

NAVIGATING THE 4TH INDUSTRIAL REVOLUTION

FOURTH LEAP

Issue #14 | May 2024 - Aug 2024

RM15.00



KDN PP19416/11/2018(034987)

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THREATS CAN START FROM WITHIN

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Security is always seen as too much until the day it's not enough."

– William H. Webster

IN Malaysia, cybersecurity is a growing concern in the digital landscape, mirroring global trends. With the rapid digitisation of various sectors, including government services, finance, healthcare, and education, the country faces increasing cyber threats.

One significant challenge is the prevalence of internal security threats within organisations. Despite efforts to bolster external cybersecurity measures, insider threats, whether intentional or unintentional, pose a significant risk to data security and privacy. While initiatives such as the National Cyber Security Policy and establishing the Malaysia Computer Emergency Response Team (MyCERT) aim to address these challenges, there is still room for improvement regarding cybersecurity governance and coordination among various stakeholders.

Therefore, in this edition, we delve into the intricate interplay between technology, society, and governance, reflecting on the ever-evolving landscape of our digital age. Firstly, we address the pressing issue of cybersecurity, reminding ourselves that threats can manifest from within our organisations. Next, we confront artificial intelligence's ethical complexities, recognising the urgent need for international standards to govern its development and deployment.

Turning our gaze towards the urban landscape, we explore the future of digital cities and the transformative potential of AI. While some herald its promise to revolutionise urban life, others caution against the risks of unchecked technological expansion, particularly at the city level. As digital technologies advance, we grapple with the conundrum of balancing innovation with ethical responsibility. Together, let us strive to harness the power of

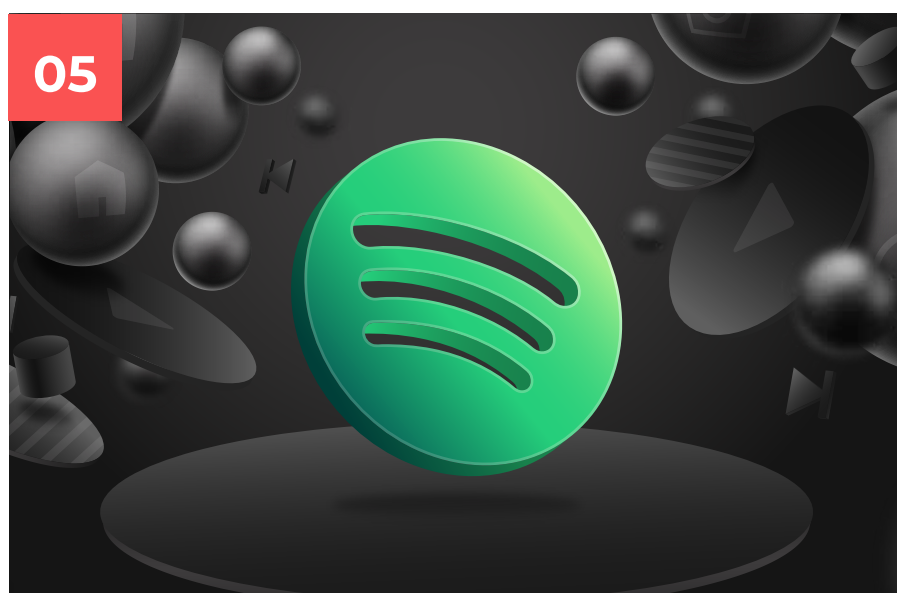
technology for the betterment of society, ensuring that principles of responsibility and compassion guide innovation.

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Dr Sritharan Vellasamy | sri@wordlabs.com.my

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Alibaba Sets Sights on Expanding Southeast Asia Cloud Business to Help Region's Decarbonisation Efforts

UEM Edgenta, a Kuala Lumpur-based asset management and infrastructure company, faced the daunting task of simplifying its sustainability reporting processes for a compliance exercise and realised it lacked the necessary technological capabilities.

Alibaba Cloud, the digital technology and intelligence backbone of Alibaba Group, expressed interest in working with more companies to adopt its artificial intelligence (AI) sustainability tools and solutions last year; UEM Edgenta was one of the firms eager to pursue the partnership. It has since integrated Alibaba Cloud's developed tool, which is capable of helping enterprises obtain real-time sustainability performance statistics and identify emissions sources.

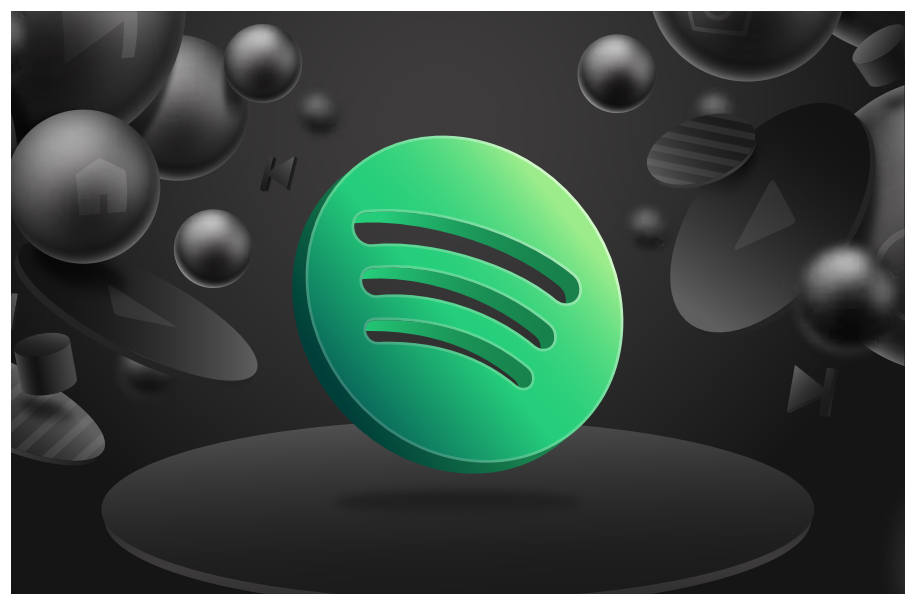


Increasingly, Chinese cloud providers are also venturing into Southeast Asia to expand their market footprint, selling new tools and solutions targeted at firms enhancing their sustainability strategies. According to IDC, which tracks revenue from cloud vendors, Southeast Asia is now the fastest-growing cloud computing market globally and is expected to be valued at US\$40.32 billion by 2025.

Spotify to Get Lossless Music Streaming Capability Soon

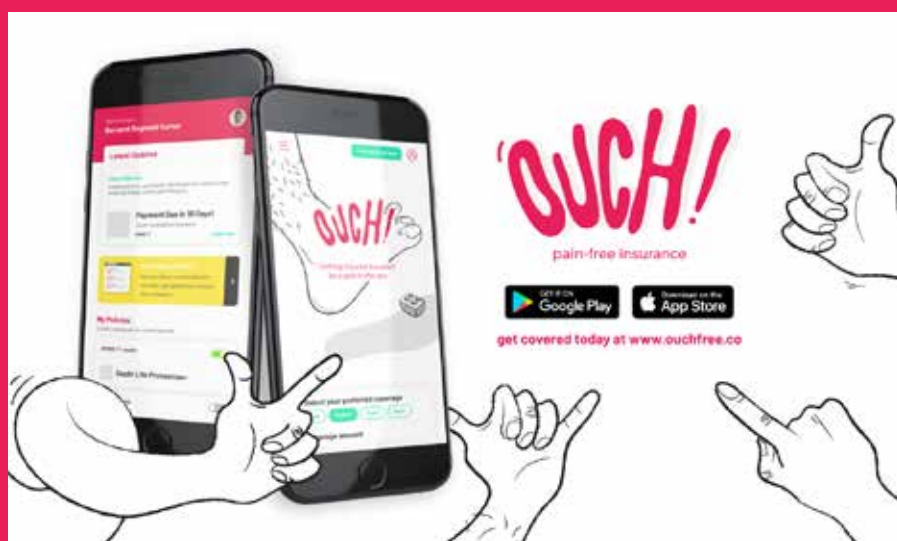
A couple of years since Spotify announced its plan to offer lossless music streaming, it might finally happen in 2024. The feature is already available on rival streaming platforms like Apple Music, Amazon Music, and Tidal. Lossless music streaming uses high bit-rate audio, enabling listeners to experience uncompressed music as intended by the artist.

Spotify has updated the UI to include music streaming options with up to 1,411kbps, which was limited to 320kbps and is said to be rolling out these new options and updated



UI on both desktop and mobile versions of the app, indicating lossless audio streaming is just around the corner.

