is almost impossible with the drone unless there is a way to plan the flight in advance and then automate it. Another issue is the amount of time spent for the flights – inevitable errors in the routes when flying manually require additional flights to correct them.

To find a solution to this problem NNTC brought in the UgCS platform. “NNTC supplied the flight planning and automation software,” says Eng Khalid Moeen Al Hosani. By using UgCS the flights could be planned in the office and then precisely executed in the field. Over a period of time, the system built up all the pre-planned required flight routes.

USING UGCS

“UgCS is a software solution, which allows planning drone flights for all types of unmanned aerial vehicles in the market, including multi-copters, helicopters, VTOLs and fixed-wing aircraft,” says Dmitry Doshaniy, General Manager, NNTC. UgCS



Another possible enhancement is using artificial intelligence and advanced analytics for automatic data processing.



ENG KHALID MOEEN AL HOSANI,
Executive Director, Public Health and
Environment Sector, Municipality and
Planning Department, Ajman.



SHEIKHA NOORA AL NUAIMI,
Director Ajman X.

can connect to different industry-standard map sources, and allows planning of the flights through maps in all three dimensions. Different flight envelopes are possible, like straight lines, waypoints with different altitudes, area scans, façade scans, and others. This takes into account the aircraft types and capabilities.

The software also controls the cameras on the drones and streams real-time telemetry and videos. In case the maps for the area are not available or are not up to date, UgCS allows the flights to do the survey and ingest the data for future use in the map. Multiple drones can also be controlled simultaneously.

Working with UgCS makes flights safer due to terrain-following capability and built-in no-fly zone compliance according to local regulatory requirements.

UgCS offers tools to make aerial surveys and mapping as easy and effortless as possible. There are in-built software emulators for quadcopters and fixed-wing drones.

It enables testing a route before uploading it to a real drone. During the flight, UgCS allows full control of the drone. It displays telemetry data including the charge level of the battery, radio link and GPS signal quality, current course and heading, speed, altitude and much more.

The flagship products, UgCS Drone Show Software, and UgCS Command and Control software, from SPH Engineering, integrate drones with gas detectors, laser altimeters, metal detectors, ground penetrating radars, others, and are applied across a broad range of industries worldwide.



DMITRY DOSHANIY,
General Manager, NNTC.

DATA COLLECTION

Initially, only quantitative data was gathered to monitor industrial emission by the Ajman unmanned aerial fleet. But while it was in operation, more opportunities presented themselves. Currently, the team is monitoring and analysing different types of data like qualitative, quantitative, pictorial, geographical, meteorological, landscape, GIS. The solution is focused on flight automation, so the data is collected natively by the sensors onboard.

QUALITATIVE DATA

Air pollutant monitoring and measuring to analyses a density in air and according to presence, find out the source of emission and take appropriate action. Analyse area wise air pollutant quality like residential, industrial.

PICTORIAL AND THERMAL DATA

Analyse shape, area, temperature, color, changes in the targeted area.

METEOROLOGICAL DATA

Present report about the meteorological condition of the targeted area like humidity, temperature, wind.

LANDSCAPE DATA

Present height, depth with the elevation of the targeted area.

GEOGRAPHICAL DATA

Location-wise details.



AJMAN'S FLYING LAB

- Customised industrial drone, DJI Matrice 600 Pro.
- Flying Laboratory, real-time monitoring by Scentroid Model DR1000.
- NNTC supplied, UgCS auto flight planning and automation software.

KEY TAKEAWAYS

- Further solution implementation may be focused on fully-automated drone operations from the command and control center without field visit.
- Another possible enhancement is using artificial intelligence and advanced analytics for automatic data processing.
- UgCS allows collecting the data in a uniformed way day in and day out, and the changes over time can be tracked.
- Once there is data for a few months of operation, patterns can be identified and triggers can be set.
- Ajman is leveraging a drone-aided solution for environmental protection.

ROLL OUT

The project was completed in July 2019 and included two phases: deployment and customer training. During the deployment phase, specialists set up the UgCS management system and flight routes. At the training phase, pilots learned how to use the drone management system, map a surveyed area, update ecological and altitude maps, and respond to emergency. To make the most of the system, the customer is using two drones, with two pilots operating the UgCS system.

Ajman is now leveraging a drone-aided solution for environmental protection. After the project success, it will be time to study artificial intelligence capabilities in drone data processing as a way to speed up emergency response and prevent environmental threats in the region.

NNTC is a solution provider, software developer and training services company established in 2015 in Dubai, UAE. The company focuses on innovations and digital transformation projects in the high growth areas such as face recognition, video analytics, VR and AR, artificial intelligence and robotics, Internet of Things, drones and building information modeling.

FUTURE PLANS

“Currently the solution is focused on the flight automation, so the data is collected natively by the sensors onboard. Further solution implementation may be focused on fully-automated drone operations from the command and control center without field visits,” says Eng Khalid Moeen Al Hosani. But this mode of operation is subject to special approval from the civil aviation authority, according to NNTC’s Doshaniy.

Another possible enhancement is using artificial intelligence and advanced analytics for automatic data processing. UgCS allows collecting the data in a uniformed way day in and day out, and the changes over time can be tracked. Once there is data for a few months of operation, patterns can be identified and triggers can be set to warn about unusual sensor readings for further environmental expert investigation.

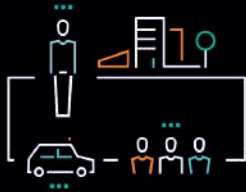
Says Sheikha Noora Al Nuaimi, Director Ajman X, “NNTC is a strategic partner for Ajman X and we are collaborating to bring the best innovative technologies to Ajman municipality and other governmental entities in order to solve their challenges.” Ajman X is the innovation and technology hub for adopting future technology projects, which meet and achieve the future of Ajman and provide distinctive future services to all sectors. ■



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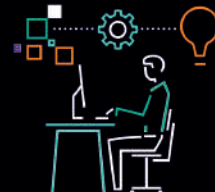
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WHY QUALITY OF INDOOR AIR MAY SOON BE IMPORTANT

Global research models are realising temperature, humidity, purity of air, lifestyle may be important ingredients in battle against the pandemic.

The number of globally infected persons from COVID-19 are sharp racing towards the 10 million mark. Amongst the medical community and experts at large, the propagation mechanisms of COVID-19, appears to have reached some sort of consensus.

