

APAC Innovation Report

Feb 2017



People matter, results count.

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Foreword

The report that follows was compiled by Storyful on behalf of Capgemini. By tapping into online discussions, shared reading material and media consumed by those participating in technological innovation in the area, it offers a unique viewpoint of the pulse and passions of the region. As such, however, it should not be considered the official viewpoint of Capgemini, its employees, clients or affiliates.

Innovation in the APAC Region

“Singapore is investing 18x more into innovation than Australia.”
-Andrea Andric

The Asia Pacific (APAC) market, specifically Singapore, offers an array of opportunities for growth in the technology sector. The option of digital technologies across many industries in the region has become a particularly important means of driving new revenues and decreasing costs.

As one of the fastest growing innovation centers in the world, companies and entrepreneurs around the globe are seeking to invest in the innovative APAC region. With the region's market growth sitting around four percent and an ever-increasing culture of improvement in software and services, companies are increasing their innovation spend to keep up with competitors. Because of this growing spirit of innovation, Singapore, India and China are set to experience significant boosts in growth, with Japan and Australia set to grow half



Recent investments by multinationals, including IAG, DHL and Dyson into innovation labs in Singapore highlights a belief that the country is at the forefront of digital technology.

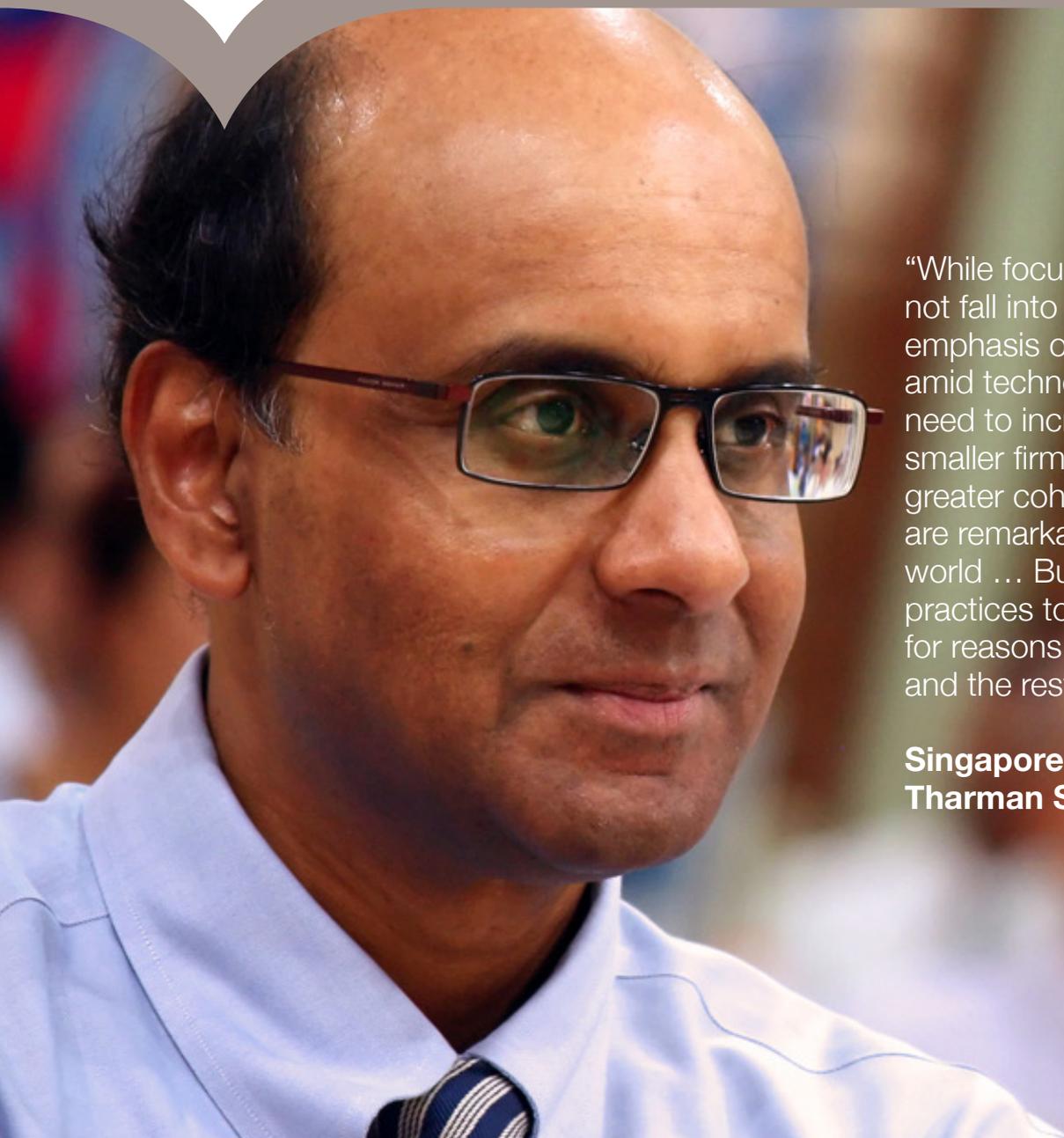
Innovation in the APAC Region

Singapore is a vibrant, innovative center of growth with strong financial services, stability, market access and a straightforward government for business.

as fast. Increasing thought leadership, continuing investment in R&D and a large talent base makes APAC a prime area for innovative technology. As far as opportunities go, Singapore is a vibrant, innovative center of growth with strong financial services, stability, market access and a straightforward government for business. It is known for its diverse workforce and business support in English, Mandarin, Malay and Tamil due to the multilingual requirement of the country. Ranked as Asia's top financial center by the Global Financial Centers Index 2016, Singapore boasts a highly developed financial system that is well integrated with the ASEAN region. In 2016, the World Bank classified Singapore as a place of rapid business incorporation, low startup costs, world-class infrastructure and a highly skilled workforce. Singapore stands out as a key area for technological innovation with its strong connections to the ASEAN region, high

