

Smart Cities 2.0: Intelligent Living and Work

Leap into the 21st century

DR. AYESHA KHANNA



**two forces
are driving humanity forward
in the 21st century**

1 TECHNOLOGY DISRUPTIONS



2 THE RISE OF CITIES



The Smart City

the delivery of citizen services

Personalised Smart Services A World First

2018

The most innovative companies use it, but no government has yet effectively personalised services for citizens.

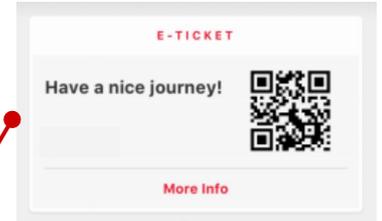
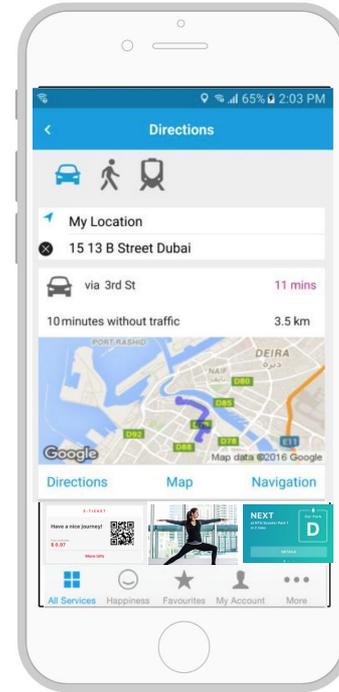