Takaful Tech: Ouch! Champions Digital Transformation in Malaysia's Takaful Sector



OVER 60% of Malaysians are not insured with any takaful plans. To reduce these numbers, Ouch!, which claims to be the first digital takaful operator recognised by the BNM Regulatory Sandbox, is shepherding a new era of financial protection.

As a fully digitalised takaful platform, Ouch! prioritises technology to streamline all processes for a more accessible, affordable, and efficient takaful experience. Participants can start with a quick coverage calculator on the application to determine their ideal protection plan in mere minutes. Additionally, certificate holders can customise their plans further to tailor them to their needs at any given time – providing a level of personalisation unmatched in traditional models.

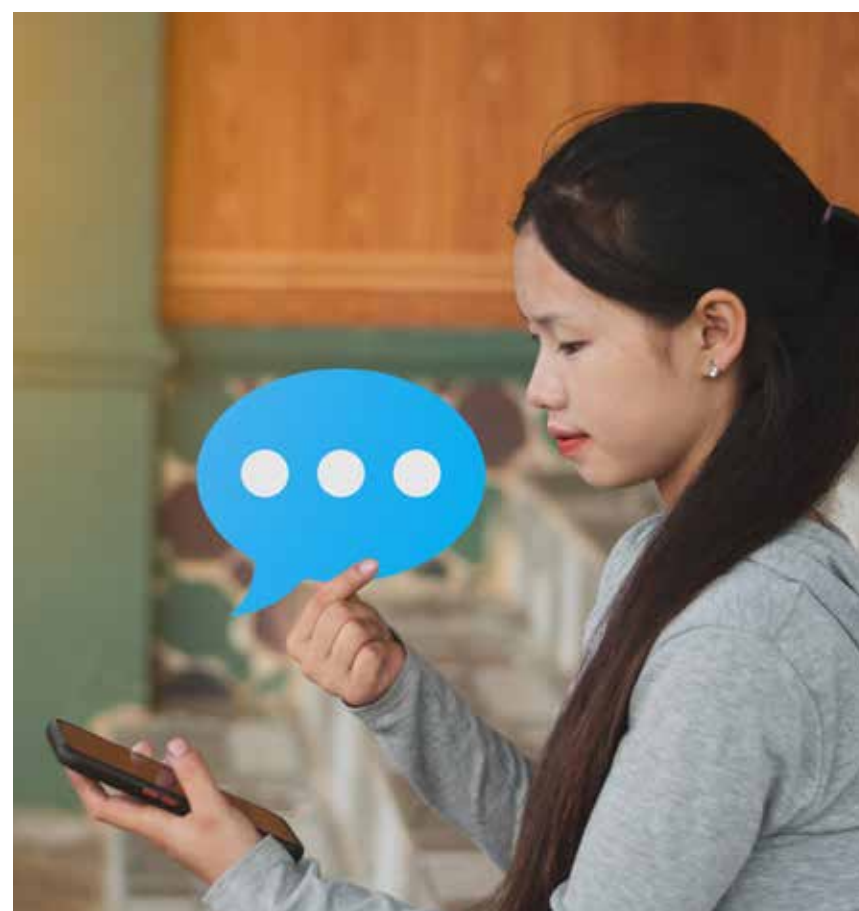
Ouch! is set to expand its suite of solutions, soon offering members a comprehensive range of options, including medical, travel, and personal accident plans, all accessible through the website and app.

How Technology Helped a Non-speaking Autistic Woman Find Her Voice

TECHNOLOGY has allowed activist Jordyn Zimmerman, a non-speaking autistic woman, to find her voice.

Zimmerman's early life was spent communicating through body language and pictures. She bounced between numerous school systems in Ohio. It was not until the age of 18 — when she began using Proloquo2Go, an augmentative and alternative communication app — that her true self was finally revealed.

She said the iPad technology gave her “so much confidence to connect with people” and transformed her relationship with her brother, fostering a bond that had been non-existent due to her communication barriers. She said she would like technology to be used more in education to help non-speaking students.



China's BYD Pulls Ahead of Tesla in Indonesia's EV Market

AS American carmaker Tesla and China's BYD Automobile compete neck and neck in most parts of the world, the Shenzhen-headquartered company is now in pole position in Indonesia's electric vehicle (EV) race. In January, the Chinese EV maker started utilising a government tax break to ship three of its models – Dolphin, Atto

3 and Seal – to Indonesia, Southeast Asia's largest economy, which boasts a population of 280 million.

The Indonesian government has said that the Chinese EV maker will invest US\$1.3 billion (S\$1.75 billion) to build the manufacturing facility, which can produce 150,000 vehicles a year.



AI in Southeast Asia: Muse or Menace? How Artists in the Region Are Grappling with New Technologies

DALL-E, introduced in 2021, combined learnt concepts to depict abstract ideas, such as an avocado chair. Following in 2022, Midjourney uses AI to capture and replicate artists' specific styles.

However, for many Southeast Asian artists, their use of these programmes soon posed some cultural challenges.

"If you prompt (an AI algorithm) with 'bamboo house,' it will give you bamboo houses that are statistically on trend," Mr Patrick Cabral told CNA. "But they don't understand regional concepts, like what I mean by bamboo houses from pre-colonial Philippines."

According to Mr Cabral, the lack of authentic depictions of Southeast Asia on the internet meant that AI generators could not produce accurate depictions of regional clothes, people or architecture.



TikTok Tests 60-minute Videos, Which Could Be a Big Threat to YouTube



TIKTOK is allowing some users to upload 60-minute videos to the platform, which could trouble YouTube and other streaming giants.

TikTok's latest update, allowing 60-minute videos, is a strategic move by

the Chinese-owned social media platform to expand its product offerings as user growth slows. From its initial launch, where creators were limited to 60-second videos, the platform has now extended the limit to 10 minutes for all users and 15 for some creators. This move aligns with the upload lengths offered by TikTok's competitors, Instagram Reels and YouTube Shorts.

YouTube beats TikTok in terms of overall user base in the US. In a Pew Research Center survey conducted last year, 83% of the US adults surveyed said they used YouTube, while 33% said they used TikTok. Among respondents ages 18 to 29, 62% told Pew they used TikTok, but 93% said they used YouTube.

Samsung vs. Apple: Smartphone Rivalry Heats Up with 'Crush' Ads



A video from Samsung Electronics garners attention as a seeming swipe against Apple, part of an intensifying rival between the tech giants amid the rise of artificial intelligence.

The roughly 40-second clip, published on social media platforms, starts with a woman picking up a damaged guitar in a paint-splattered, debris-filled room. She pulls up a score on a Samsung tablet and starts

playing as a message appears on the screen: "Creativity cannot be crushed." The video is widely seen as a response to an Apple ad released on May 7, in which instruments, paint, and other creative tools are crushed by a hydraulic press and replaced by the new iPad Pro. The latter ad drew widespread criticism for being insensitive to the creative process. Two days later, Apple issued an apology.

CYBERSECURITY THREATS CAN START FROM WITHIN

EXTERNAL CYBERSECURITY MEASURES ARE ESSENTIAL, BUT AN ORGANISATION MUST PAY CLOSE ATTENTION TO ITS INTERNAL SECURITY THREATS.



RECENTLY, the Hays Global Security Report 2024, published in Focus Malaysia, reported that 69% of Malaysian companies anticipate feeling the impact of cybersecurity talent shortages within the next five years. This concern is compounded by security leaders' fears of retaining their existing cybersecurity staff, particularly as organisations increasingly adopt Artificial intelligence (AI) technologies.

That reminds me of years ago when I supported a global financial institution.

Stringent regulations demanded constant readiness for frequent regulatory audits. I recall a continuous reminder from my former colleague, who led the governance and regulatory audits, emphasising that many cybersecurity intrusions originated internally. One prevalent breach pattern we observed was the accidental exposure of passwords. It was not uncommon to find passwords written on sticky notes within cubicles or placed openly on work desks, easily accessible to anyone passing by. Such practices posed significant risks to our cybersecurity identity, underscoring the importance of internal vigilance and adherence to security protocols. How many of us still overlook this fundamental exposure today? Recognising that cybersecurity threats often originate from within our actions is crucial.

Whether it is neglecting basic security practices or failing to understand the implications of our daily activities. We inadvertently create opportunities for cybercrime to thrive. Acknowledging that the tiniest oversight can lead to significant consequences, underscoring the importance of vigilance and awareness in combating cybersecurity threats is imperative.

Are we able to overcome these cybersecurity resources issues in the next five years?

