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the advisor



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Embarking on every new journey fuels our quest to evolve into a better version of ourselves. Certain odysseys transcend the ordinary, transforming into legends that not only captivate but also serve as a wellspring of inspiration for others. These extraordinary voyages have the power to shape our destinies for generations.

“I want to inspire people. I want someone to look at me and say, “because of you I didn’t give up.”

Sharing the tales of these influential journeys, we aim to ignite the flame of inspiration in those who follow and leave an indelible mark on the generations yet to unfold.

Publishing your journeys that inspire those to come, for generations that are going to come

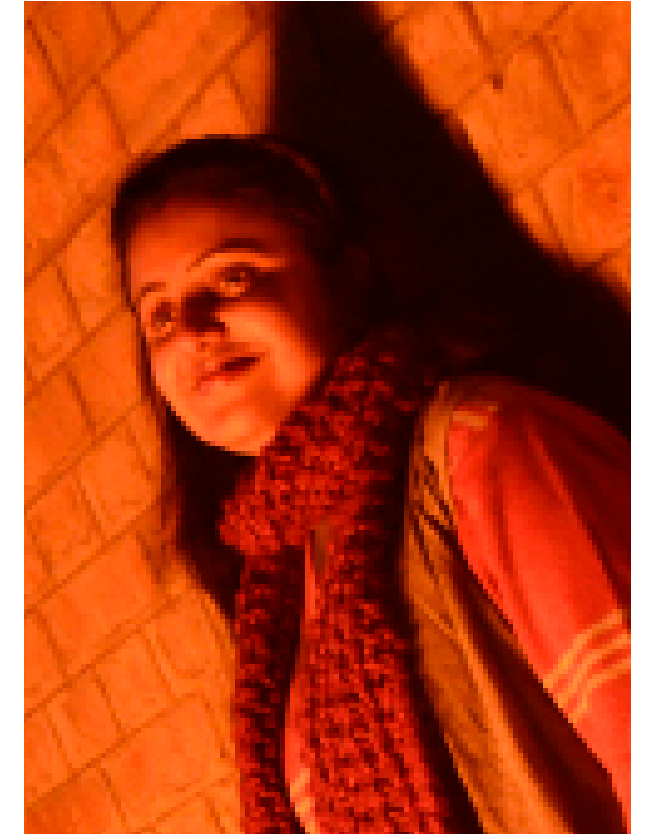
*Corporate Investment Times
“inspire generations”*

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Rima M.



2024 JANUARY





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Unlocking Prosperity

The Irresistible Advantages of Investing in Dubai and the UAE

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Over the years, Dubai has evolved into one of the most sought-after relocation destinations due to its multicultural environment that offers a luxurious lifestyle and rapid career growth. Every year, thousands of tourists and entrepreneurs come to UAE, hoping to start a new beginning in Dubai. Nearly every week, Dubai launches or announces a new programme that aims to create economic growth and further its status as the ideal destination for startups. The city has established a thriving ecosystem that encourages development, and provides countless opportunities for the most innovative ideas to succeed.

As a whole, the UAE's government has implemented many business-friendly policies and regulations that make it easier for startups to set up and operate in the city. For example, the corporate tax scheme that businesses must abide by is still one of the lowest in the world, while companies that choose to operate in a Dubai free zone are still currently exempted from paying taxes.

At the same time, Dubai jurisdictions also boast straightforward business incorporation processes and allowances for full foreign ownership, alongside the ability to apply for the highly-coveted Golden Visa. With one, entrepreneurs and their dependents can gain a Dubai residency that lasts up to 10 years – allowing them to build a life and grow their business further in the city.

Add that to its classic reputation of housing towering skyscrapers, a vibrant culture, and modern infrastructures, and you'll get a true hotspot for new concepts and companies that push boundaries.

Dubai's transformation into a thriving hub for startups can be attributed to a combination of trailblazing programs, business-friendly policies, access to funding, and supportive infrastructures. As the city

continues to invest in its business ecosystem, it is poised to keep its reputation as a global leader in innovation and entrepreneurship.

Creative Zone is one of the UAE's largest and most trusted business consultancy firms. The company has helped over 50,000 aspiring entrepreneurs, SMEs, and individuals grow their businesses and career since its inception in 2010.