Personalised Real-Time to User's Interests and Context



FATIMA

35yr - 45yrs
Married
Has children
Housewife

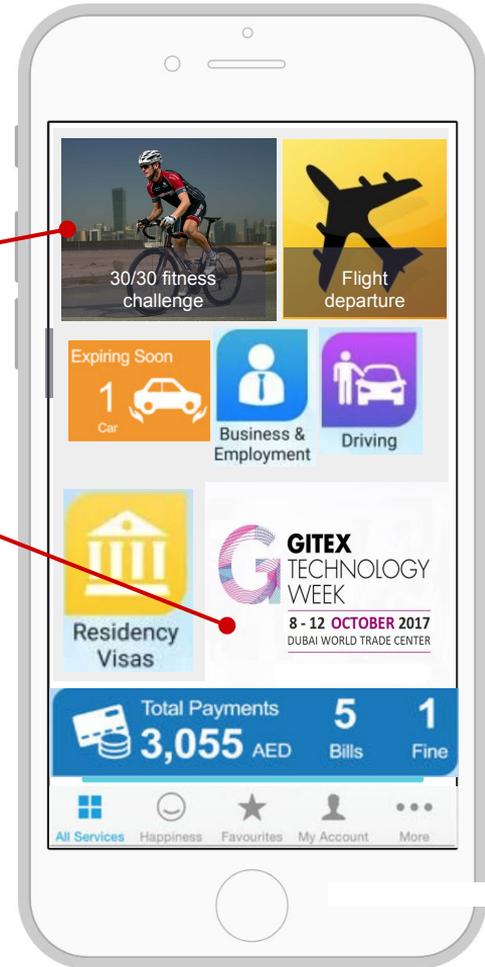


Information on Interesting Events and Programs



RASHID

20yr - 30yrs
Unmarried
Business owner (tech industry)
Enjoys sports



ALL COMPANIES ARE MOVING TO ESTABLISH DIRECT RELATIONS WITH END CUSTOMERS

SMART CUSTOMER SERVICE

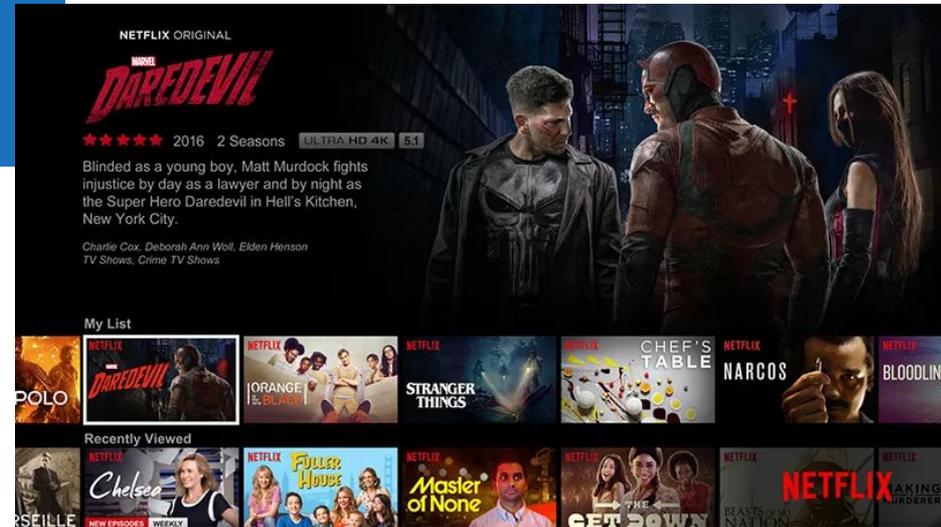
Ali Assistant is a chatbot that handles both spoken and written queries, acting as customer-service rep and personal shopping assistant. It is capable of handling up to

95% of customer service enquiries



Personalised Risk
Personalised Financial Management
Personal Connection to the End-Customer

Source: <http://bit.ly/2soxLkO>

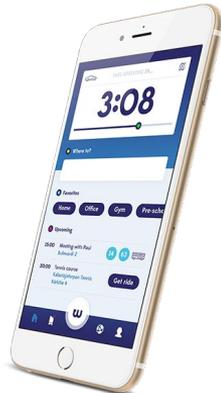


the pain of urban transportation

Innovators needed to rethink transport as Netflix or iTunes

The Brand Promise

Citizens can get from A to B using any type of vehicle, and payments are handled seamlessly via a mobile app.



And understand the new way to work is to automate, integrate and partner with all kinds of companies

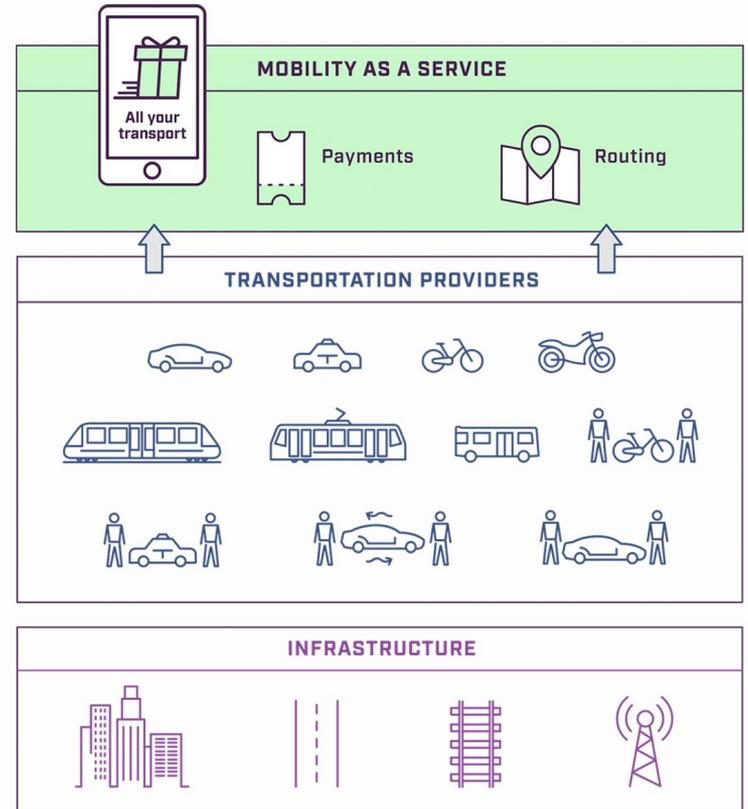
The Brand Promise

Citizens can get from A to B using any type of vehicle, and payments are handled seamlessly via a mobile app.