Three vital critical issues will impact the organisation and how more cybersecurity resources are needed to overcome these cybersecurity incidents:

01

Many Malaysian companies still face difficulties adopting digitalisation and AI in their business operations. However, the question is, are we indeed prepared for it? In my opinion, we will never be ready unless we properly educate the organisation about the policies that govern these infrastructures and technologies in companies. Breaches and security issues will continue to rise as it only takes one small spark to cause major problems or incidences.

02

Companies adopting new technologies without updating security policies and controls can inadvertently introduce vulnerabilities into their systems. This misalignment between technology and security practices can provide opportunities for breaches. New technologies often come with new risks or require different security considerations. Suppose these are not addressed in a company's security policies and controls; in that case, it can lead to gaps in the security defence, making it easier for cyber attackers to exploit these weaknesses. Regularly updating security policies and controls to reflect the adoption of new technologies is crucial in maintaining a robust defence against cyber threats.

03

As organisations increase their hiring of cybersecurity professionals to address the escalating demand for robust cybersecurity measures, it is crucial to consider the financial impact of such decisions. Investing in cybersecurity resources is vital for controlling, managing, and mitigating risks to business operations. However, it is important to note that these investments introduce additional operational costs, including recurring expenses. While these expenditures are essential for safeguarding businesses against technological risks, strategically allocating resources to them can inevitably increase the operational budget.



I am not here to argue that companies should not hire cybersecurity resources, but I believe that organisations should also focus on balancing these costs with the level of security needed based on the organisation's risk assessment and business needs. We must first understand that one of the exposures to cybersecurity risk can start from within. Therefore, it is important for organisations to:



What should we do?

Three vital critical issues will impact the organisation and how more cybersecurity resources are needed to overcome these cybersecurity incidents:



Continuously conduct employee awareness: Employees are often the weakest link in cybersecurity. Hence, continuous training and education about the organisation's policies and best practices are essential to strengthening the organisation's internal defence.



Security policies and procedures: Many organisations may already have their security policies established; however, how often do they enforce and communicate the security policy and process on adherence?



Access controls: Limit access to sensitive data and systems to only authorised personnel. This will help to prevent insider threats and unauthorised access. Implementing robust authentication mechanisms and regularly reviewing access privileges are key aspects of the internal cybersecurity process.



Regular audits and monitoring: Conduct regular audits and monitoring activities for the organisation's network, systems, and itself. However, we often see employees rushing to correct non-compliant practices only when an audit is forthcoming. This reactive approach can lead to inconsistent regulation adherence and jeopardise company compliance. Hence, practising a proactive approach can prevent potential breaches or mitigate their impact.



Advocate security culture: Foster security adherence and culture within the organisation. However, this must start with the leadership team, who must advocate and integrate this governance into their management controls. This will encourage all employees to take responsibility for protecting the company's information and assets.



Enforce security culture: Do you know that it become necessary for the organisation to build a security culture today? The organisation must understand and adopt a security culture mindset and regularly practice security controls to help instil controls. It is all about being proactive; hence, having a cultural shift is fundamental to keeping security at the forefront of employees' minds. However, the effectiveness of this approach depends on how frequently the organisation communicates with its employees to ensure that these practices are consistently applied and understood.



Outsourcing: This is a standard method many companies use today, as these experts are generally more suited for organisations looking for comprehensive and ongoing cybersecurity management.



Engage professional gig practitioners on a project basis: This allows companies to be flexible and address specific issues or needs without a long-term commitment. However, do note that hiring gig workers needs to be stringently evaluated with a rigorous evaluation process. This is imperative to mitigate the risks as you entrust external individuals with sensitive cybersecurity tasks.



One prevalent breach pattern observed in an organisation is the accidental exposure of passwords.

In essence, while external cybersecurity measures are important, they need to focus on internal aspects by creating continuous employee awareness, stringently updating the security policies and access controls, monitoring, and cultivating a culture of security in the organisation. **0**

Elsie Low is the Transformation Coach and Consulting Director at Valuelab Consultancy Services, where she specialises in consulting, transformative training, and coaching. Her primary focus is on helping organisations bridge the digital divide. With over thirty years of experience in leadership and practitioner roles in IT Service Management Outsourcing, Elsie emphasises that businesses must adapt to transformation and rethink traditional work practices. She highlights the importance of being prepared as work paradigms shift. Elsie encourages organisations to actively lead, think strategically, and effectively govern their digital transformation initiatives to drive successful transformations, positioning them for future advancements.



THE FUTURE OF DIGITAL CITIES

BARELY SCRATCHING THE SURFACE OF THE AI IMPACTS AND BENEFITS IN OUR LIVES, SOME DECRY THE RISKS AND PERILS THAT MIGHT ARISE IF AI IS MISUSED – ESPECIALLY AT A CITY LEVEL.



**FOURTH
LEAP**

By Dr Thomas
Tang

THESE days, when we think “digital”, inevitably, the notion of Artificial Intelligence (AI) arises and the great potential this holds for us. This has been amplified by the changes in how we work. Dealing with the COVID-19 pandemic has led to remote working and significant technological change, but the speed at which generative AI has emerged has taken many by surprise. It is safe to say we have barely scratched the surface of the immense impact that AI can have on our everyday lives. However, despite its benefits, some decry the risks and perils that might arise if AI is misused - especially at a city level.



In 2020, AECOM, a renowned international consultancy, launched the ‘Digital Cities’ series. This initiative aimed to delve into how cities embrace digital practices and systems. The series examined the strategies behind digital adoption and presented several case studies, offering valuable insights for municipal authorities looking to transform their cities digitally.

From being technology-centric to context-adaptative

There is a shift in focus from being technology-centric to context-adaptative. In the past, cities wanted to buy the best and most efficient systems; sadly, this has proved to be a disastrous recipe for user abandonment and obsolescence. Technology and data are better applied to deliver better outcomes by comprehending citizen needs based on people and experiences. Cities should, therefore, start by understanding their current state to identify their challenges and what is being done about them.

Cities Contrast

Helsinki: Developed its first strategy back in 1985, with a sharp vision and a clear intention, but with a flexible approach that allowed it to adapt to the ever-evolving technology.

Singapore: Compared to more historic cities, it lacks an urban framework foundation, but it has created and validated its digital pathway over time. Faced with limited land availability and the need for high-density development, city leaders needed to develop analytical and visualisation tools to plan and understand the city's future urban environment strategically. Looking back, these initial planning tools are the first step of the smart city journey. This stimulated Singapore to leverage data to deliver a better outcome for its complex urban environment.



Digital city programmes should be focused on people

In simple terms, technology should be a tool to promulgate the concept of “shared public value” in the form of more liveable spaces and better equity, whereby the delivery of services is integrated around people. By producing a road map—that includes a consensus strategy, inclusiveness framework, and tech-neutral approach—that can be shared with its citizens, cities may enter the process at various stages of digital readiness.

Equity must be a central tenet of the decision-making process

Delivering technology without an informed citizen base rarely achieves the desired impacts. Broad consultation, ideation and co-creation across all people, organisations and citizens enhance solutions. However, as the latter is developed, equity must be a central tenet of the decision-making process. While a digital city may have arrived at its intended solution, it cannot be assumed this solution can simply be deployed, turned on, and everything will function as intended; people should be regarded as the fundamental reason for digital city ecosystem development – otherwise, they could be the critical failure point for digital cities.

Importance of governance

Another key finding is that delivering a successful digital city programme must pay detailed attention to governance. At a city level, governance comprises a balanced approach to managing risks and opportunities in decision-making and providing guidelines on what interests should be prioritised for the city's and its stakeholders' greater good. Factors such as policymaking, distribution of responsibilities, optimisation of scarce resources, equality and social welfare are all critical factors in this process and require precise and agreed governance.

For instance, NEOM, the new urban area planned by the Kingdom of Saudi Arabia to be built in its northwestern Tabuk Province, focuses on leveraging cognitive technology to create a future driven by consented data usage. This inclusive and collaborative approach aims to bridge the digital divide, promote sustainability, and shape the future of work and living. To promote transparency and achieve consensus in data exchange, NEOM has developed a management platform to grant residents control over who can access their data and the intentions behind its usage.



**Without trust, there is no data.
Without data, there is no value.”**

– Joseph Bradley, the CEO of Tonomus, the company responsible for building NEOM

In addition, governance is not just about controls and compliance—although these are clearly necessary to protect systems and avoid abuses and threats to society, unwitting or deliberate. Governance must also encourage innovation, particularly in the digital arena.

Circling back to technology

Technology should be a means to a more equitable society in general and one where the citizens have real agency and control. The future of cities cannot be imagined without thinking about technology. However, the use of technology should not be diverted from achieving the goals of the common good. Digital systems need to be designed with users in mind. This may seem obvious, but this is overlooked when governments provide systems for citizens that quickly become user-unfriendly, inaccessible, isolated, and obsolete. Connecting suitable systems (interoperability) and accessibility (open sourcing) should be implemented with the right users in mind.