Continuous social mixing of humans and continuous aggregation of humans, whether indoors or outdoors, appears to be a recipe for fast propagation. This has been repeatedly demonstrated in cruise ships, during religious congregations, staycations whether in the outdoors or hotels, and other closed systems such as the lavatory and bathrooms.

Separation of humans, short contactless engagements, and fresh circulation of air, appear to help reduce the propagation. In addition, we have the standard medical adherence and practices towards highly infectious diseases that include full body suits, or in its absence – gloves and masks, and continuous sanitised conditions.

Many global models have pointed out the rapid propagation of COVID-19, across the cold temperate zones of the world. Inversely, these models show a lower propagation across the warmer belts of the world, in comparison to a higher propagation across the colder belts. However, there is as yet no empirical and definitive research about the correlation of global temperature zones and the spread of COVID-19.

Lack of testing centres, lack of reach in rural areas, lack of recorded

deaths, continue to negatively reduce and skew the real picture of the pandemic across Third World countries, perhaps much, much more than what variance the models would provide. In short, under reporting in a large number of countries, may be preventing a true understanding of the transmission mechanism of COVID-19, in other climatic belts.

Moving forward, The World Health Organisation has recognised the link between poor air quality and severity of propagation of COVID-19. Dr Maria Neira, Director, Public Health, Environment and Social Determinants of Health Department at the WHO, pointed out that countries with high pollution levels, like those in Latin America, Africa and Asia, need to ramp up their COVID-19 operations. People in these countries suffer from pollution-related conditions and can develop a severe form of COVID-19.

Available evidence indicates that COVID-19 virus is transmitted during close contact through respiratory droplets such as coughing and by fomites. The virus can spread directly from person to person when a COVID-19 case coughs or exhales producing droplets that reach the nose, mouth or eyes of another person. Alternatively, as the droplets are too heavy to be airborne, they land on objects and surfaces surrounding the person.

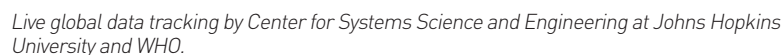
Other people become infected with COVID-19 by touching these contaminated objects or surfaces,



Founder of Amfah India, Research Analyst and Indoor Air Quality expert, Mansoor Ali.

KEY TAKEAWAYS

- It takes at least 45 days to prepare and implement safety measures and guidelines inside a large-scale infrastructure.
- There is on-going research into the incidence of cold and cough as a sign of the upcoming crises.
- The use of humidifiers, to maintain 50% relative humidity are recommended, which can contribute to an efficient immune response.
- Under reporting in a large number of countries, may be preventing a true understanding of the transmission mechanism of COVID-19.



These preventive measures will limit viral transmission. Since the start of the COVID-19 outbreak, and in alignment with available evidence, WHO maintains the recommendation, in the context of droplet and contact precautions for the use of medical masks for regular care of COVID-19 patients and

The founder of Amfah India, Research Analyst and Indoor Air Quality expert, Mansoor Ali says, “The correct indoor environment mix, will strengthen people’s immune systems and keep them safe from the current outbreak. This combination is a blend of optimum

There is on-going research into the incidence of cold and cough as a sign of the upcoming crises. There

RESEARCH INTO INDOOR ATMOSPHERICS

COUNTRY	CITY	COVID-19 CASES	TEMP	RH %
USA		9,03,775		
	New York	2,76,711	6	82
	New Jersey	1,00,025	6	82
	California	39,684	20	57
	Michigan	35,291	4	72
	Massachusetts	46,023	6	84
	Florida	30,174	27	86
	Washington	12,753	8	89
ITALY		1,92,994	11	82
	Bologna		12	66
	Milan		11	82
	Rome		9	93
SPAIN		2,19,764	11	83
	Madrid		11	83
	Murcia		13	86
	Zaragoza		13	82
GERMANY		1,54,159	8	70
	Hamburg		6	79
	Berlin		8	70
	Hanover		7	81
FRANCE		1,59,828		
	Paris		12	59
	Nantes		11	96
	Lyon		12	85
UK		1,43,464		
	London		27	82
	Leeds		4	95
	Liverpool		9	72
IRAN		88,194	16	58
SINGAPORE		12,075	26	91

STATE/CITY	COVID-19 CASES	TEMP	RH %
	24,447		
Maharashtra	6,817		
Mumbai	4,447	28	81
Pune	910	24	81
Kerala	450		
Kasargod	175	28	84
Kannur	109	28	81
Ernakulam	24	27	90
Uttar Pradesh	1,621	24	81
Gautam Buddha Nagar	112	25	58
Agra	346	24	65
Karnataka	474		
Bengaluru	120	23	98
Mysuru	88	23	92
Delhi	2,514	25	56
Jaipur, Rajasthan	2,034	26	48
Hyderabad, Telangana	983	28	69
Chennai, Tamil Nadu	1,755	29	83
Ahmedabad, Gujarat	2,815	25	78

Excerpted from, Study Report on use of Temperature control, Humidity and Lifestyle changes to curb transmission of Covid-19 by Amfah India and Sustainability Consultants.

Covid-19, belongs to the family of coronavirus, which have previously been seen to cause diseases in animals. The disease has been so infectious that it has already spread to over 200 countries in the last 4 months.

The countries having most cases as well as casualties are the United States, Italy, France, Spain, UK, Germany, China followed by Japan and Australia.

The disease started spreading on a wider scale from the month of December in 2019 from China, with cases in Thailand, Japan, South Korea, Taiwan, US, Australia, Canada, Italy, Sweden, Russia and United Kingdom in January.

Amfah India, being an air quality products manufacturer and having indoor air experts with domain knowledge on this subject, started following this issue from 27 December 2019 with its business connections and access to China. In this process, it made significant discoveries. Using its insights and expertise of over 13 years in the field it has led a detailed analysis on this subject.

The research team has been looking at the effect of all three components of air - air quality, temperature and humidity. While most of the attention goes to air quality and temperature, humidity is an essential factor which affects the spread of airborne and human to human diseases. With several years of prior experience on this subject it was clear that that temperature and humidity had an effect on the spread of virus and the hypothesis was that same could be true with Covid-19. The research started from live-tracking of the spread of the virus across the world and India as well as the temperature and humidity in these areas.

The team started tracking the number of cases, demographics of the fatalities as well as the temperature and humidity in the cities as well as the countries having the most cases from January 2020.