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With support from over 250 employees, Creative Zone can assist with all your relocation needs in help with our extensive partner list, providing support services across the region. This welcome pack combines general information on processes and procedures.



Matilda graduated in Accounting & Finance from Bocconi University, and has also a Masters degree in Corporate Law from Il Sole 24 Ore Business School. She has six years of experience in consulting firms in Milan, Singapore and Dubai.

In 2020 she cofounded a political movement (LN) and run as MP in the 2021 Parliamentary Elections in Albania.

She has helped hundreds of entrepreneurs realise their dreams and start their businesses abroad. Thanks to his experience, she helps foreign investors with market studies and the incorporation of new companies in Singapore, UAE, Qatar and Saudi Arabia. Matilda speaks fluently five languages.

thoroughly get to know them and the nature of their business. From here, we offer services from registering their business, opening their corporate bank accounts, up to acquiring their visa. With the help of our partners, we also offer extended business solutions, including legal, tax and accounting consultancies, media and marketing, concierge, recruitment,

customer support, payment gateway, currency exchange, funding options, ISO certification, and a lot more.



To help entrepreneurs start their journey in the UAE, we make sure to

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the Legal Expert

الصَّفْرُومِشَارِكُوهُ
AlSafar & Partners

Dr. Ahmed
Hatem

Partner and Head of Corporate
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Dubai, United Arab Emirates

In the digital age, the protection of personal data, health information, and consumer rights has become increasingly crucial. With the rapid advancement of technology, legislation needs to keep pace with emerging challenges. The United Arab Emirates (UAE) has recognized the significance of these issues and enacted several laws to address them. This article provides an in-depth analysis of four key laws in the UAE: Federal Decree Law No. 45 of 2021 regarding the Protection of Personal Data, Federal Law No. 2 of 2019 Concerning the Use of Information and Communication Technology (ICT) in Health Fields, Federal Decree Law No. 34 of 2021 on Combatting Rumors and Cybercrimes, and Federal Law No. 15 of 2020 on Consumer Protection.

These laws constitute an integrated framework to ensure the confidentiality of information and protect the privacy of individuals in the UAE. It provides a proper governance for data management and protection and defines the rights and duties of all parties concerned.

**Data Protection
Legal Framework
in the UAE**

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I. Federal Decree Law No. 45 of 2021: Protection of Personal Data.

The Federal Decree Law No. 45 of 2021, commonly known as the Personal Data Protection Law, aims to safeguard individuals' privacy and regulate the processing of personal data. This law incorporates principles aligned with international best practices and provides a comprehensive framework for the protection of personal data. It defines personal data, outlines the rights of data subjects, establishes obligations for data controllers and processors, and sets forth provisions for data transfers, consent, and data breaches. The law also establishes the UAE's Data Protection Authority (DPA), which oversees the implementation and enforcement of the law.

The Personal Data Protection Law brings the UAE in line with global standards, ensuring that organizations that handle personal data adhere to strict regulations. It requires businesses to implement robust security measures to protect personal data from unauthorized access, use, or disclosure. The law also grants individuals the right to access their personal data, rectify inaccuracies, and request its deletion under certain circumstances. With the advent of digital transformation and the increasing reliance on personal data for various purposes, this law plays a crucial role in maintaining individuals' privacy and fostering trust in the digital ecosystem.

1. Who does the Law not apply to?
The Law does not apply to government

data, government authorities that control or process personal data, or personal data processed by the security and judicial authorities. However, government companies will be covered by the Law. Additionally, the Law does not cover personal health data and information, or personal banking and credit data and information, as separate legislation exists to regulate these specific types of personal data. Moreover, UAE free zones, such as the Dubai International Financial Centre and the Abu Dhabi Global Market, have their own data protection laws and are not subject to this particular Law. Lastly, the Law does not apply to the use of personal data for personal purposes by a data subject.