2-Way APIs

Behind-the-scenes: The consumer app is powered by a platform in which multiple transport and payment providers are integrated through their APIs.



Source: MaaS Global

SMART CITY MOBILITY-AS-A-SERVICE PLATFORM (Singapore)



Personalisation, Optimisation and Automation

- Buses
- Trains
- Car-sharing
- Taxis
- Bike-sharing
- Scooter-sharing
- Autonomous Vehicles
- On-demand shuttles

In the loop

Dubai is to test the feasibility of hyperloop trains

The
Economist

The technology could cut the journey time between Dubai and Abu Dhabi to just 12 minutes





ALEX DAVIES TRANSPORTATION 10.27.16 9:00 AM

INSIDE UBER'S PLAN TO TAKE OVER THE SKIES WITH FLYING CARS



One player may own the platform, but many can benefit from providing services and receiving micro-payments on it.



Next: integrate with other industries. Use telematics to reimagine insurance

A digital display on a wall showing the temperature 21.2 °C in blue digits. The background is a blurred image of a modern interior with recessed ceiling lights.

Welcome to the **API** Economy

**Smart City 2.0:
public-private eco-system
of personalised
digitally enabled services.**

The New Smart Jobs: The Disruption of Finance



Smart Nation

S I N G A P O R E

Many Smart Ideas • One Smart Nation





banking the under and unbanked

Tala raises \$65 million for alternative credit scoring and mobile lending



Apply Anywhere, Anytime

Grow Your Limit with Tala

Modern Life, Modern Finance

Apply for a loan
Qualify for loans up to KSh 50,000 over time

My Tala Status
Track your progress over time

Gold
Loans repaid: 5 | Current limit: KSh 10,000

Status
BRONZE (KSh 500 - 4,999) | SILVER (KSh 5,000 - 9,999) | GOLD (KSh 10,000 and up)

How to advance

- Keeping the app installed will help you qualify for larger loan amounts more quickly
- Pay your loan on time to see your limit increase
- Not paying on time may reduce your future loan offers

Congrats!
YOU QUALIFY FOR UP TO **10,000 KSh**

if you do not repay this loan by the final due date, extra fees may apply.

Due Date	Amount Due
02 Mar	3,700
09 Mar	3,700
16 Mar	3,700

MARGINAL FARMERS LIVE ON \$1 - \$4 PER DAY



POOR FARMERS ARE VULNERABLE TO MANY RISKS

Pest infestations
Soil erosion
Moisture dearth
Droughts
Floods
Typhoons
Farmer health
Poor seed quality

How will they know when to plant seeds, when there are pests in a nearby village or when there is heavy rain on the way?



SATELLITE REMOTE SENSING DATA

nikka utilizes high definition satellite imagery for the following main purposes:

- Pest warning via thermal imaging
- Plant vigor via examining crop density and flowering
- Plant disease via multispectral imaging
- Soil moisture discrimination



AI helps farmers mitigate risk by giving them warnings and recommendations on their mobile phone.





Kensho: 'Google-like' search engine for financial analysis

“Which cement stocks go up the most when a Category 3 hurricane hits Florida?”

The platform can find answers to 65 million question combinations in an instant by scanning more than 90,000 actions such as drug approvals, economic reports, monetary policy changes, and political events and their impact on nearly every financial asset on the planet.



Wall Street Tech Spree: With Kensho Acquisition S&P Global Makes Largest A.I. Deal In History



Antoine Gara, FORBES STAFF ✓

FULL BIO ▾





\$27 million grant to support artificial intelligence in finance.

 [Tweet](#)

 [Share](#)  7

 [Recommend 0](#) [Share](#)

 [G+](#)

WIRELESS TECHNOLOGIES

Singapore wants to be Asia's fintech capital

 0 | Posted by [Jonathan Keane](#) | on [October 18 2016](#)

Partnership with universities to re-educate bankers and prepare graduates for the new type of work.