It is clear that the average temperatures have been ranging from 5 degree Celsius to 10 degree Celsius with an average temperature of 7 degrees. On the other hand, the relative humidity has been high ranging from 64% to 94% with an average of 84%.

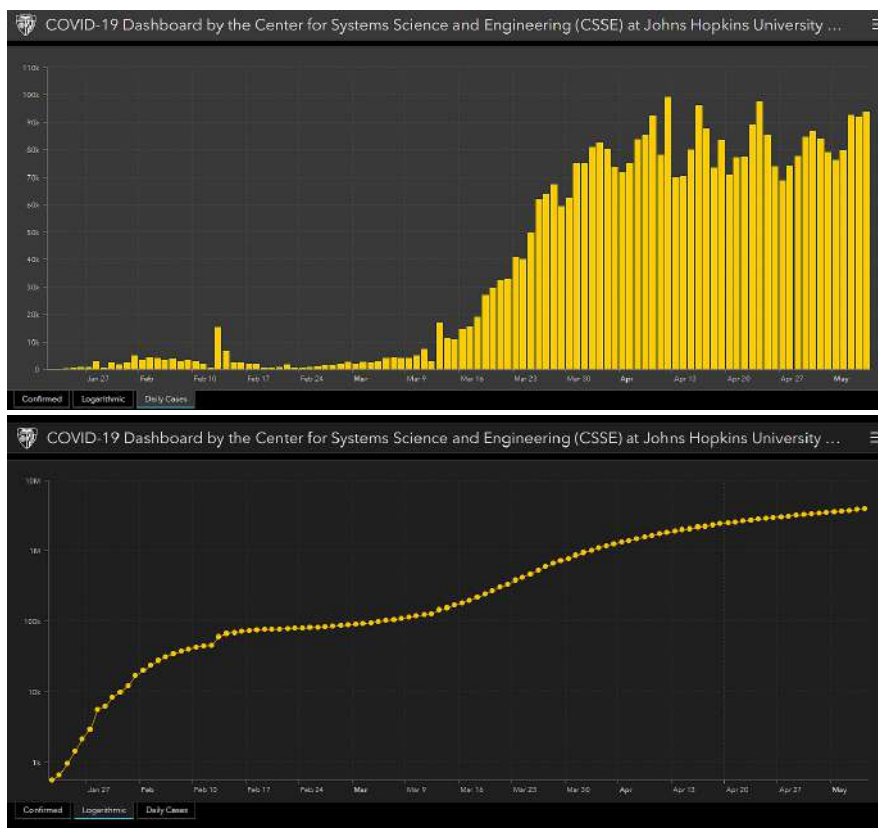
Looking at the cases world over, the cities that have been most affected have an average temperature of around 6 degree Celsius with high relative humidity of 82%. On the other hand, countries having lower humidity or higher temperature are seen to have lower number of cases. Looking at the number of cases in India, till 24th of April 2020 in India, the cities having the maximum cases have high relative humidity. On the other hand, cities have low relative humidity are seen to have lower number of cases.

Amfah India being a manufacturer in air purifiers and dehumidifiers in India, has provided various equipment to hospitals, labs and pharma companies to control the quality of the air and relative humidity. The temperature advised was above 20 degree Celsius and the relative humidity was advised to be maintained between 40-50%.

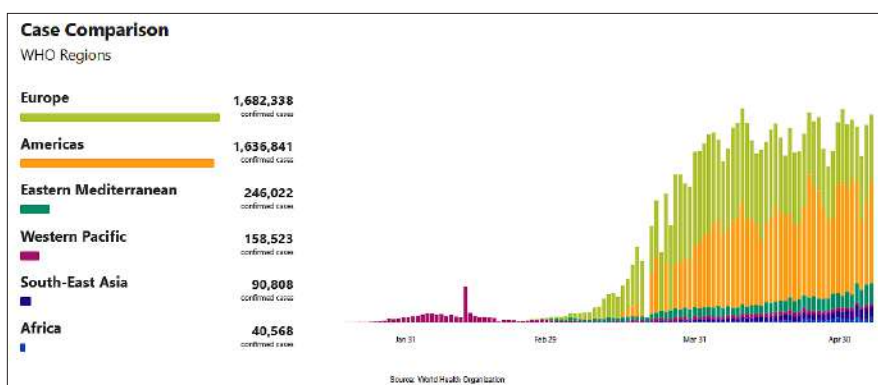
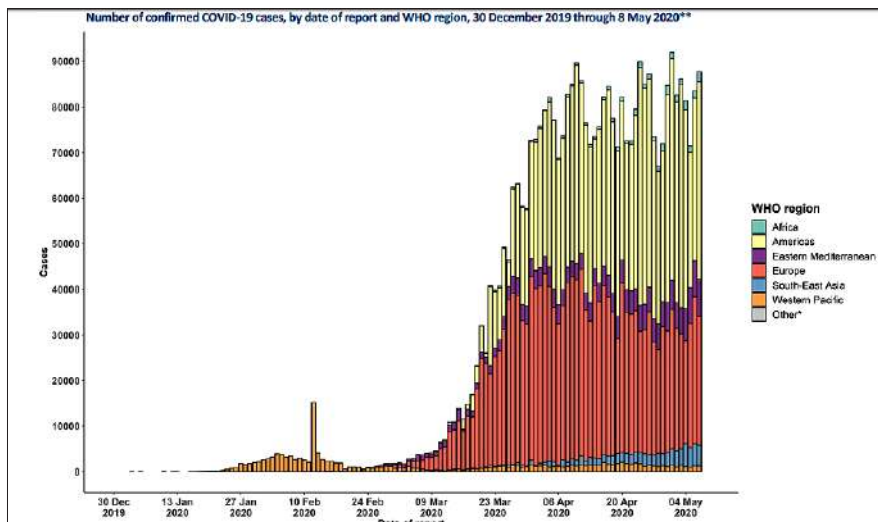
It is extremely important to control the temperature, improve the air quality and most importantly control the humidity. For countries with tropical and hot weather like India, the temperature has to be regulated between 25 degree Celsius to 32 degree Celsius. The relative humidity has to be controlled and between 40-60%.

In conclusion, research in various countries, indicate three different ways to reduce the spread of transmission of Covid-19:

- Improving indoor air
- Improving immune system through naturopathy
- Behavioural and lifestyle changes



Global daily pandemic numbers may be flattening.



Why are the transmission numbers so different across the geographies.