Dealing with the COVID-19 pandemic has led to remote working and significant technological change.

As the reliance on AI and other intelligent machines increases, we need to consider what this means through the extension of technology and how we can get the best implementation decisions in our digital-led lives. We dream of positive outcomes, but what if the technology we introduce has the opposite effects?

Imagining how these things might prevail with digital city solutions is a critical step towards preventing them from happening.

The future of cities is happening as we read this article

It is worth remembering that generative AI is mostly about creating new content or analysing data, but with limited understanding and context. It can produce outputs that mimic human styles and patterns but cannot 'think' for itself. AECOM, therefore, concludes that "although hypothetical, the next potential wave of AI, known as General AI, promises to give the true raw ability to understand and learn any intellectual task that a human can do. If this technology becomes a reality, it will accelerate the pace of change, requiring cities to adapt faster than ever we have seen before." 

Dr Thomas Tang has over 25 years of experience advising public and private sector organisations in sustainable change and innovation. He has been a consultant, corporate director and volunteer in different fields of sustainability, including climate change, green technology, urban design, stakeholder engagement, low-carbon living and social impact. He has written books and numerous articles, as well as spoken on his views on topics related to sustainability at international forums.

When evaluating the future potential of technology, we should ask ourselves:

Is a clear digital strategy in place covering immediate use cases, benefits, and future direction?

How much data is too much data? Have parameters been defined around the future uses of that data, and do those parameters respect privacy and focus on security?

Will access be equal? Could technology increase the inequality gap? How can technology contribute to economic security, particularly if it automates jobs that humans previously carried out?

How might the technology — or the insight it may generate — be used by bad actors or to subvert the truth? Could this ultimately undermine trust in legitimate organisations and create social unrest?

What biases might exist in the data and algorithms being used? Does the technology magnify existing biases? What measures can be put in place should people feel unfairly impacted by technology and AI? Can the issues be reverse-engineered?

How might the technology — or the insight it may generate — be used by bad actors or to subvert the truth? Could this ultimately undermine trust in legitimate organisations and create social unrest?

THE RISE OF DIGITISED TELEMEDICINE: REVOLUTIONISING HEALTHCARE ACCESS

THE EMERGENCE OF DIGITISED TELEMEDICINE IS A TESTAMENT TO THIS EVOLUTION, PROMISING TO REVOLUTIONISE HOW PATIENTS ACCESS MEDICAL CARE AND INTERACT WITH HEALTHCARE PROFESSIONALS.



Telehealth or Telemedicine is a broad term encompassing the use of information and communications technology to share audio, images, or data between consumers and health professionals. This technology is used for various purposes, including health assessment, diagnosis, and intervention, and can potentially transform the healthcare industry.

In an era where technological advancements continually reshape the landscape of various industries, perhaps none have experienced a more profound transformation than healthcare. The emergence of digitised telemedicine is a testament to this evolution, promising to revolutionise how patients access medical care and interact with healthcare professionals. As the world grapples with the challenges posed by the aftermath of the COVID-19 pandemic and seeks innovative solutions to enhance healthcare accessibility, the significance of digitised telemedicine has never been more apparent.

Telemedicine, providing healthcare services remotely through telecommunications technology, has existed for decades in various forms. However, digitisation has propelled telemedicine into new realms, offering unprecedented opportunities to bridge geographical barriers, improve patient outcomes, and streamline healthcare delivery.

One of the primary driving forces behind the widespread adoption of digitised telemedicine is its ability to transcend traditional healthcare constraints. By leveraging digital platforms, patients can now connect with healthcare providers from virtually anywhere, eliminating the need for physical proximity and extensive and sometimes inconvenient travel. This accessibility is particularly advantageous for individuals residing in remote or underserved areas, where access to quality healthcare services may be limited.

Furthermore, digitised telemedicine facilitates timely and convenient access to medical consultations, thereby reducing wait times and enhancing the overall patient experience. Through secure video conferencing, real-time messaging, and virtual consultations, patients can seek medical advice, receive diagnoses, and even obtain prescriptions from the comfort of their own homes. Such convenience improves the patient experience and satisfaction and promotes proactive healthcare management and early intervention. Moreover, digitised telemedicine holds immense potential to address disparities in healthcare access among vulnerable populations. By breaking down transportation, mobility, and socioeconomic status barriers, telemedicine ensures that marginalised communities have equitable access to healthcare services. This inclusivity aligns with the broader goals of achieving universal health coverage and promoting health equity on a global scale.



People now recognise the extraordinary breadth of opportunities that virtual care presents. There is, in my mind, no question that the winners of the next decade will be the healthcare systems that figure out how to embrace this kind of technology and modernise their delivery systems in a way that engages patients and puts them at the centre.”

– Lee Schwamm, MD, Executive Vice Chair of Neurology, Director of the Centre for Telehealth and Vice President for Virtual Care and Digital Health, Mass General Brigham, Boston, USA.

Changes in how healthcare was delivered during the pandemic were needed to reduce staff exposure to sick people, preserve personal protective equipment (PPE), and minimise the impact of patient surges on medical facilities. Because of COVID-19, healthcare systems have had to adjust their methods of triaging, evaluating, and caring for patients, which do not rely on in-person contact.

Beyond facilitating remote consultations, digitised telemedicine encompasses many innovative applications that enhance patient care and clinical outcomes. For instance, remote patient monitoring technologies enable healthcare providers to track patients' vital signs, medication adherence, and disease progression in real time. This proactive approach empowers patients to take charge of their health and enables healthcare professionals to intervene promptly in case of deviations from optimal health status.



The advent of artificial intelligence (AI) and machine learning further augments the capabilities of digitised telemedicine, enabling predictive analytics, personalised treatment recommendations, and diagnostic assistance. By analysing vast amounts of medical data and identifying patterns that human clinicians may miss, AI-powered telemedicine systems enhance diagnostic accuracy and treatment efficacy, revolutionising clinical practice.

Telemedicine platforms offer integrated solutions for electronic health records (EHRs) and medical data management, ensuring seamless communication and collaboration among healthcare providers. This interoperability enhances care coordination, reduces medical errors, and facilitates informed decision-making, ultimately improving patient safety and clinical outcomes.

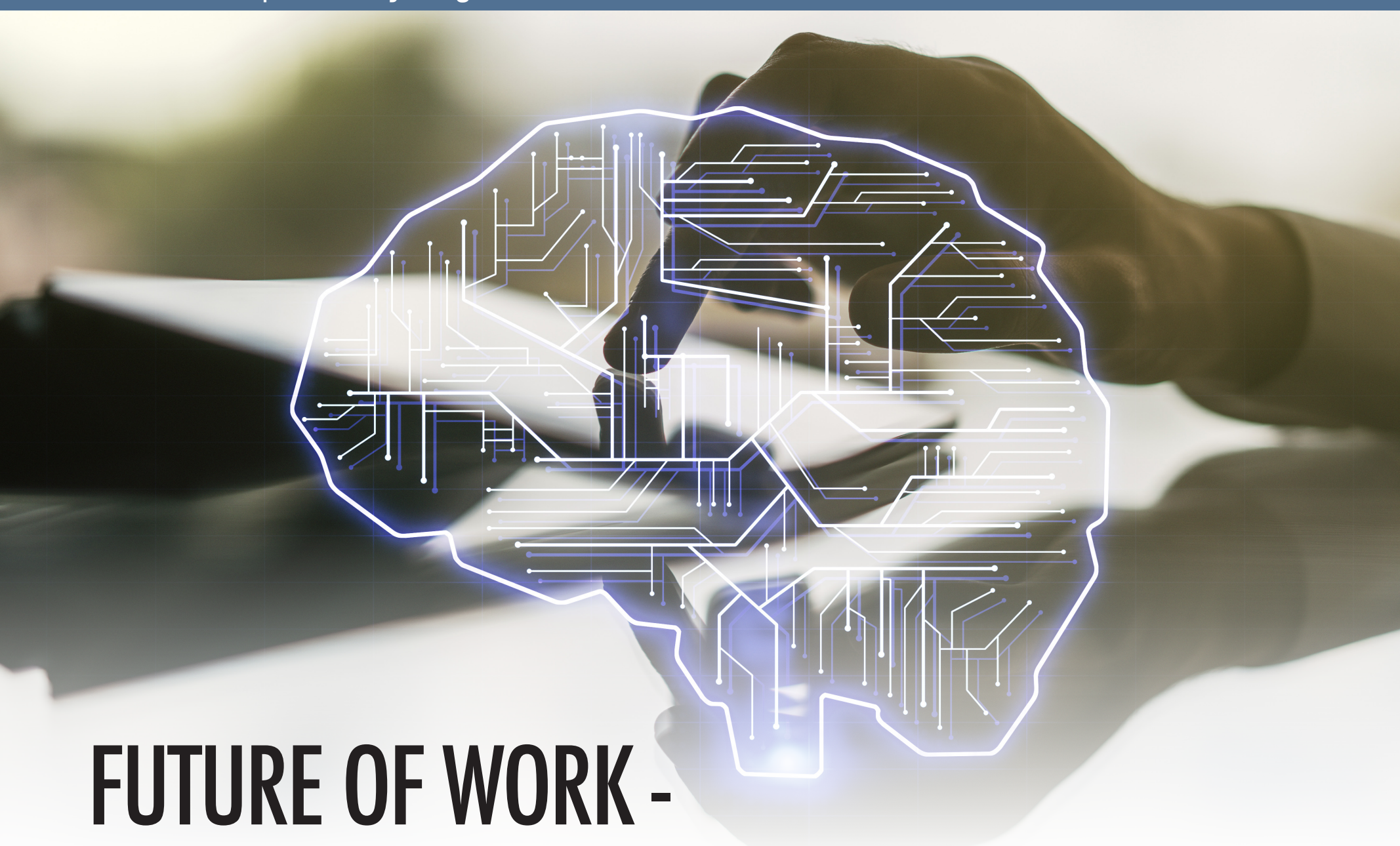
However, amidst the rapid proliferation of digitised telemedicine, certain challenges and considerations warrant careful attention. Privacy and data security are