[HOME](#) [ABOUT FITA](#) [PROGRAMMES](#) [EVENTS](#) [CONTACT US](#) [LMS LOGIN](#)

SMU CERTIFICATE IN FINTECH & INNOVATION

[Public Programmes](#) 

[Customised Programmes](#)

[SkillsFuture](#)

[FAQS](#)

[Terms and Conditions](#)

[Funding Support](#)



[Register](#)

[Download Brochure](#)

DATE

24 - 26 January 2018

DURATION

3 Days

Bank on your future with Artificial Intelligence in Finance programme



From left: Mr Patrice Choong, director of Sandbox in Ngee Ann Polytechnic, Ms Janet Young, UOB's head of Group Channels and Digitalisation and Mr Ken Wong, head of OCBC Bank's AI Lab. PHOTO: NGEEN ANN POLYTECHNIC

“British banks to closed **800 branches** in 2017, **600** in 2016.

The CEO of Deutsche Bank warned that the company could **afford to lose half of its staff to automation.**”



01

\$500 for each citizen to upgrade skills including in AI.

Ethics and Values

Algorithms have been in the news with issues in data privacy and security

Risks associated with AI:

1. Removing bias in algorithms.
2. Governing the ethical use of data.
3. Inability to understand how the algorithm reached a decision.



The screenshot shows the top navigation bar of The Guardian website. On the left, there is a 'Support The Guardian' button, followed by links for 'Subscribe', 'Find a job', 'Sign in', and 'Search'. The main navigation menu includes 'ion', 'Sport', 'Culture', 'Lifestyle', and 'More'. The 'The Guardian' logo is on the right, with 'UK edition' next to it. Below the navigation, the article title reads: "'Utterly horrifying': ex-Facebook insider says covert data harvesting was routine". The main image features a man, Sandy Parakilas, in a black shirt, with a large yellow circle behind his head. The background of the image is dark with a white network diagram consisting of nodes and connecting lines. At the bottom left of the image, there is a small caption: "▲ Sandy Parakilas in San Francisco. 'It has been painful watching. Because I know that they could have prevented it.' Photograph: Robert Gumpert". At the bottom right, there is a small 'Advertisement' label and the page number '36'.

The EU wants to open the black box of AI Algorithms for more accountability and transparency



Article 22: "Automated individual decision-making, including profiling"

Singapore sets up AI ethics council

Panel of users and tech companies to advise government on the ethics of developing and using artificial intelligence.



By Chia Jie Lin

6 JUN 2018

INNOVATION



BBC Trending

#JusticeForZainab: Anger and anguish over child's murder

By George Pierpoint, BBC UGC and Social News
And BBC Monitoring

© 11 January 2018



The rape and murder of six-year-old Zainab sparked outrage in Pakistan.



Heartbroken to hear about Zainab - a 7 year old child abused and brutally killed in Kasur, Pakistan. This has to stop. Gov and the concerned authorities must take action.

[#JusticeForZainab](#)

1:23 PM - Jan 10, 2018

♡ 38.4K 💬



[#JusticeForZainab](#)

What the Hell is Going On?
Raped and Murdered in the past 6 months
Emaan Fatima 4.5 years old
Fouzia 11 years old
Noor Fatima 5.5 years old
Ayesha Asif 5 years old
Laiba 9 years old
Sana Umar 7 years old
Kainaat Batool 5 years old
and now Zainab 7 years old