Graphics Center for Systems Science and Engineering at Johns Hopkins University and WHO.

is enough research now linking better air quality to lesser casualties, since COVID-19 impacts our breathing abilities. Says Ali, "Focus on immunity and avoid anything which can attract cold and cough."

WORKERS AND WORKPLACE

Employers need to put practices in place to guide employees through safety measures. Create a basic hygiene and social distance strategy, communicate it across the workplace and ensure that everyone adheres to it. Employers should also check and maintain indoor air quality, especially if this air is being re-circulated through a building.

With poor air quality, even a single infected person can spread the disease to the rest of the staff. Ali recommends the use of humidifiers, to maintain 50% relative humidity, which can contribute to an efficient immune response.

It takes at least 45 days to prepare and implement safety measures and guidelines inside a large-scale infrastructure. Cleaning and disinfecting surfaces, social distancing, safeguarding from the entry of positive patients and carriers, are now relatively well-known practices.

Institutions should explore ways to build a sanitised ventilation system, reducing the chances of pathogens in the air. Employees and staff need to have classroom and hands-on training on hygiene levels and handling possible contingencies.

As research agencies aggregate patient data and build large scale propagation models, both qualitative and quantitative recommendations are likely to emerge. Over time these will finally improve leading to a real-life scenario model. ■

In this holy month, let us
all pray to the almighty for
global wellbeing and safety

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SETTING UP A CHAIN OF RAPID DECISION MAKING

Reasons for an organisation to fail during a disaster can be traced to inadequate decision process, writes Renuka Gunjahalli at Jupiter Business Mentors.



RENUKA GUNJAHALLI,
Founder and Business Consultant,
Jupiter Business Mentors.

The COVID-19 has moved on to become an economic concern with start-ups and SME's at the frontline of the battle. International studies indicated that startups and small and medium-sized enterprises SMEs will lead the economic growth in the UAE and the GCC over the next few years.

The United Arab Emirates and Saudi Arabia is playing an important role in stimulating the growth potential of the region by fostering a startup ecosystem in the GCC. SMEs are key to strengthening productivity, delivering more inclusive growth and adapting to megatrends while also having a considerable impact on employment creation, innovation, productivity growth and competitiveness. The Dubai Plan 2021 targets the growth of SMEs GDP contribution to 45% by 2021.

To navigate through the current turmoil, start-ups and SME's need to be agile enough to be able to tweak

their business model in a timely manner.

During natural catastrophes, the RAPID decision-making model can help organisations make better decisions for their success. Every success, failure or a missed opportunity can be traced back to the organisation's decision-making flowchart. A poor or non-existent decision-making process will lead to wasted time, confusion and frustration.

A survey of executives from 350 global companies about their organisational effectiveness revealed that only 15% said that they have an organisation that helps the business outperform competitors with the quality, speed, and execution of their decision making.

The RAPID decision-making model will allow companies to evaluate a situation in real-time and establish a clear chain of command to execute activities and functions along with interdependencies, people, process, technology, data, facilities, third parties to avoid points of failure. This process will also help companies maintain a smooth flow of daily operations. Appropriate preparedness can help any business sail through these challenging times.

The management team should do an overview of the current situation and determine if the business is heading towards a partial or a

A BUSINESS CONTINUITY PLAN
DEMONSTRATES THE ABILITY OF A
COMPANY TO ANTICIPATE SUDDEN
DISRUPTIONS IN ORDER TO SURVIVE.

complete lockdown based on the nature of the business activity. It is then advisable to pro-actively communicate the financial situation with the relevant stakeholders, employees and creditors to negotiate reasonable accommodations for cash flow disruptions.

The entire team should give their inputs in accurately evaluating the financial health of the organisation to be able to devise a practical and efficient contingency plan. The management team should be in line with the company's progress, finance team to be capable in identifying and updating the management of the various options available to reduce, delay or defer the cash flow burden during these times, the legal team to review the clauses they can pursue deferment or delay or waiver and the accounts team in giving exact payables and receivable positions.

Generally, a current ratio which simply divides current assets by current liabilities of 2 or higher is considered healthy and a ratio of less than 1 is a definite warning sign.

Small business shutdowns are a common denominator post-natural disaster. Benjamin Franklin once said, by failing to prepare, you are preparing to fail.

Threats and disruptions can put a company's operational performance at risk. A comprehensive business continuity plan demonstrates the ability of a company to anticipate, prepare for, respond and adapt to sudden disruptions in order to survive and prosper.

It is essential for start-ups and SME's to plan thoroughly to protect themselves from the impact of a global crisis. With all the planning in place, it is easier for businesses to execute the implementation of the plan and continue their operations in a safe and flexible manner, which in turn enables the company to cope better in a crisis situation and minimises the disruption caused to

the business and its customers.

As a start-up or an SME, business mentors can make you aware of risks you may have overlooked and make sure that you tick all the boxes in the checklist to help keep you organised and recover quickly from a disaster.

In this constantly changing environment, real-time knowledge will help entrepreneurs to protect their business. Keep yourself updated with the government introduced bailout measures to cope with the crisis.

The bailout measures may have a direct impact on reducing your financial obligations giving you more liquidity to expand the operations, increase sales, redirect those funds to the marketing budget to reach out to a large number of the consumer base.

With a heavy focus on managing the communication with the external audience, often internal communication with employees gets overlooked. One study shows that up to 25% of employees who quit their jobs did so because they felt like they were kept in the dark and only 10% of employees surveyed were aware of their company's progress in real time.

More than 90% of employees surveyed said they would rather hear bad news than no news at all from their bosses. Clear and open communication with each member of the team ensures everyone is on the same page about objectives, direction, and expectations with regards to their deliverables.

Keeping your employees informed not only improves communication but it also helps in creating a more cohesive and collaborative workplace. ■

KEY TAKEAWAYS

- Small business shutdowns are a common denominator post-natural disaster.
- Benjamin Franklin once said, by failing to prepare, you are preparing to fail.
- During natural catastrophes, the RAPID decision-making model can help organisations make better decisions for their success.
- Every success, failure or a missed opportunity can be traced back to the organisation's decision-making flowchart.
- A poor or non-existent decision-making process will lead to wasted time, confusion and frustration.
- Threats and disruptions can put a company's operational performance at risk.

EASIER NOW TO HAVE A DIGITAL TWIN OF YOUR PLANT

Digital solutions are integrating industrial data across plants and building a predictive digital model of the asset, writes Norbert Jung at AVEVA.