economic growth, and strong political support for entrepreneurship.

Speaking at the Singapore-France economic forum conference late last year, Singapore's Deputy Prime Minister Tharman Shanmugaratnam outlined three key priorities to advance their economy of innovation: Improving public policies to cope with disruption, looking at "innovation spread" to address widening gaps between high performing companies and others, and addressing productivity and skills with significant reinvestment in education and training.



“While focusing on redistribution to ensure those who lose out do not fall into a deep ditch, policymakers should also place greater emphasis on regenerating cities and industries to create jobs amid technological disruption and changes. Second, there is a need to increase the penetration of innovation, especially among smaller firms, as this is a way to address inequalities and to achieve greater cohesion in societies. On the one hand, you know there are remarkable innovations taking place, all around the advanced world ... But the spread of new technologies, ideas and business practices to the rest of the industry has been very slow ... for reasons not well understood. So the gap between the frontier and the rest of the economy has widened.”

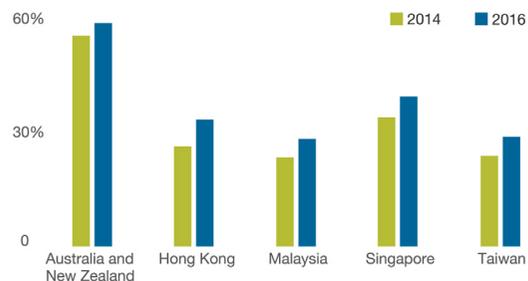
**Singapore Deputy Prime Minister (DPM)
Tharman Shanmugaratnam**

Industries Experiencing Strong Innovative Growth

In emerging APAC markets, conversely, mobile banking still has the opportunity to grow despite the market's limited mobile-network infrastructure.

Consumer adoption of digital banking is growing steadily across all markets.

Digital-channel adoption, active digital retail-banking customers as % of total retail-banking customers¹



¹Total of retail-banking customers excludes small-business customers and inactive customers.

Source: Asia-Pacific Digital and Multichannel Banking Benchmark 2016, Finalta by McKinsey

McKinsey&Company

Digital Banking

The Monetary Authority of Singapore (MaS) is investing heavily into globalizing the financial landscape in the country. The top five priorities for MaS globalization include digital identity (for example eKYC or eAuthentication), APIs (such as open architecture, microservices), cybersecurity (intelligence sharing), talent (such as cognitive skills, architects, design thinking) and innovation in regulation (such as simplification and convenience). APIs especially are recognized as a big driver for financial services in Singapore, with MaS encouraging banks in Singapore to focus on innovation towards APIs and the unbundling of financial services.