7:02 AM - Jan 11, 2018

♡ 42 💬 57 people are talking about this

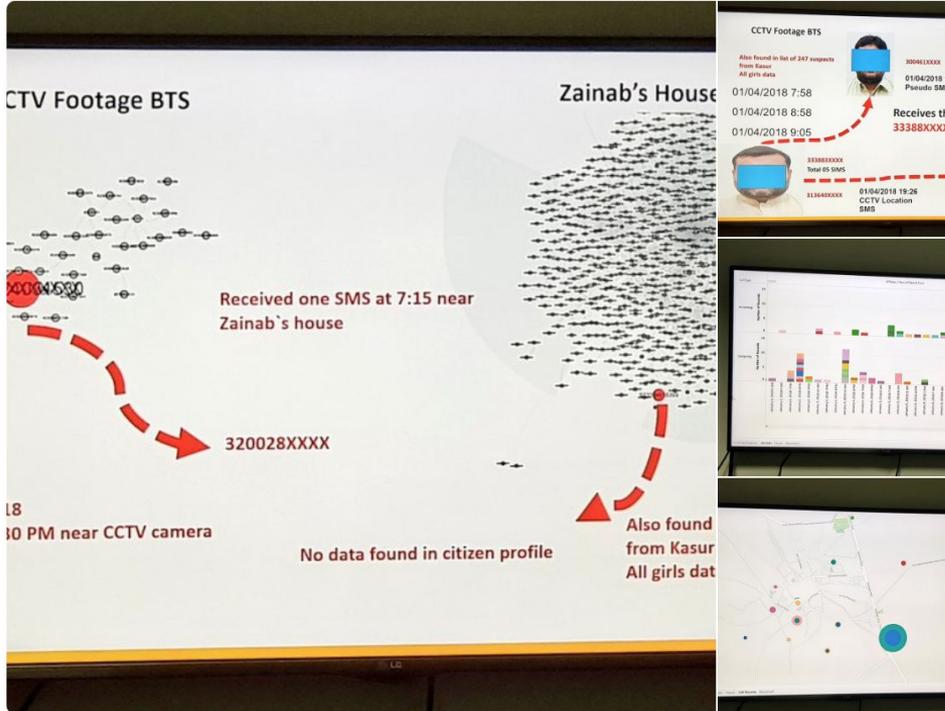




Umar Saif ✓
@umarsaif

Following

Another night working on data using machine learning to decipher Zainab's case ...



12:21 PM - 12 Jan 2018

Pakistan police arrest suspect in Zainab murder case

By [Joshua Berlinger](#) and [Sophia Saifi](#), CNN

Updated 1820 GMT (0220 HKT) January 23, 2018



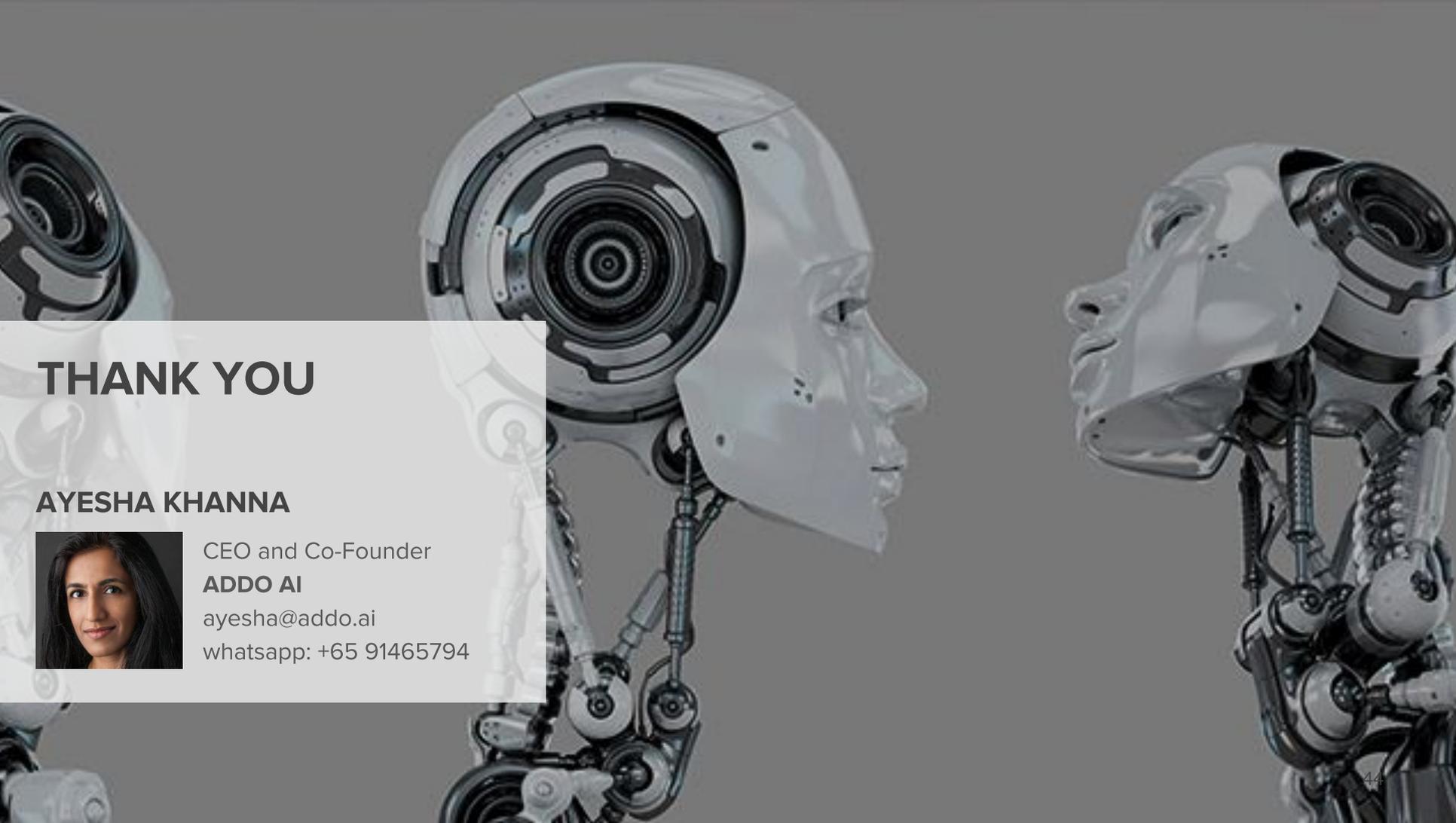
Smart Policing and Security is Essential for Urban Safety