paramount concerns, given the sensitive nature of medical information transmitted through digital channels. Ensuring robust encryption protocols, compliance with regulatory standards such as HIPAA (Health Insurance Portability and Accountability Act) and implementing stringent cybersecurity measures are imperative to safeguard patient confidentiality and mitigate the risk of data breaches.

Furthermore, equitable access to telemedicine services remains contingent upon patient digital literacy, internet connectivity, and technological infrastructure. Addressing these disparities requires concerted efforts to bridge the digital divide and ensure that all individuals, regardless of socioeconomic status or geographic location, can harness the benefits of digitised telemedicine.

In conclusion, digitised telemedicine represents a transformative force in modern healthcare, offering unprecedented opportunities to enhance access, efficiency, and quality of care. By leveraging digital technologies to transcend geographical barriers, streamline healthcare delivery, and empower patients, telemedicine holds the potential to revolutionise the healthcare landscape and redefine the patient-provider relationship. As we navigate the complexities of an increasingly interconnected world, embracing digitised telemedicine emerges as a crucial step toward building a more accessible, equitable, and resilient healthcare system for all. **o**

Martin Conboy is well recognised as one of the leading voices of the outsourcing / shared services industry and its role in facilitating outsourcing success throughout the Asia Pacific. Martin was voted among the top five most influential and respected people in the global call centre outsourcing industry 2014.



FUTURE OF WORK - THE CONUNDRUM WITH ARTIFICIAL INTELLIGENCE AND ETHICS

THE WORLD REALISED THE NEED FOR INTERNATIONAL STANDARDS TO GOVERN AI AS DIGITAL TECHNOLOGIES DEVELOP RAPIDLY.



Importance of Ethics in a Virtual World

Digital tools - increasingly sophisticated AI applications, interoperable edge computing and Internet of Things (IoT) devices, and autonomous technologies - underpin the functioning of cities and critical infrastructure today and will play a key role in developing

resilient solutions for tomorrow's crises. Yet these developments also give rise to new challenges for states trying to manage the existing physical world and this rapidly expanding digital domain. Large and complex issues like commercialised piracy, data-enabled anocracies, misinformation and disinformation, and adverse use of frontier technologies are becoming mainstream^[1]. In this context, conversations around the ethical use and deployment of frontier technologies – particularly artificial intelligence – have become mainstream, crossing from the domain of corporations into parliaments and multilateral institutions.



In 2022, the World Economic Forum^[2] laid down eight key risk zones emanating from the use and deployment of frontier technologies (as in the graphic above).

Private sector-led development of a powerful dual-use (civilian and military) technology makes regulatory guardrails even more essential. However, commercial incentives and national security-driven “tech wars” may outstrip regulatory efforts to curb adverse societal and security outcomes.

The production of AI technologies is highly concentrated in a singular, globally integrated supply chain that favours a few companies and countries. This creates significant supply-chain risks that may unfold over the coming decade. For example, export controls over the early stages of the supply chain (including minerals) could raise overall costs and lead to persistent inflationary pressures. Restricted access to more complex inputs (such as semiconductors)

could radically alter a country’s trajectory of advanced technological deployment. The extensive deployment of a small set of AI foundation models, including in finance and the public sector, or overreliance on a single cloud provider could give rise to systemic cyber vulnerabilities, paralysing critical infrastructure^[3].

This paper intends to concentrate on risk zone 5, namely the “surveillance state,” emphasising “surveillance capitalism” and how guardrails envisioned now are necessary yet grossly insufficient endeavours.

Surveillance Capitalism

Appreciating some time-tested and accepted norms as we dive into this mainstream reality is essential. The holistic development of an individual is a multifaceted process that encompasses the physical, emotional, intellectual, and spiritual aspects of human life. Integrating ethical and human values is a crucial factor in this development process.

[2] Source: Global Risks Report 2022; www.weforum.org

[3] Excerpt from the Global Risks Report 2024, by the World Economic Forum (page 51); www.weforum.org

Ethics are pivotal in shaping how people interact with each other and the world around them. In short, morals are the behaviours that society judges. Ethics are the behaviours that your conscience judges. Depending on where and when we are born, we draw a line and say, from there to here is good; from there to here is terrible. And things start to get difficult closer to the line. The interplay between morals and ethics is pertinent to appreciate, starting with understanding the distinctions between the two.

Morals are the behaviours that society judges by. Ethics are the behaviours that your conscience judges.

Surveillance capitalism is broadly defined as "a new economic order that claims human experience as (a) free raw material for hidden commercial practices of extraction, prediction and sales, (b) a parasitic economic logic in which the production of goods and services is subordinated to the new global architecture of behavioural modification^[4].

In economics, surveillance capitalism is the "subordination" of means of production to a complex and comprehensive means of "behavioural modification".

The two definitions represent the underpinnings of almost all activities we see today across the worldwide socio-political, economic and commercial systems. We are all aware that our digital experiences capture significant amounts of behavioural data from us that are then utilised to customise those experiences – thereby giving advertisers more critical insights into target customers and monetisation that translates to immense revenues for platform providers (Google, Facebook, Baidu, etc.) We may not be aware of the amount of "surplus" behavioural data – voices, personalities, emotions, reactions, and responses in social feeds available every second.

Capturing such behavioural data has been significantly enhanced by intervening through nudges, suggestions, offers, et al. in a manner that permits the herding behaviour of users toward profitable outcomes – and that is the digital world we live in today. Shoshana writes,

With this reorientation from knowledge to power, it is no longer enough to automate information flows about us; the goal is to automate us.



Large and complex issues like commercialised piracy, data-enabled anocracies, misinformation and disinformation, and adverse use of frontier technologies are becoming mainstream.

^[4] Source: "The Age of Surveillance Capitalism – The Fight for a Human Future at the New Frontier of Power", Shoshana Zuboff; Hachette Book Group, 2020.

Our advances with machine learning and now artificial intelligence have contributed to significant growth and borderless expansion of this capture and utilisation of behavioural surplus, to the extent that traditional economics – production, consumption, distribution and exchange – is being replaced by a far more insidious form of capitalism where behavioural modification is being marketed as the democratisation of knowledge. At the same time, the model remains anti-inclusive, perfunctorily democratic, perhaps anti-social, and significantly ambiguous regarding morality and ethics.

A Nebulous Future with Ethics

In 2017, the first deliberation on AI^[5] and its ethical implications was held in lines similar to the 1975 Conference on Recombinant DNA^[6]. The 23 principles laid the foundation for the moral institution of AI in various

endeavours worldwide. Unfortunately, the quest for building new digital revenues in a hyper-connected world pushed commitments toward ethical implementation of AI technologies onto the back burner.

Fast forward, today owing to the advent of generative AI and consequences with general AI deployment, seen particularly in the manifestation of emergent risks around deep fakes, misinformation/ disinformation, geopolitical interferences and narratives permeated through AI - have all led to a reassessment of ethics with AI deployment, thereby debunking the long-held belief that self-governance is the best way to enable and enhance economic endeavours. It is fast being replaced by governments and multilateral stakeholders demanding accountability from large corporations that own data and leverage technologies for purely capitalist pursuits.