NORBERT JUNG,
VP Portfolio, Process and
Simulation, AVEVA.

Large scale industrial plants are becoming more complex and more tightly integrated. Both equipment implemented and workforce hired during the boom years of the 1950s and 1960s are coming up to retirement. In commodity markets or with differentiated solutions, companies have to innovate to stay competitive.

To reduce the cost of units produced in commodity markets, one solution is larger plants, with even more ambitious technology. And often engineering departments around multi-geographies must respond to changing conditions while incorporating a new generation of engineers. Legacy process simulators are ill-suited to these challenges.

Many companies are driving digital transformation projects. But often, they are focused on their operations, not at their asset lifecycle processes. Process simulation tools are irreplaceable tools for every process engineer.

Since the 1970s, process simulators have found widespread adoption within operating companies in oil and gas, refining and chemical industries, as well as in the engineering companies and equipment manufacturers that service these industries. The tools available in the market today have incrementally improved over the years to provide more features and functionality.

However, they trace their origins to legacy architectures, operating systems and aftermarket user interfaces, which create inherent limitations:

They cannot support the full plant lifecycle as they are limited by their single-purpose architecture, such as steady state process simulation, dynamic simulation, optimisation, or flow network analysis for which they were originally designed.

Extending their functionality can be performed by a very small number of software developers with chemical engineering knowledge, software programming skills, and or knowledge of that particular specialised program.

They are often based on decades old programming code that cannot leverage more recent technological developments within the software industry.

Global competition, pricing pressures and the need to innovate are all factors driving the need for a new approach. The next generation

THE REALITY REMAINS THAT PEOPLE ARE AT THE CENTER OF DIGITAL TRANSFORMATION AND THE BARRIERS TO TECHNOLOGY ADOPTION.

of workers also expect a modern, scalable and easy to use solution with technology they now take for granted – high speed internet access, mobile devices, touch screens and virtual reality.

New concepts like the Industrial Internet of Things, Industry 4.0, and Artificial Intelligence have created greater opportunities with a new next generation platform that provides a digital twin of the plant through the process lifecycle that cannot be provided with today's tools. Today's simulators typically only support a single phase of the lifecycle and are often based on thermodynamics of different simulation vendors and different calculation methods.

This not only leads to lack of trust in the results, but causes substantial rework by having to build a new simulation model in each new tool. And the results are hard to compare. Unified Lifecycle Simulation means that one process model is extended throughout the entire lifecycle of the plant, from concept through to operations.

In many plants, each simulation activity requires an individual point solution. Although each piece of software is justified by itself, companies struggle to maintain these models adequately before they become outdated.

According to McKinsey Global Institute, 53% of the capital projects above \$1B are behind schedule and 37% have cost overruns. Results of not being able to control variability and complexity.

The opportunities to be gained through accurate insights is significant. McKinsey sees a 50% efficiency potential around seven dimensions, including: reshaping regulations; collaboration and contracting, rethinking design and engineering savings; improvement in procurement and supply chain; improvement on site execution; Infusion of technology and innovation, and helping to reskill

workers.

Digital solutions are here and available today. A simulation platform can be performed in the same master simulation – otherwise known as the digital twin of your process. For example, this might include scenarios such as a heat tube rupture, changes in production capability, process development, or even complex specifications associated with detailed steam balances.

Lifecycle process simulation has been a vision for process simulation providers and their customers for a long time. However, today's simulators cannot leverage the rapid developments occurring in the software industry due to legacy architecture.

However, simulation platforms designed from the ground up to enable the next generation of engineers and deliver the process side of the digital twin are now a viable option for organisations looking to transform digitally and to reduce risks and failure in their systems.

Two-thirds of all companies do not have a clear digital vision and strategy to support digital transformation and culture. Only 27% of employees have the required qualifications to master the digital future. The reality remains that people are at the center of digital transformation – and the barriers to technology adoption.

Digital transformation merges the latest innovative tools and processes with your in-house domain expertise. This enables not only the contextualisation of new and existing data but also delivers actionable insights and information.

While digital transformation is impacting all companies in some form, the process engineering discipline has by and large been excluded from this trend so far. Consequently, legacy simulators are not well suited to accurately simulate processes, nor ideal to serve the entire plant lifecycle. ■

KEY TAKEAWAYS

- They cannot support the full plant lifecycle as they are limited by their single-purpose architecture.
- 53% of the capital projects above \$1B are behind schedule and 37% have cost overruns.
- Although each piece of software is justified by itself, companies struggle to maintain these models adequately before they become outdated.
- Two-thirds of all companies do not have a clear digital vision and strategy to support digital transformation and culture.
- Only 27% of employees have the required qualifications to master the digital future.

HOW ARE REMOTE MEETING DIFFERENT FROM REAL LIFE ONES

No two remote meetings are the same whether with teams or individuals and organisers need to address this, explains Mary Mesaglio at Gartner.



MARY MESAGLIO,
Research Vice President and
Distinguished Analyst, Gartner.

COVID-19 changed the way so many people work. It happens that Gartner employs over 2,000 experts, the vast majority of whom have been working from home for years. What we have learned is a lot about remote meetings and how to make them effective.

And all meetings are not created equal. Each type of meeting requires a different approach. For example, a team meeting requires one approach and a 1:1 quite a different one. Below we have gathered some of our best practices.

One important caveat before we begin: everybody is different. That sounds obvious, but here is why it is important. It is our experience that remote working tends to exacerbate personal and cultural differences. Leaders need to be cognizant of that.

TEAM MEETINGS

Consider if you even need a meeting. Make meetings shorter and plan for distractions including, but not limited to kids, pets, spouses or technical glitches.

CONSIDER ADDING A RITUAL OR CEREMONY TO YOUR TEAM MEETINGS, LIKE A FUN WAY TO START OR END A REMOTE MEETING.

Consider unconventional meeting lengths. Make meetings 50 minutes long instead of an hour, or 20 minutes rather than a half an hour.

Reduce meetings that include a dozen attendees or more. Stop the invite everyone just in case mentality and invite only those willing to work on a specific task and use the meeting time to get something done.

As a leader, be cognizant of the fact that cultural differences get significantly exacerbated in remote situations. How long is a certain culture comfortable with silence?

Especially in large global organisations, leaders may need to revisit the whole cross-cultural training paradigm if working from home continues for a while.

Team meetings are a different breed than generic group meetings because they provide the team glue when you cannot rely on casual conversations, shared lunches or water cooler conversations.