AI for Good

- # Empathy
- # Equity
- # Justice
- # Accountability
- # Sustainability

Smart City 2.0 is *human-centric*, AI-enabled and built on public-private eco-systems



THANK YOU

AYESHA KHANNA



CEO and Co-Founder

ADDO AI

ayesha@addo.ai

whatsapp: +65 91465794

Every country needs
a Minister of the
Future

Marc R. Benioff
Chairman and Chief Executive Officer, Salesforce

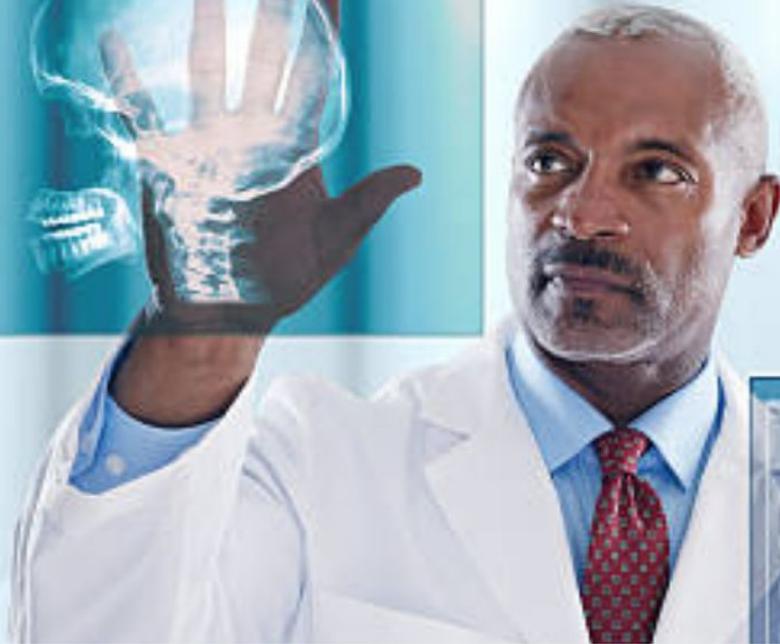




entertainment and virtual reality



construction and 3D Printing



healthcare and genetics



manufacturing and co-bots