[5] The Future of Life Institute organised the Asilomar Conference on Beneficial AI, held January 5–8, 2017, at the Asilomar Conference Grounds in California. More than 100 thought leaders and researchers in economics, law, ethics, and philosophy met at the conference to address and formulate principles of beneficial AI. Its outcome was creating a set of guidelines for AI research – the 23 Asilomar AI Principles. Information on their activities, programmes, etc., can be found at www.partnershiponai.org.

[6] The Asilomar Conference on Recombinant DNA was an influential conference organised by Paul Berg, Maxine Singer, and colleagues to discuss the potential biohazards and biotechnology regulation, held in February 1975 at a conference centre at Asilomar State Beach, California. A group of about 140 professionals (primarily biologists, but also including lawyers and physicians) participated in the conference to draw up voluntary guidelines to ensure the safety of recombinant DNA technology (simply put, mixing DNA from different species to build new ones). The conference also placed scientific research more into the public domain and can be seen as applying a version of the precautionary principle (https://en.wikipedia.org/wiki/Precautionary_principle).



As we deepen our comprehension of AI's effects, advantages, and possible impacts, we must also work on regulating its use globally.

In this context, the world realised the need for international standards to govern AI, building on the Asilomar agreement. Led by UNESCO, 193 member nations embarked on formulating the first global normative instrument^[7] on the ethics of artificial intelligence in 2021, and the OECD states that AI systems should be robust, secure and safe throughout their entire life cycle to function appropriately and avoid posing unreasonable safety risks. However, they have been more advocative than action/compliance-oriented, given the complexity of combining a variegated set of standards across industries and countries (particularly in nations where privacy protection laws are either onerous or poor).

Multilateral institutions like ASEAN and the EU are already building governance principles around the ethical use of AI alongside nations that are looking to institute their versions of AI Governance rules and acts. How and what will these efforts translate to, and will they turn globalisation on or off today?

In Conclusion

Would we be at the point where the world pushes a "compliance economy" narrative, or would "self-governance" no longer be relevant? We observe the dichotomy between private-sector surveillance capitalism and the government's responsibility to ensure a level playing field. However, we may be missing the point that, eventually, the consumer world seems not to care less about ethics and its interpretations as much as institutions and some conscientious leaders seem to. After all, we willingly and actively contribute to the world of surveillance capitalism and abhor any governance-centric interpretations of the proliferation of such technologies and the solutions being built on them. The vociferous pretest to ban TikTok in the USA is a case in point.

I believe a time will soon come when we will be left with little choice but to establish guardrails right now or deal with an ambiguous, uncontrolled, and non-human future in which the species' superiority will no longer hold. **o**

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^[7] Complete details of this instrument are available via the link: <https://unesdoc.unesco.org/ark:/48223/pf0000381137>. It is a result of three standard bodies – International Telecoms Union (www.itu.int), International Electrotechnical Commission (www.iec.ch), and International Organization for Standards (www.iso.org) – that come together to form the World Standards Cooperation (www.worldstandardscooperation.org)

EMBRACING SUSTAINABILITY: FINANCIAL INDUSTRY MEETS INDUSTRY 4.0 (I4.0)

TO FOSTER AN ECO-CONSCIOUS FUTURE FOR THE PLANET, THE FINANCIAL INDUSTRY BRACES THROUGH A PIVOTAL TRANSITION THAT INCLUDES IMPLEMENTING THE LATEST TECHNOLOGY TO ADOPT SUSTAINABILITY.



THE financial industry (banking, investments and insurance) increasingly aligns with sustainability, directing capital towards environmentally responsible endeavours, notably within the manufacturing sector. As customers and regulations demand greener practices, financial institutions must leverage their assets to fund ventures promoting long-term environmental benefits. Green bonds are at the forefront, providing capital for manufacturers to invest in clean technologies and sustainable processes.

Integrating Environmental, Social, and Governance (ESG) criteria further guides investments towards firms with commendable sustainability records, encouraging cleaner manufacturing. Impact investing is also gaining ground, blending financial returns with tangible social and environmental benefits by supporting sustainable innovations in manufacturing^[1]. This sustainability trend in finance reflects an imperative shift towards practices that ensure economic activities contribute positively to the planet's health. Transition is pivotal, using its financial clout to incentivise the manufacturing industry to adopt sustainability as a core aspect of its operations, thereby fostering an eco-conscious future for the planet.



^[1] Broom, D. (no date) Explainer: What is Sustainable Finance?, World Economic Forum.
Available at: <https://www.weforum.org/agenda/2022/01/what-is-sustainable-finance/> (Accessed: 26 April 2024).

1

REFRAME STRATEGY

Create a sustainable strategy that delivers long term value for shareholders and wider stakeholders, understand risks and identify opportunities for competitive advantage to help organizations create and protect value

2

ACCELERATE TRANSITION

Deliver on sustainability ambitions and targets, **execute the change projects across the value chain and deliver the underlying business case** (financial and ESG/sustainability metrics)

3

GOVERN AND OPERATE

Embed ESG/sustainability governance and to deliver more efficient and effective, digitally enabled operations as part of ongoing business operations

4

BUILD TRUST

Build trust with key stakeholders, **share a compelling narrative and report or assure impact** of ESG / sustainability ambitions and initiatives, to meet the evolving demands of regulators, investors and other key stakeholders

As we pivot to the next section, we will explore the paramount role of I4.0, which takes this sustainable momentum further by embedding advanced digital technologies within the fabric of financial operations based on a proprietary Ernst & Young (EY) framework. EY provides the tools to measure, manage, and report on sustainability goals in real time, offering a more precise and actionable approach to green finance. Thus, the synergy between Industry 4.0 and sustainability initiatives represents the next frontier for financial institutions seeking to harmonise economic growth with ecological stewardship.

Embracing Industry Evolution

The journey toward assessing I4.0's impact on sustainability within the financial industry begins with the legacy of the Third Industrial Revolution, which introduced automation and the beginnings of the digital era in finance. This revolution transformed traditional banking and investment practices, offering digital solutions that became commonplace by the turn of the century. I4.0 takes this digitalisation a step further in financial services, harnessing advanced technologies such as the Internet of Things (IoT), Artificial Intelligence (AI), and cloud computing to forge highly interconnected and data-driven financial ecosystems^[2]. These advancements are reshaping the industry not solely for enhanced productivity and performance but also with an emphasis on advancing sustainable economic growth. The financial

sector's role in promoting sustainability has consequently expanded, with I4.0 providing the tools to invest in and support green initiatives and eco-friendly developments on a scale previously unattainable.

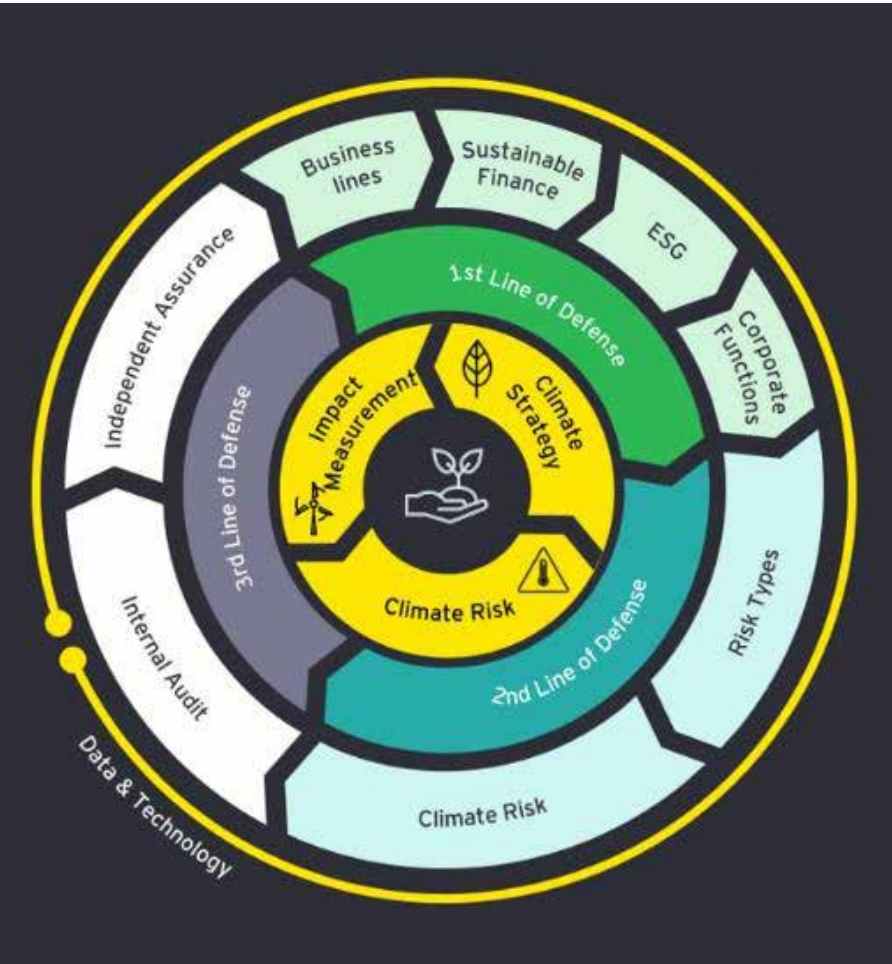
Reframe Strategy and Accelerate Transition