2. What are the lawful bases for processing personal data under the Law?
Under the Law, personal data can only be processed with the consent of the data subject, except in certain limited circumstances. These circumstances include processing that is necessary to implement a contract with a data subject or to conclude, amend, or terminate such a contract. Processing is also allowed when the data subject has made the personal data public, to protect the interests of the data subject, or when processing is necessary for claiming legal rights or as part of judicial or security procedures. Furthermore, processing is permitted

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for certain medical purposes or matters of public health in

accordance with relevant legislation. The Law also allows processing for archival purposes, scientific, historical, and statistical studies, as well as for a controller or data subject meeting obligations and exercising employment or social protection rights. It should be noted that one lawful basis for processing, which is commonly provided in global data protection laws, is where processing is necessary for the purposes of the legitimate interests pursued by the controller or a third party. However, this particular basis is not explicitly included in the Law. Additional legal bases for processing may be specified by executive regulations.

3. How should consent to processing personal data be managed?
Controllers must establish the consent of the data subject when consent is used as the lawful basis for processing personal data. Consent should be clear, simple, unambiguous, and easily accessible. It should be obtained through a statement or clear affirmative action and can be provided in writing or electronically, such as through a tick-box mechanism. The consent wording should include the data subject's right to withdraw consent, and the process for withdrawal should be straightforward. Data subjects have the right to withdraw consent at any time, and such withdrawal should not affect the legality or

lawfulness of processing based on the consent given prior to the withdrawal.

II. Federal Law No. 2 of 2019: Use of ICT in Health Fields.

Federal Law No. 2 of 2019 focuses on the utilization of Information and Communication Technology (ICT) in the healthcare sector. Recognizing the potential of digital health solutions, the law seeks to enhance healthcare services, improve patient outcomes, and protect health information. It establishes regulations for electronic health records, telemedicine services, health information exchange, and health data security. The law emphasizes the importance of interoperability, privacy, and confidentiality in the use of ICT in health fields. It also outlines penalties for unauthorized access, use, or disclosure of health information.

The law promotes the adoption of electronic health records (EHRs) to streamline healthcare processes, facilitate data sharing, and improve patient care. It sets standards for the security and privacy of health information stored in EHRs, ensuring that healthcare providers implement adequate safeguards to protect patient data. Additionally, the law regulates telemedicine services, enabling healthcare professionals to provide remote consultations and treatment while maintaining patient privacy and confidentiality. These provisions not only enhance the efficiency and accessibility of healthcare services but also contribute to the overall well-being and safety of patients.

III. Federal Decree Law No. 34 of 2021: Combatting Rumors and Cybercrimes.

The Federal Decree Law No. 34 of 2021 addresses the growing concern of rumors

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and cybercrimes in the UAE. With the rise of social media and digital platforms, spreading false information and engaging in cybercrimes has become a significant challenge. This law criminalizes activities such as cyber fraud, hacking, identity theft, and the dissemination of rumors that harm public order or national security. It also outlines penalties for individuals involved in cybercrimes and establishes mechanisms for reporting and investigating such offenses. The law emphasizes the importance of public awareness and cooperation between different stakeholders to combat rumors and cyber threats effectively.

By enacting this legislation, the UAE demonstrates its commitment to maintaining a safe and secure digital environment. The law empowers law enforcement agencies to investigate and prosecute cybercriminals, ensuring that individuals and organizations are held accountable for their actions. It also encourages the public to report any suspicions or incidents of cybercrimes, fostering a culture of vigilance and collective responsibility. By combating rumors and cybercrimes, the law aims to protect the reputation of individuals and organizations, maintain social stability, and safeguard national security.

IV. Federal Law No. 15 of 2020: Consumer Protection.

Federal Law No. 15 of 2020 is dedicated to safeguarding consumer rights in the UAE. It aims to ensure fair practices in

the marketplace, protect consumers from misleading information or deceptive practices, and establish mechanisms for dispute resolution. The law covers various aspects of consumer protection, including product safety standards, warranties, advertising regulations, and consumer rights in contracts. It also establishes the Consumer Protection Department, which oversees the enforcement of the law and handles consumer complaints.

The law provides consumers with a range of rights, including the right to accurate information, the right to choose, the right to safety, and the right to fair contractual terms. It prohibits misleading advertising and unfair commercial practices that could mislead or deceive consumers. The law also sets standards for product safety and quality, ensuring that goods and services meet the necessary requirements and do not pose a risk to consumers' health or safety.