As a leader, your goal in a team meeting is not only to inform. Your job is to make the team meetings as valuable as possible, which means making them a vector for social cohesion, as well as a place where hard decisions are made, especially now.

So, use team meetings to cement relationships, get people talking and provide a space for all-way communication, especially during a time of crisis.

In addition, decide as a team that you are going to disagree, talk about the elephant in the room, make tough decisions and keep moving forward through this crisis.

A good rule of thumb is to make the team meeting 50-50, whereby the leader of the meeting talks for no more than 50% of the time, at the outside limit, less if possible, and the other 50% is reserved for collaboration, conversation and discussion by your people.

If the team is not used to speaking up, try changing your approach. For example, encourage people to use the chat function to ask questions or rotate who leads the meeting. Use humor and informality to get people talking, but just like in-person meetings, do not force anyone to speak or put anyone on the spot.

Consider adding a ritual or ceremony to your team meetings, like a fun way to start or end a remote meeting. For example, everyone might begin the meeting by saying what they can see out their window every day.

This works best for geographically distributed teams, where one person is looking at snow and another at a palm tree. Any light-hearted way to start the meeting can help set the tone of exchange and feedback that you want.

It is your job as a leader to ensure everyone gets heard and dominant voices do not overshadow the introverts on your team. This is just like in-person meetings, but this situation can be exacerbated on remote working channels.

Do not forget about the appreciation and motivation that should keep coming from managers and peers, even for small acts of success. Depending on the culture at your place of work, you might need to set some rules about video and what people should wear.

INDIVIDUAL MEETINGS

A good rule of thumb is that if the in-person meeting is terrible, the remote version of the same will be exponentially more so. This means that, in a remote working environment, the way you run meetings becomes crucial to the productivity and cohesion of the team.

In this time of crisis, employee isolation is a real worry. Make sure you have meetings with each of your team members often. Let them set the cadence. Some people find more than once every two weeks is invasive and unnecessary, and others need multiple calls per week. Especially now, you might need to increase your individual meeting cadence to ensure everyone is okay and feels included.

Work might not be what is occupying your employees' psyche at a given moment. More likely, employees are wondering if they are going to lose their house or their job, or whether an elderly loved one might fall sick. Instead of jumping into business as usual: Start by asking about their health, then their families and how everything is going, and only then their work.

Consider that remote work is hardest for new employees. They cannot rely on casual encounters or lunch in the cafeteria to cement new relationships. Pay special attention to anyone who is new to the team and is suddenly working remotely. You might need to have more meetings with new workers or set up meetings between them and teammates proactively.

Remote work can be difficult, and remote work during a pandemic has its own set of needs. Ensure that your meetings are inclusive, effective, and well-run to reduce frustration and build team camaraderie during challenging times. ■

KEY TAKEAWAYS

- All meetings are not created equal.
- Each type of meeting requires a different approach.
- It is our experience that remote working tends to exacerbate personal and cultural differences and leaders need to be cognizant of that.
- Consider unconventional meeting lengths - make meetings 50 minutes long instead of an hour, or 20 minutes rather than a half an hour.
- How long is a certain culture comfortable with silence?
- If the team is not used to speaking up, try changing your approach.

PANDEMIC DRIVING AI ADOPTION IN SCHOOLS, CALL CENTRES

Pandemic challenges are driving schools, call centres to look at how AI can improve efficiencies, explains Dr Jassim from AI Society, Bahrain.



DR JASSIM HAJI,
President, Artificial Intelligence
Society, Bahrain.

By end of the pandemic and in the future, online courses would have advanced from omni-channel where students get the option to get the lesson anytime, anywhere and from any medium of choice to omni-choice whereby students would have the options to customise and configure the education journey based on their individual needs and interest.

The classroom will be in a remote setting – home, office or during commute – and students would be

able to continue their lesson on any device they have on hand for any duration and format. The artificial intelligence-driven personalisation would enable students to focus on the content of the learning module, as opposed to the mechanics of the lesson delivery.

Simulated classes with a limited number of possible scenarios will be a thing of a past and will be replaced instead with interactive, technology-based learning experience which will allow students to learn by doing.

The traditional delivery model will be abandoned, and borrowing digital strategies and innovations from the healthcare industry, the future classroom will feature IoT devices such as wearables which will allow for continual monitoring and tracking.

Data derived from these devices will then be paired with artificial intelligence with cognitive capabilities to customise lesson plans based on predefined metrics.

Advisory and counseling in future will be carried out through various futuristic virtual interactive tools, such as voice calls, wearables, augmented reality and virtual reality to guide students through their education process.

The artificial intelligence-driven virtual counselors will advise students from course selection, lesson personalisations, degree

completion to career planning based on in-depth data analysis and advanced algorithms, for each unique student, moving away from the current one size fits all education syllabi. These virtual counselors will free up the workload of human counselors so they can focus on more meaningful and strategic work functions.

Course development for the institutions will soon be done by artificial intelligence, based on the real-time data and up-to-date information. The above will enable students to get only the most relevant and impactful lesson that will prepare them for the ever-changing job market as well as reducing the world load of course developers and administrators.

Beyond that, artificial intelligence course grading would also have advanced, which will result in increased fairness and accuracy in assigning grades to students.

In conclusion, the education sector upon fully embracing digital transformation will be completely different from what it is today.

However, the success of these innovative technology adoptions hinges primarily in the ability to deliver on the set objectives and core functions of the educational institutions. It is imperative that schools and universities of the future focus on developing a robust

COVID-19 HAS INSPIRED FACIAL RECOGNITION DEVELOPERS TO INTEGRATE THEIR TECHNOLOGY WITH THERMAL IMAGING.

learning experience for their students while having a purpose to change the world for the better.

Call centres

Customer service centers are experiencing an unprecedented uptick in overall call volume. Airlines, banks and credit card companies, including Capital One, are seeing longer-than-average hold times, with some customers reporting disconnections. Some companies warned their customers to expect longer than usual wait times with the company operating with a limited team.

As customer representatives are increasingly ordered to work from home, some companies are turning to artificial intelligence to bridge the resulting gaps in service. The solutions are not perfect — there is always going to be a need for human teams, even where chatbots are deployed but COVID-19 has accelerated the need for artificial intelligence-powered contact center messaging.

On one hand, injecting more artificial intelligence and automation into customer service is business as usual. Even before the pandemic, autonomous agents were on the way to becoming the rule rather than the exception, partly because consumers prefer it that way.