The 2016 Asia-Pacific Digital and Multichannel Banking Benchmark examined digital consumer

banking and found that the degree of digital maturity and growth differs for every country. Singapore, for example, has the most highly developed infrastructure for digital commerce in the world, but still has opportunities to grow in terms of customer-oriented digital banking (where Australia and New Zealand are rated highest).

In developed APAC markets, Singapore, Australia, New Zealand and Hong Kong, growth has been steady in the mobile banking sector. In emerging APAC markets, conversely, mobile banking still has the opportunity to grow despite the market's limited mobile-network infrastructure. The challenge therein will be to overcome the limited infrastructure to bring financial services to those who still do not have a strong online capability.

Industries Experiencing Strong Innovative Growth

This technology also allows for greater security against fraud, faster funds transfers, and greater transparency.

Blockchain Growth

The potential of blockchain-based businesses in APAC is promising, with the possibility of securing physical assets, including ledger technology, to transform the lifecycle of trade (clearing, settlement, collateral management, payments and reconciliation).

In November 2016, OCBC Bank became the first bank in Southeast Asia to use blockchain technology to make local and cross-border payment fund transfers. The first successful payment took place between OCBC Malaysia and the Bank of Singapore, designed by OSCB Bank and local banking payment solutions company BCS Information Systems (BCSIS). Once this payment solution is fully integrated, OCBC will be able to send inter-bank payments between banks in Singapore and overseas without requiring a payment intermediary. This technology also allows for greater security against fraud, faster funds transfers, and greater transparency. As a result,

OCBC Bank is already planning to extend the use of blockchain technology to other financial products and service applications.

BLOCKCHAIN/BITCOIN

First Bank in SouthEast Asia To Use Blockchain Technology For Payment Services

by Fintechnews Singapore / November 14, 2016



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GovTech Singapore: "The smart money is on blockchain tech disrupting the financial industry"
tech.gov.sg/en/TechNews/In... @govtechsg @SGInnovate

David Moskowitz is the CEO at AttoresCom as well as a Blockchain and Bitcoin enthusiast located in Singapore. With a lasting concern about data privacy concerns, many are looking at blockchains as a future major player, potentially disrupting the traditional financial industry in the APAC region.

Industries Experiencing Strong Innovative Growth

Cloud Services Market

Cloud services continue to invite external investment and company attention in Singapore and elsewhere in the APAC market as they offer flexibility, speed, and cost effectiveness. Singapore has seen extensive growth and consolidation of data centers. According to IDC's Asia/Pacific Semiannual Public Cloud Services (PCS) Tracker, the PCS market in Asia/Pacific (excluding Japan) showed strong growth at 41.9 percent in 2015. Notable market changes include the exit of Verizon and HP from public cloud along with the continued dominance of the top three vendors: Amazon Web Services, Microsoft and Chinese Alicloud. Localized changes in cloud at a country level will likely happen as new local vendors enter the APAC market. **Overall, the cloud services market is expected to increase by 23.6 percent over the next three years.**

The Internet of Things (IoT)

The IoT market is ripe for opportunities, with GE projecting a market value of \$7.5 billion in 2020 and **VMware projecting 8.6 billion 'things' connected by 2019.** Both vendors and enterprise customers are seeking to bring together IT and OT technology in an attempt to drive IoT solutions. There has been an explosion of smart device vendors in the region and vendors will seek to store, analyze and take action on IoT-generated data at the edge of their networks rather than centrally. Top challenges for manufacturers leveraging IoT include data security, legacy systems, skills gap, data quality, data privacy, poor collaboration, and insufficient budget.

It seems multinationals view the APAC region as a key driver of innovation for the Internet of Things. British tech giant Dyson has just invested some

\$412 million in a new research facility in Singapore, and views the venture as a key play in a future where "everything is automatic." Likewise, in 2016 DHL launched a €90m advanced regional center in Singapore to work on IoT technologies.