Furthermore, the law establishes procedures for dispute resolution between consumers and businesses. It encourages mediation and amicable settlement of disputes and provides avenues for consumers to file complaints and seek redress. The Consumer Protection Department plays a crucial role in resolving consumer disputes, conducting investigations, and imposing penalties on businesses that violate consumer rights.

By implementing robust consumer protection measures, the UAE aims to foster consumer confidence, encourage

fair competition, and promote a thriving marketplace. The law ensures that consumers are well-informed, empowered, and protected from unfair practices, enabling them to make informed decisions and assert their rights.

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Conclusion.

The UAE has demonstrated a strong commitment to protecting personal data, health information, consumer rights, and combating cybercrimes through the enactment of comprehensive legislation. The Federal Decree Law No. 45 of 2021 on the Protection of Personal Data safeguards individuals' privacy and establishes regulations for the processing of personal data. Federal Law No. 2 of 2019 concerning the Use of ICT in Health Fields promotes the secure and efficient use of technology in healthcare, protecting patient data and improving healthcare services. The Federal Decree Law No. 34 of 2021 addresses rumors and cybercrimes, ensuring a safe digital environment and holding offenders accountable. Federal Law No. 15 of 2020 on Consumer Protection safeguards consumer rights, establishes fair practices, and provides mechanisms for dispute resolution.

These laws collectively contribute to a robust legal framework that addresses the

evolving challenges of the digital age. By prioritizing the protection of personal data, health information, and consumer rights, the UAE fosters trust and confidence in the digital ecosystem while combatting cyber threats. The enforcement and implementation of these laws, along with ongoing public awareness campaigns, are crucial in creating a safe and secure environment that benefits individuals, businesses, and society.

Explore our comprehensive services tailored to guide you through the Data Protection Legal Framework in the UAE. Connect with us at +97144221944 ext. 720 or +971 55 763 0405, or email reception@alsafarpartners.com. Discover how our offerings align seamlessly with the legal roadmap, positioning you at the forefront of opportunities in the corporate sector of the UAE. Visit www.alsafarpartners.com for excellence in navigating the legal landscape.

Disclaimer: This article is for informational purposes only and should not be considered legal advice.

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Gen AI Branding

Jeva

Drazniece

Brand Awareness & Trust on LinkedIn™ Strategy Partner for Businesses and Professionals |
Lecturer, Mentor, Speaker | Fitpreneur
Riga, Latvia

Allocation of free resources

AI has brought more fun to the table! Resources and creativity for brand communication strategies.

With more diverse options for visual, audio, text communications, it has become easier as ever before for professionals and teams to become more independent using tools and creating communication flow. Also ghostwriting services have shown it's highly adaptive speed for new technologies to provide communications that are even hard to guess, whether it's organic or AI generated.

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#LINKEDIN, #BRANDAWARENESS, #BEHAVIOURCHANGE, #PERSONALBRANDING, AND #PERSONALDEVELOPMENT

Mousetraps

Easier access to generate content surely embraces more experimenting and more of the content. This will surely bring more competition among the content in our feeds. The inevitable is that such saturation will also expose less relevant communication. As this is the shadowside of the AI - not to become too generic or lose competitive difference. The time will

show how brands adapt with the hype.

Thought Leadership

Authenticity is the new currency for Thought Leadership. When it comes to reputation it's something people trust. Something that is sustainable, has its report, track of trust. For the leaders of organizations, experts, specialists, managers, business owners, all the professionals who want to sustain the



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Reputation of a Thought Leader for the future is important not to lose the trust of your audience. Even if you are using technologies, implementing transformation change, adapting the trends, it's important to stay relevant, relatable and Authentic for your audience. Don't fall into the trap of "fast and furious" by jogging into AI opportunities and becoming "look alike". Tools can be tested for pilot projects. It doesn't demand the AI makeover of your Personal Brand overnight.