By leveraging big data analytics and AI, the financial industry can dissect vast datasets to unearth environmental risks and investable opportunities in green production technologies. This depth of insight enables the strategic allocation of funds to areas with the highest potential for environmental impact, such as renewable energy projects or sustainable manufacturing processes. AI algorithms assess global sustainability trends to forecast market shifts, identifying sectors and companies poised for growth due to sustainable practices. The predictive capabilities of AI can create models that simulate various scenarios with different ESG asset combinations to find the optimal balance of risk and return tailored to meet individual investor sustainability profiles. [The AI in Financial Services global study](#) — jointly conducted by the Cambridge Centre for Alternative Finance at the University of Cambridge Judge Business School and the World Economic Forum and co-sponsored by Ernst & Young LLP — shows that firms expect AI to become most widely used in the latter field, with 95% expecting to be harnessing AI capabilities in the generation of new revenue potential within two years.

Additionally, IoT can play a decisive role in developing new financing models based on real-time sustainability metrics. For instance, pay-per-use financing for energy-efficient machinery incentivises investment in greener production while providing measurable results for lenders and borrowers. By adopting I4.0 technologies in their strategy reformation process, financial institutions can influence and actively drive the transition towards greener production, aligning profit motives with planetary needs and setting a new standard in sustainable finance.

Govern and Operate

Governance and operation of sustainability initiatives are streamlined through enhanced data analytics and real-time monitoring capabilities. Industry 4.0 technologies offer financial services the tools to implement robust governance structures, ensuring that sustainability policies are effectively integrated into all aspects of operations. Through advanced analytics, institutions can continuously monitor compliance and manage sustainability performance, adjusting operational practices to meet governance standards^[3].



Risk Type Teams: Predictive analytics and AI can bolster the development of new capabilities to address climate threats, giving actionable insights into environmental risk mitigation.



Internal Audit: Auditors can use data analytics tools from Industry 4.0 to expand oversight of ESG products, processes, and disclosures, ensuring compliance and integrity.



Third-Party Assurance: Such services might use AI and big data to validate sustainable products and ensure they meet industry framework expectations.

A use case example involves the Credit and Operational Risk Teams adopting AI and machine learning to create high-precision models that can predict the financial impact of climate change on the loan portfolio. Integrating these models into their risk assessment frameworks, the FI can better evaluate the environmental creditworthiness of borrowers, allowing for more informed lending decisions that consider the potential risks of climate volatility. This proactive approach aligns lending practices with the company's Net Zero commitments and anticipates the financial implications of a changing climate, ensuring a more sustainably-focused and resilient operation.

Build Trust

Building trust with stakeholders relies on transparency and demonstrating genuine commitment to sustainability. Blockchain technology can create immutable ledgers of ESG-related transactions and investments. This assures stakeholders that the efforts reported by the financial institution are accurate and unalterable, providing a high level of transparency^[4]. AI-driven analytics provide in-depth reporting capabilities that offer insights into sustainability efforts and outcomes, demonstrating accountability and building trust with external parties. IoT devices can monitor and report on the real-time environmental impact of financed projects. Such granular tracking reassures stakeholders that financial resources contribute to tangible sustainability outcomes.

By tapping into Industry 4.0, financial services are not just automating and optimising their operations but are also embedding sustainability into their DNA. Technologies like AI, blockchain, and IoT equip these institutions

Finance sector challenges in implementing Industry 4.0:

- ◆ Cybersecurity risks
- ◆ Legacy systems integration
- ◆ High cost of new technologies
- ◆ Addressing skill gap issues

to reshape strategies for a sustainable future, transition more quickly to greener practices, govern their progress accurately, and build trust through demonstrated and verifiable actions, aligning with EY's sustainability framework. **Q**

Ling Kay Yeow, Malaysia Financial Services Consulting Leader, Ernst & Young Consulting. Kay Yeow has 24 years of experience in information technology and financial services. He has been involved in multiple financial institution transformation programmes and is an expert in core system implementation, digital transformation, programme management, investment systems, and data management and governance.

EY Survey Findings

More than 30% of financial sector respondents are concerned about the data privacy risk regarding AI technology.

- ◆ Integrating I4.0 technologies into the financial sector necessitates an agile, tech-savvy workforce capable of adapting to new digital paradigms.
- ◆ The World Economic Forum estimates that by 2025, 50% of all employees will need reskilling due to adopting new technology. This may pose a significant challenge as it requires a substantial investment of time and resources to ensure employees are equipped with the necessary competencies^[5]. Bridging this skills gap is more than an HR initiative; it is an investment in the institution's future, ensuring it remains competitive and capable of leading in a sustainability-focused era.

Ethical considerations around AI-driven decision-making also need careful management to avoid biases.

- ◆ These barriers necessitate a strategic, well-resourced approach to effectively navigate the complex transition and leverage Industry 4.0's full potential in the financial sector.
- ◆ More than 50% of these organisations have commenced developing and implementing AI ethics frameworks to ensure responsible usage and address these concerns head-on.

^[4] L. Liu, Z. Ma, Y. Zhou et al., Trust in ESG Reporting: The Intelligent Veri-Green Solution for Incentivized Verification, Blockchain: Research and Applications, 100189, doi: <https://doi.org/10.1016/j.bcr.2024.100189>

^[5] Whiting, K. (2020) These are the top 10 job skills of tomorrow – and how long it takes to learn them, World Economic Forum. Available at: <https://www.weforum.org/agenda/2020/10/top-10-work-skills-of-tomorrow-how-long-it-takes-to-learn-them/>



HOW TO ACE IN INFLUENCER MARKETING

A GUIDE FOR BRANDS AND BUSINESSES VENTURING INTO THE DYNAMIC REALM OF INFLUENCER MARKETING.



INFLUENCER marketing today has become an invaluable strategy for brands aiming to connect with their key audiences. A decade ago, the search term for “influencer marketing” was relatively scant on the internet. However, Google Data has shown a 28% surge in searches between 2022 and 2024. This uptick highlights a growing recognition of leveraging influencer collaborations to amplify brand awareness.

However, navigating the influencer marketing landscape presents a unique set of challenges and considerations. Drawing on our extensive experience in the digital domain, BIC has had the privilege of consulting on and implementing numerous influencer marketing campaigns for various brands. Our insights reveal three pivotal factors essential to ace influencer marketing. This article aims to guide brands and businesses venturing into the dynamic realm of influencer marketing.



Authenticity is a core principle integral to the success of brand-influencer collaborations. The fine line between meaningful collaborations and superficial engagements determines the fate of a campaign.