Research & Development in the APAC Region

VR/AR/MR technology has developed to be the future of not only entertainment, but to have real-world applications in a range of industries

Virtual, Augmented and Mixed Reality

VR/AR/MR technology has developed to be the future of not only entertainment, but to have real-world applications in a range of industries, from surgeons practicing advanced operations from halfway across the globe to architects giving potential clients virtual walkthroughs of their proposals before building foundations have even been laid. Singapore saw corporate investment in VR/AR/MR as early as 2015 when Flight Center introduced virtual walkthroughs of its flagship stores while the Shangri-La Group produced immersive 360-degree videos for more than a quarter of its 94 hotels and resorts around the world. In January 2017, VR entertainment was front-and-center in Singapore, as the country's (and one of the world's) first VR arcade opened its doors.



The Ignite VR arcade, based in Marina Square, offers virtual reality games for a one-time or hourly rate. Like standard arcades, there are shooters and fighters, but also more relaxing experiences, like 3D painting.

Research & Development in the APAC Region

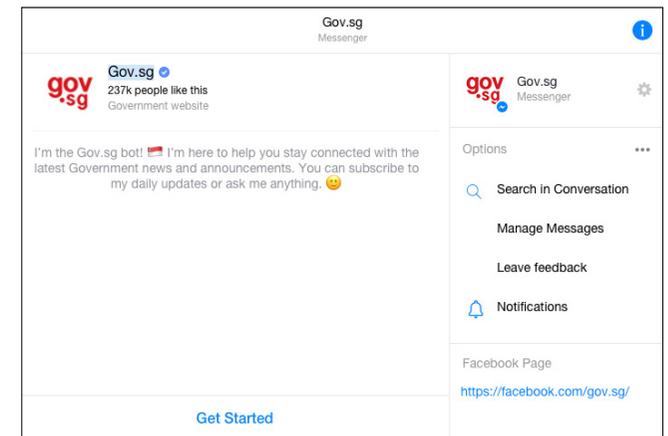
Organizations are now harnessing AI capabilities, using search optimization tools, data analytics, and talent mapping to reach out to the right talent for crucial job roles.

AI/Chatbots

Many businesses in APAC countries are already using Artificial Intelligence (AI) to improve their business interactions. In Beijing, KFC debuted a facial recognition ordering system. Powered by Baidu, the system scans your face and then factors an algorithm of perceived age, gender, and facial expression. The KFC Baidu may recommend “porridge and soybean milk for breakfast” for a female in her 50s, for example. The collaboration is the first effort to offer restaurant services enabled by AI, however privacy concerns continue to provoke earnest debate.

In a recent blog post, San Francisco- and Singapore-based AI company KeyReply chronicled the development of the Singapore government’s first Facebook messenger chatbot. The chatbot is used to push out regular news alerts and government announcements from the government

information portal Gov.sg to subscribers. Initiatives such as this and continued innovation in AI have had a positive effect on recruitment in the APAC region - organizations are now harnessing these capabilities, using search optimization tools, data analytics, and talent mapping to reach out to the right talent for crucial job roles.



Research & Development in the APAC Region

Cybersecurity

Like blockchain and IoT, cybersecurity opportunities are ripe as digital technology leaps forward. As one example, Cylance, a company revolutionizing cybersecurity by leveraging AI in Singapore, recently announced a new distribution partnership with a video security conferencing company, Westcon Solutions. Westcon Solutions will distribute Cylance's advanced endpoint security solutions through its reseller network in Asia. With Cylance's machine learning and AI-powered threat detection services, Westcon Solutions can offer innovative technology to defend against modern attacks.

Elsewhere, Cybersecurity Malaysia's Chief Executive Officer Dr. Haji Amirudin Abdul Wahab just released two digital forensics tools, 'Kloner' and 'Pendua', which are the first innovation attempts to provide local ICT industries, law

enforcement agencies, and tertiary education institutions with affordable digital forensics tools and software. In addition, Kaspersky Lab recently announced a specialized solution to secure critical infrastructure and industrial facilities in Malaysia. Both Verizon and UPguard have opened APAC



cybersecurity offices in Australia as a home base. Singapore provides a stable base for cybersecurity investment, with a recent Microsoft Security Intelligence Report ranking Singapore low on the list of APAC countries, at number 14. As such, Singapore is well placed to be the cybersecurity

hub of the APAC region, with Prime Minister Lee Hsien Loong listing four key pillars of focus at the end of 2016:

- Strengthening the resilience of the country's Critical Information Infrastructures.
- Mobilizing businesses and the community to make cyberspace safer, by countering cyber threats, combating cybercrime and protecting personal data.
- Developing a vibrant cybersecurity ecosystem comprising a skilled workforce, technologically-advanced companies and strong research collaborations, so that it can support Singapore's cybersecurity needs and be a source of new economic growth.
- Stepping up efforts to forge strong international partnerships, given that cyber threats do not respect sovereign boundaries.