According to research published last year, 25% of people prefer to have their queries handled by a chatbot or self-service alternatives. And Salesforce says roughly 69% of consumers choose chatbots for quick

communication with brands.

But artificial intelligence is not likely to replace human agents entirely — as recent developments have shown, it is far from a perfect science. Twitter and YouTube said recently that as they increase their reliance on artificial intelligence moderation, content might be flagged or taken down by mistake.

Facebook's decision to more widely deploy its content-moderating artificial intelligence has almost immediately resulted in the blocking of legitimate posts and links.

Google's artificial intelligence call center management solution that launched in general availability last November. It offers virtual artificial intelligence-powered agents that automate basic customer interactions, but it also provides seamless handoffs to human agents through real-time call transcription.

Additionally, its Agent Assist feature furnishes live agents with support during calls, including the aforementioned transcriptions, as well as customer intent identification and recommended articles and workflows.

COVID-19 has also inspired facial recognition developers to integrate their technology with thermal imaging. This type of scanning is being used to sense whether people might have elevated temperatures, which might indicate whether they have been infected with the coronavirus and help verify their identity.

What is more, facial recognition sellers are also using coronavirus to push the idea that touch-free biometric systems are safer than, say, using a key or a fingerprint to enter a building. This concept is not necessarily incorrect, as stated it may be possible that the coronavirus could be spread by contact with infected surfaces, like a fingerprint scanner. ■

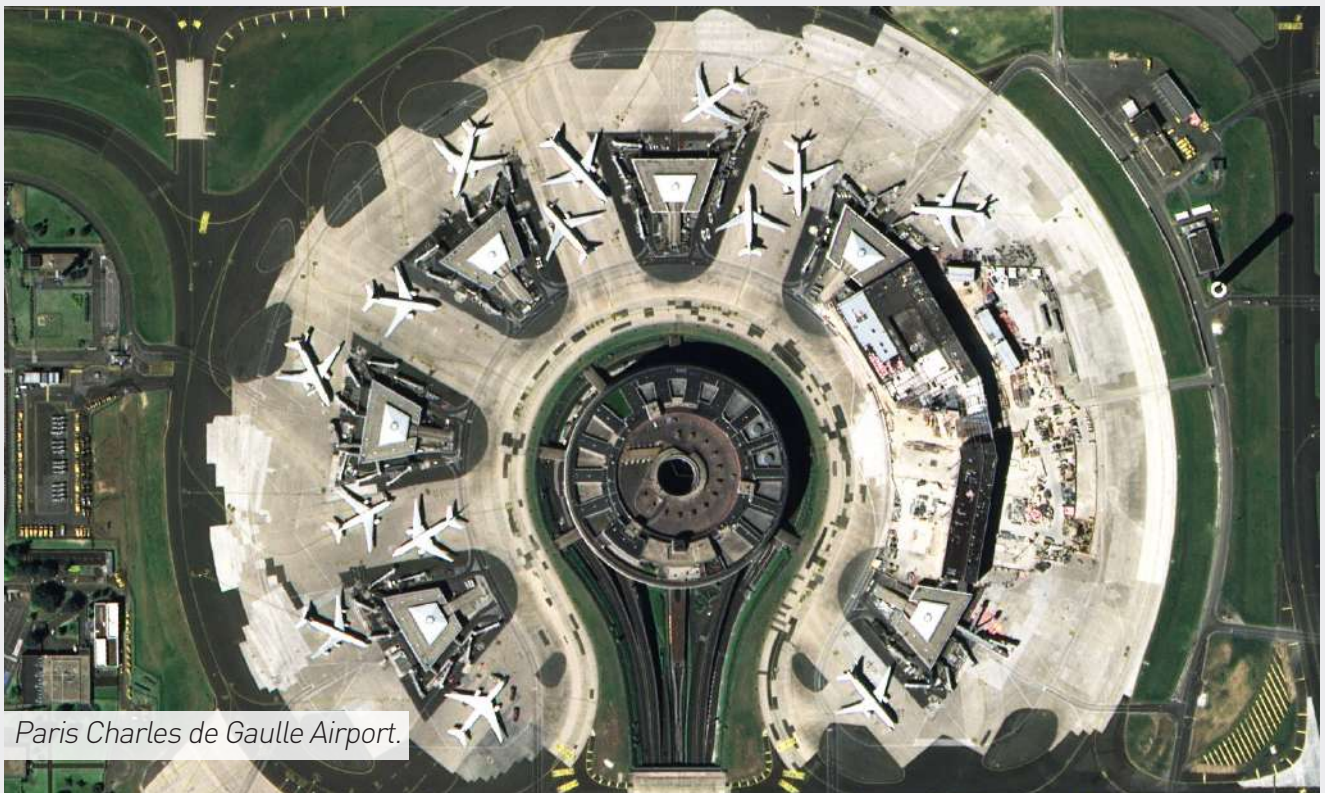
KEY TAKEAWAYS

- The education sector upon embracing digital transformation will be different from what it is today.
- Success hinges primarily in the ability to deliver on set objectives and core functions of educational institutions.
- Virtual counselors will free up workload of human counselors so they can focus on more meaningful and strategic work functions.
- Facebook's decision to deploy content-moderating artificial intelligence has almost immediately resulted in blocking of legitimate posts.