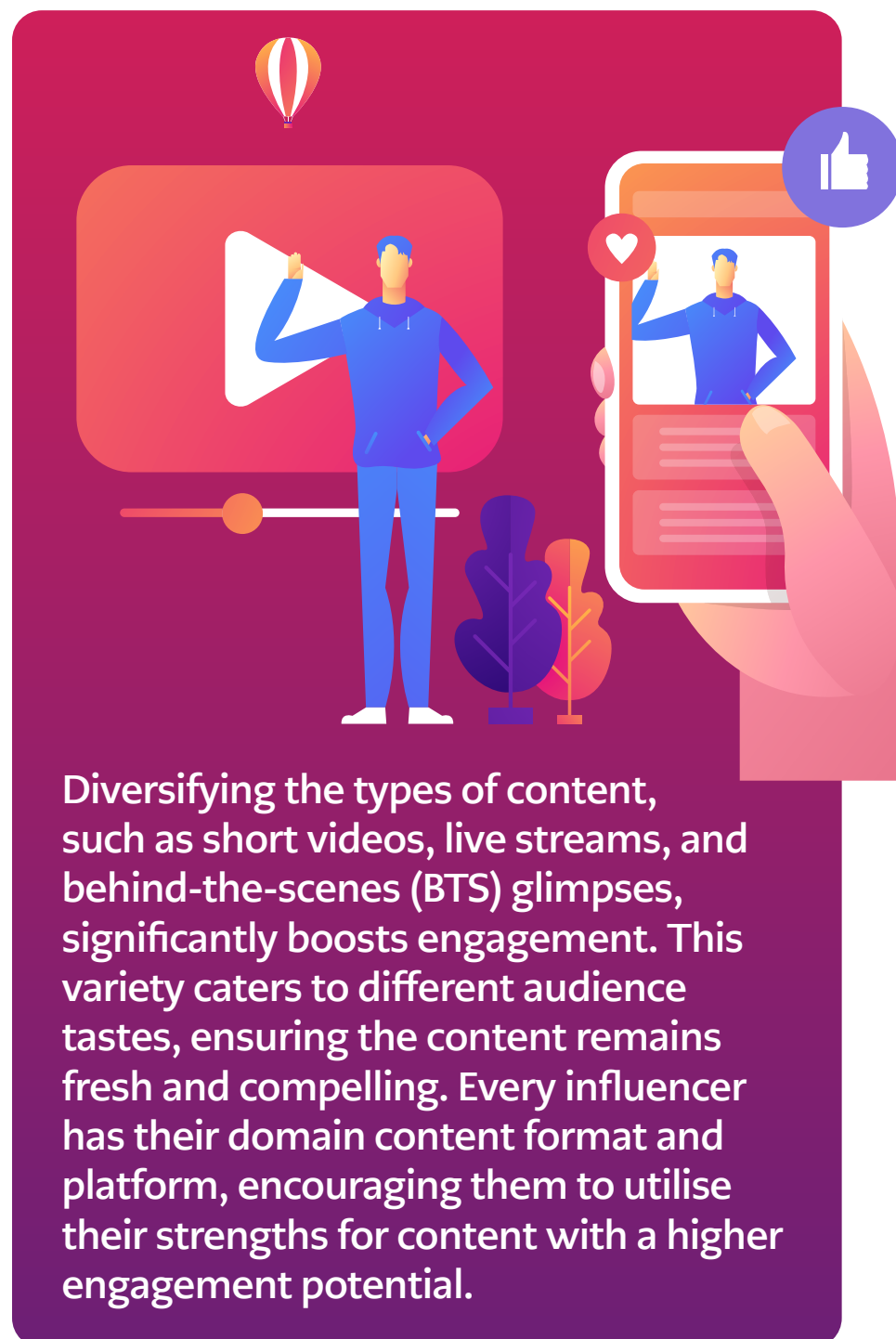
Authenticity: A Ripple Effect

This starts with a meticulous selection of influencers whose principles and values align with the brand. Such alignment ensures that influencers' endorsements are not only genuine but also carry a deep resonance with their followers, thereby fostering a positive perception and heightened affinity towards the brand. This approach bolsters credibility, which is essential for cultivating trust—a crucial credit in the digital domain.

Moreover, authenticity enables the creation of a compelling narrative that deepens the connection beyond mere transactional interactions. In an era where audiences are increasingly discerning and value genuine content, the ability to distinguish between truly authentic endorsements and those that are contrived or purely commercial is paramount.

Creativity: Stand Out from the Norm

Instead of dictating everything—from narrative to the angle of the content—it is recommended that brands or businesses adopt a more collaborative approach. This is where they co-create content with influencers, leveraging the influencers' deep understanding of their audience's preferences and ability to communicate personally and engagingly. These partnerships encourage



Diversifying the types of content, such as short videos, live streams, and behind-the-scenes (BTS) glimpses, significantly boosts engagement. This variety caters to different audience tastes, ensuring the content remains fresh and compelling. Every influencer has their domain content format and platform, encouraging them to utilise their strengths for content with a higher engagement potential.

the generation of creative ideas, merging the influencer's unique voice with the brand's message to produce highly engaging and original content.

Additionally, the advancement of technology and the features offered by social media platforms have made interactive content invaluable. By integrating polls, contests, and challenges into their strategy, brands can encourage direct audience participation, enhancing interaction and community activity. This strategy not only lifts engagement levels but also solidifies the community around the brand and the influencer, offering a competitive edge in a market where many may not yet fully utilise these opportunities.

Engagement: Over Follower Counts

The traditional reliance on an influencer's follower count as the primary indicator of their impact is increasingly seen as inadequate. This metric, while suggestive of potential reach, fails to capture the essence of an influencer's true influence — more specifically, the quality of interactions and the depth of their relationships with their audience. In an age where followers can be easily amassed, distinguishing genuine influence from mere visibility is extremely important.

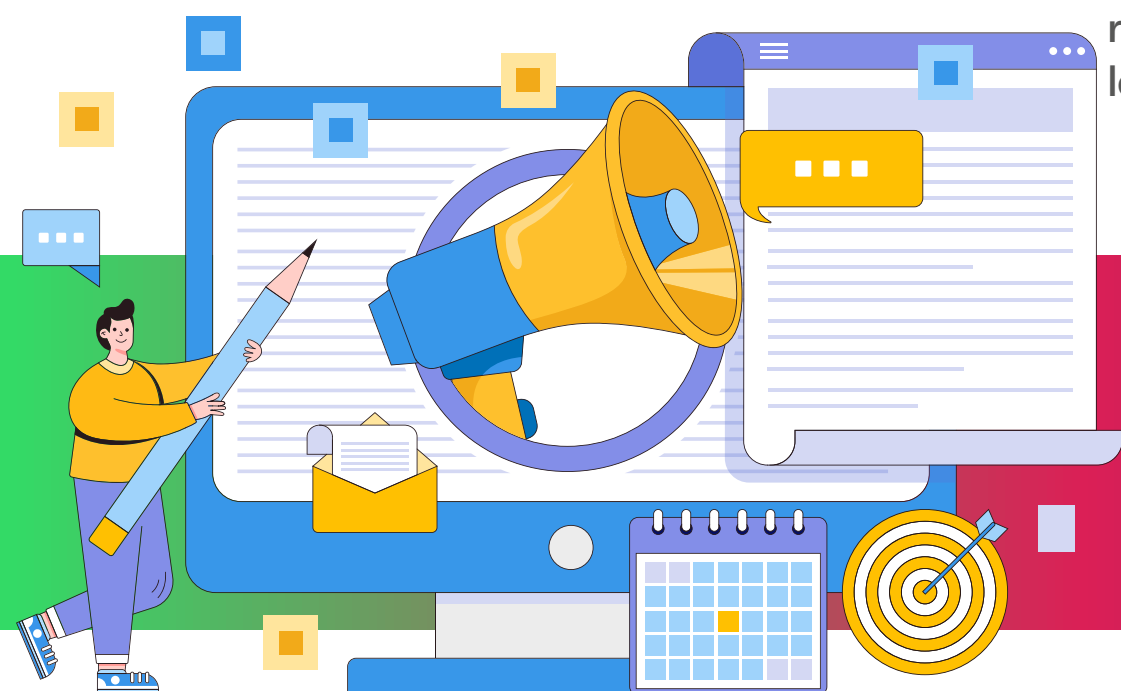
Engagement metrics, which reflect an active, involved, and committed audience, offer a deeper insight into the influencer's ability to foster meaningful connections. These connections springboard influencer marketing from simple endorsements to trusted recommendations, enabling content that resonates deeply with target demographics and drives actionable results. This significant engagement can enhance brand affinity, foster customer loyalty, and drive conversions.

Furthermore, a focus on engagement necessitates a commitment to high-quality, relevant, and authentic content, which is essential for attracting and retaining a genuinely interested audience. This approach shifts the dynamic from transactional exchanges to the development of enduring relationships, positioning influencers as genuine ambassadors for the brands they represent. This strategic emphasis ensures that influencer marketing efforts cultivate meaningful connections, leading to sustainable brand growth and success.

Beyond the pursuit of virality, the influencer marketing sector is characterised by its dynamic nature, with continuous evolution in trends and platforms. It is crucial for brands and businesses to remain vigilant, adapting to industry shifts, emerging platforms, and innovative strategies to ensure their influencer marketing efforts stay effective and relevant. Leveraging extensive industry experience, BIC has consistently guided our global clientele through the intricacies of influencer marketing, helping them explore new opportunities for brand growth, engagement, and resonance. **0**

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The advancement of technology and the features offered by social media platforms have made it possible to integrate polls, contests, and challenges into their online marketing strategy.





“What did you take away from the meeting?”



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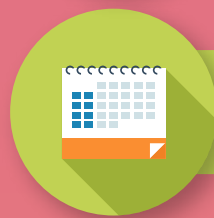
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