Opportunities

Investors are eager to invest in Singapore, especially in FinTech or Financial Solutions

Due to the multilingual labor force in the country, Singapore offers startup promotional services and business help in English, Mandarin, Malay, and Tamil. When entering the APAC market, it is common practice to use Singapore as a concept testbed before moving to other Asian countries.

As such, Singapore offers ample investment opportunities, especially in the financial sector. Mohammad Hassan, a senior analyst at the Singapore-based EurekaHedge, states that traditional investors, up to now, have chosen to go with larger, more established companies, typically with assets of at least \$500 million.

Startups, therefore, should focus on innovation and in bringing their product to the market as soon as possible to secure growth in future funding.

Singapore remains the best location for a startup in terms of infrastructure, government support, and market potential.

Creative Talent

It is important for innovative companies in Singapore to foster intrapreneurship and continuous professional development, as well as to develop a high-commitment culture to attract and retain the best, most capable, talent and expertise in the industry.

For Singapore to reach the next level in terms of innovation, especially in the leading-edge technology sectors, both major players and new startups in the region should concentrate on attraction, retention, and leadership development of its young labor force. A traditional barrier to innovation in APAC countries is the high rate of labor-market retention with companies in the region, especially China and Singapore, using global retention strategies sourced from Europe

where people are used to staying longer in their jobs than their US counterparts. In an extremely fast market of innovation, companies need to do things differently in order to capture fierce moving and competitive talent.

With big gaps in creative employment, 65 percent of employers said they would consider employing or sponsoring an expatriate candidate. Zhang Jiangou, director of the State Administration of Foreign Expert Affairs in China, said that both the supply and demand sides are positive, however many employers can't find the right candidates.

For Singapore, the right candidates are in abundance – it is simply a matter of attracting them. Solutions to increase innovation in the APAC region are to put leadership on the management agenda, rejuvenate internal talent programs, fast track and enhance management training, develop leadership metrics, provide an inspiring career path, and build diversity in the workforce.

People To Watch



Jacquelyn Cheok
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Journalist for The Business Times, 1.4k followers.

Jacquelyn is based in Singapore as a journalist for The Business Times. She focuses mainly in startups, innovation and disruption.



Andrew NG
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Chief Scientist, 103k followers.

Andrew is the Chief Scientist of Baidu, Chairman and Co-Founder of Coursera and professor at Stanford Computer Science. He specializes in machine learning, deep learning, MOOCs, and educational technology.



Scott Bales
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Amazon APAC Business Development, 66k followers.

Scott is a leading digital and innovation evangelist, currently working with Amazon to expand business opportunities in the APAC region. Scott has previously been a keynote speaker at TEDx.



Mohan Belani
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Co-Founder & CEO, e27, 17.2k followers.

Mohan co-founded e27, Asia's leading platform for tech and innovation businesses. He is also a key organizer of Echelon, the leading tech/startup event in Asia.



Ethan Pierse
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Managing Partner Nest Ventures, 8.1k followers.

As well as being a managing partner at Nest Ventures, Ethan is a speaker, MC, and thought leader in business development for startups and corporate innovation initiatives.



Kevin Lim
@brainopera

Deputy Director, Co:Lab X, 4k followers

Kevin is the deputy director of Co:Lab X, which examines the future of connected communications in APAC.

Who Is Storyful?

Storyful is the world's first social media news and intelligence agency with over seven years of experience working with publishers and businesses around the world. Billions of posts, videos, and pictures are shared online 24/7. Storyful's expert global team of journalists, analysts, content strategists, and researchers separate the valuable content from social noise, and its proprietary technology finds the most engaging and most widely trending content. The team then verifies, curates, and contextualizes to add value.

Storyful marries proprietary technology, leading-edge data science, and world-class journalism to help our partners tell powerful stories. We help brands and publishers connect to the audiences that are most important to them, and offer marketing services to identify communities of influencers and the conversations they are having.

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