Brands within brands

The significance of Personal Branding impact on Business Growth has increased. There is strong evidence on all media and platforms that professional has evolved as an independent Brand, and the presence of these individual brands within the overall



business entity provides a demonstrative competitive advantage accelerating the Business Brand Awareness. The credibility of Employee Advocacy as an integral component of the Communication Strategy has been demonstrated through its ability to Generate qualified Leads. Business is not the only who benefits from this.

By supporting Employer Branding implementation strategies professionals raise their voice among platforms and by

45, from Riga, Latvia

Communications strategist with extensive experience in brand development, communications, influencer and event marketing, social media organic strategies, employer branding and thought leadership. Since 2020 niche strategic partner for businesses and professionals on how to generate leads on global business platform LinkedIn through trusted, organic brand presence.

I strongly believe that a personal brand isn't something a person starts to create from a scratch. It's something one has already. How you put all the puzzles together is what helps the target audience to read you as an open book.

Remember, the credibility of your personal brand highly equals the value you bring to the marketplace. Brand awareness is equivalent of awareness of your target audience for relevance of your service or product.

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being flagmans of the business, individuals scale their authority as Thought Leaders.

#Humanalgorithm

The trust is core. As people trust people, people follow people, and people buy from

a reasonable weight.

Heartful Authentic Empathy and Human presence is the key element of building a brand today. Your brand is being built behind the scenes. It's your personal touch



my call for you, dear professional, is that it's only your personal decision how much technologies you want to merge within your personal brand, will they help or harm your professional reputation to sustain trust in the following future.

Let's connect on LinkedIn, follow for more content on how to scale brand awareness on a global or niche market and join me on conversations on #humanagorithm.

people. The power of a human impact on other humans is underestimated. Such factors as a person's presence through interactions, grammar mistakes, jokes, personal stories, emotional reflections add

you've been adding to any conversations is what builds your brand presence, strengthens its credibility and brand awareness among your target audience.

P.S.

This article is not generated by #AI.

Even when I opened a ChatGPT to test some bits of paragraphs, I realized I do not see myself in the text. So to wrap up,

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**EVEN THE MIGHTIEST OAK BEGAN AS A
SINGLE ACORN. TAKE THE PLUNGE
WHAT ARE YOU WAITING FOR???**

CORPORATE INVESTMENT TIMES

INSPIRE GENERATIONS

Navigating the AI Horizon

Prof. Ahmed
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Faculty @ San Jose State University | No.1 Tech Voice to Follow & Influencer on LinkedIn | Award Winning Author | AI-IoT-Blockchain-Cybersecurity | Speaker
San Francisco Bay Area

Stepping into the year 2024, the landscape of artificial intelligence (AI) continues to evolve at an unprecedented pace, presenting both exciting opportunities and formidable challenges. In this era of technological advancement, we find ourselves at the intersection of innovation and responsibility, where emerging trends in AI are reshaping industries and influencing the way we live and work.

As we explore the future of AI, several compelling trends come to the forefront, each poised to leave a significant impact on technology and society. These trends include the promises of Quantum AI, the infusion of AI into creative processes, the transformation of work through augmented capabilities, the evolution of multi-modal AI, and the increasing emphasis on ethical considerations.

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#AI, #IOT, #BLOCKCHAIN, #CYBERSECURITY, AND #QUANTUMCOMPUTING

EMERGING TRENDS:**Quantum AI:**

- Quantum computing promises to solve problems intractable for classical computers, enabling the development of more powerful and efficient AI models.
- Potential applications include drug discovery, materials science, and climate modeling.
- Requires significant hardware and software advancements.

AI-Enhanced Creativity:

- AI algorithms will assist humans in creative endeavors like art, design, and writing.
- Tools will generate new ideas, personalize experiences, and create unique artistic expressions.
- Raises concerns about artistic originality and ownership.

Augmented Working:

- AI will automate repetitive tasks, freeing humans for higher-order thinking and collaboration.
- Tools will support project management, decision-making, and communication.
- Requires careful planning to minimize job displacement and ensure a smooth transition.

Next-Generation Multi-Modal AI:

- AI models will understand and process diverse data modalities like text, images, and audio.
- This will lead to more natural and intuitive human-computer interactions.
- Requires advances in data fusion, representation learning, and multi-

modal architectures.