PANDEMIC GROUNDS AIRCRAFT AT GLOBAL AIRPORTS



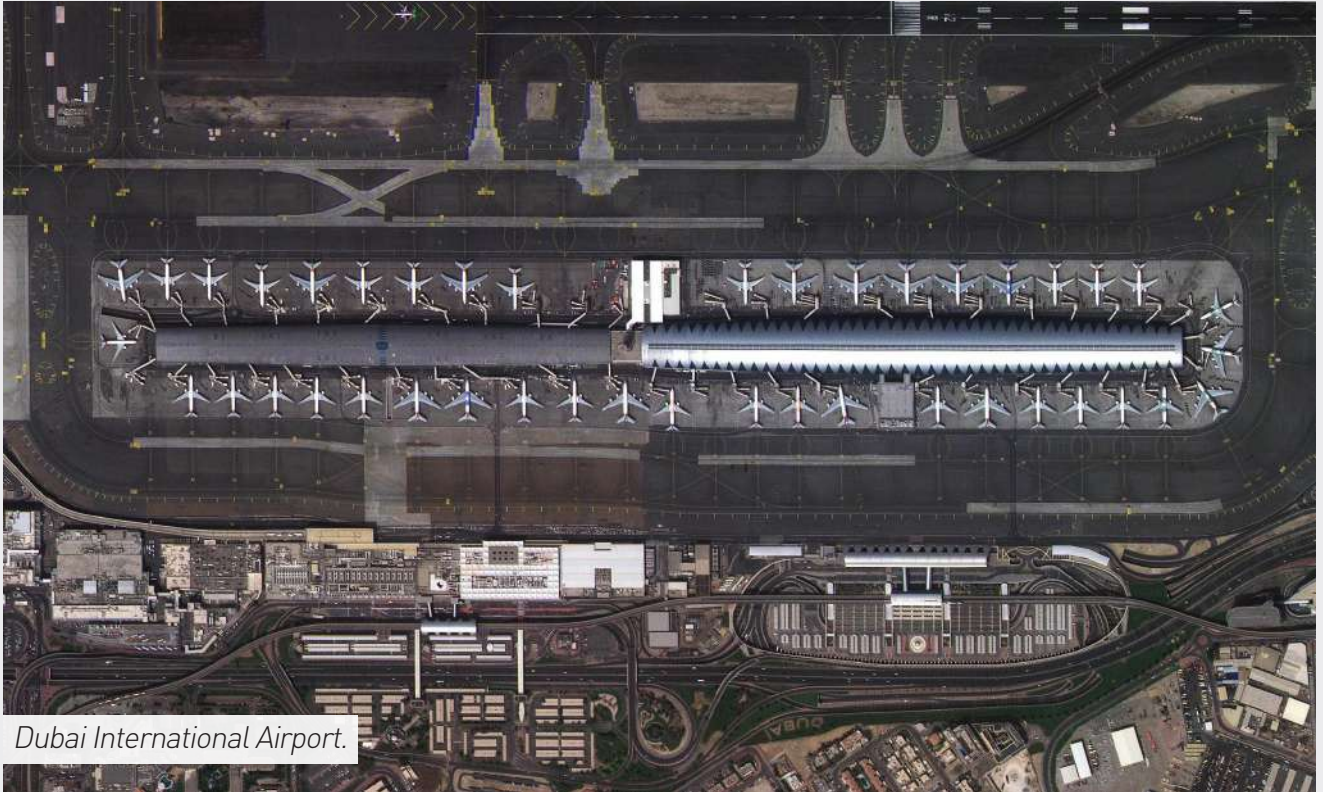
Beijing Capital International Airport.



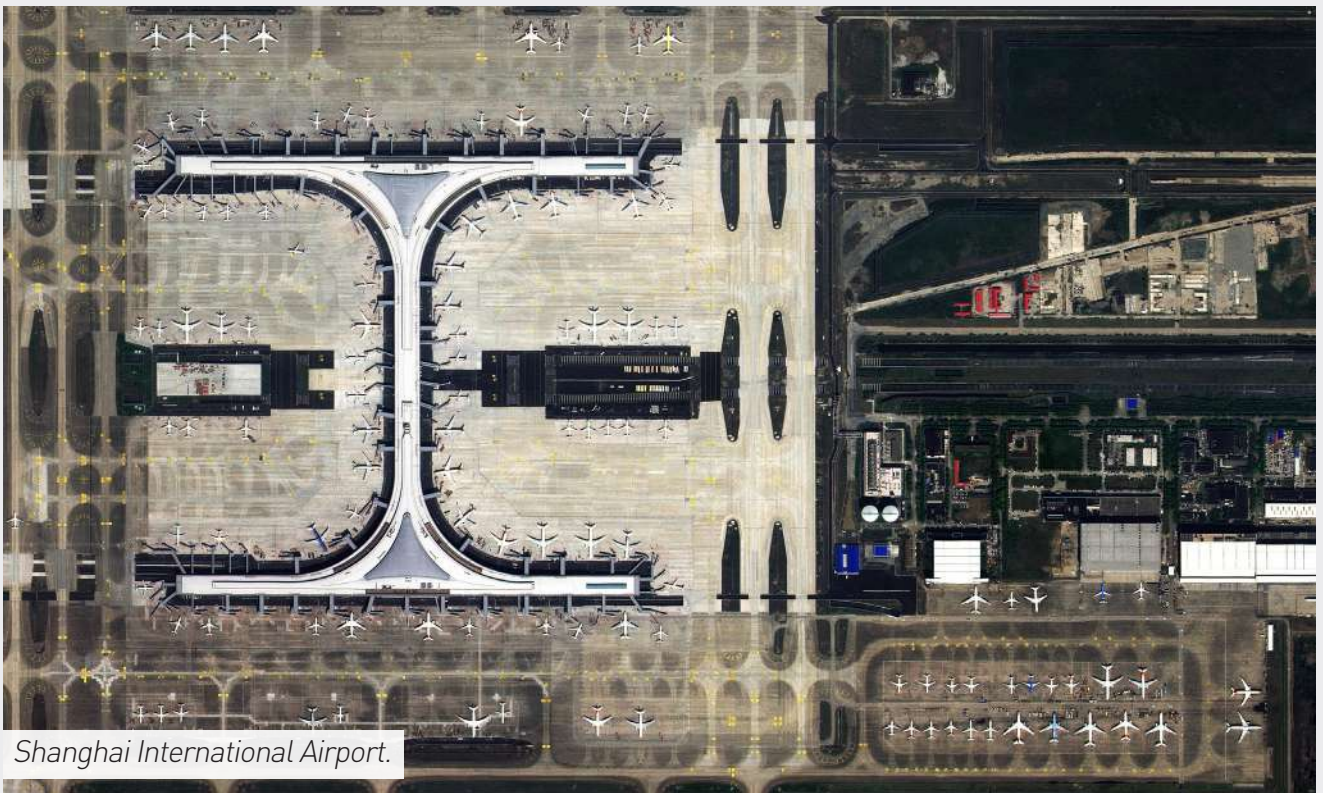
Paris Charles de Gaulle Airport.

Images courtesy KhalifaSat, Mohammed Bin Rashid Space Centre.

PANDEMIC GROUNDS AIRCRAFT AT GLOBAL AIRPORTS



Dubai International Airport.



Shanghai International Airport.

Images courtesy KhalifaSat, Mohammed Bin Rashid Space Centre.

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Workforce
Re-Skilling And
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Much Needed Than
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June 15, 2020

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