Ethical Considerations:

- Increasing focus on ethical considerations like data privacy, algorithmic bias, and potential misuse.
- Development of guidelines and regulations for responsible AI development and deployment.
- Transparency and accountability are crucial for building trust in AI.

CHALLENGES AND RISKS:**Data Bias and Fairness:**

AI models can amplify existing biases in data, leading to discriminatory outcomes.

- Techniques need to be developed for ensuring fairness and accountability in AI systems.
- Requires diverse training data and robust bias detection algorithms.

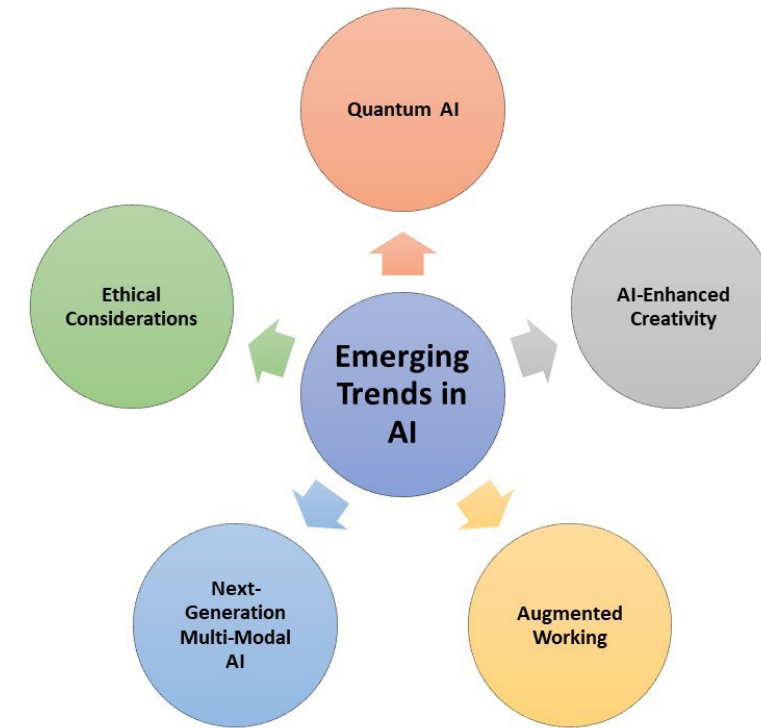
Explainability and Transparency:

- Understanding how AI models make decisions is often difficult, hindering trust and accountability.
- Methods need to be developed for explaining AI decisions in a human-understandable way.
- Interpretable AI models and explainable AI frameworks are crucial.

Job displacement:

- Automation by AI can lead to widespread job displacement, particularly in routine tasks.
- Strategies for retraining and reskilling workers are essential.
- Investing in education and lifelong learning programs is crucial.

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**Security and Privacy:**

- AI systems are vulnerable to attacks that can compromise data privacy and security.
- Robust security measures need to be developed to protect against malicious use of AI.
- Secure hardware and software, along with cybersecurity awareness, are essential.

Global AI Governance:

- As AI adoption accelerates globally, coordinated efforts are needed for responsible development.

- International standards and regulations need to be established for ethical AI governance.
- Collaboration between governments, industry leaders, and researchers is key.

NAVIGATING THE FUTURE:**Investing in AI education and training:**

- Equipping individuals with the skills and knowledge needed to understand, develop, and utilize AI responsibly.
- Educational programs and training initiatives should be accessible to all.

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Prioritizing ethical AI development:

- Establishing clear ethical guidelines and best practices for AI development and deployment.
- Ensuring transparency, accountability, and fairness in AI systems.
- Building public trust through responsible AI development.
- Fostering collaboration:
- Addressing the challenges of AI requires collaboration between researchers, policymakers, industry leaders, and the public.
- Open dialogue and information sharing are essential.
- Fostering an inclusive and collaborative AI ecosystem is crucial.

Promoting open-source AI:

- Open-source platforms can accelerate AI progress and ensure transparency and accessibility.
- Sharing knowledge and resources can benefit the entire AI community.
- Building open-source AI repositories and tools is important.

Investing in AI research:

- Continued research and development are essential for pushing the boundaries of AI and unlocking its full potential.



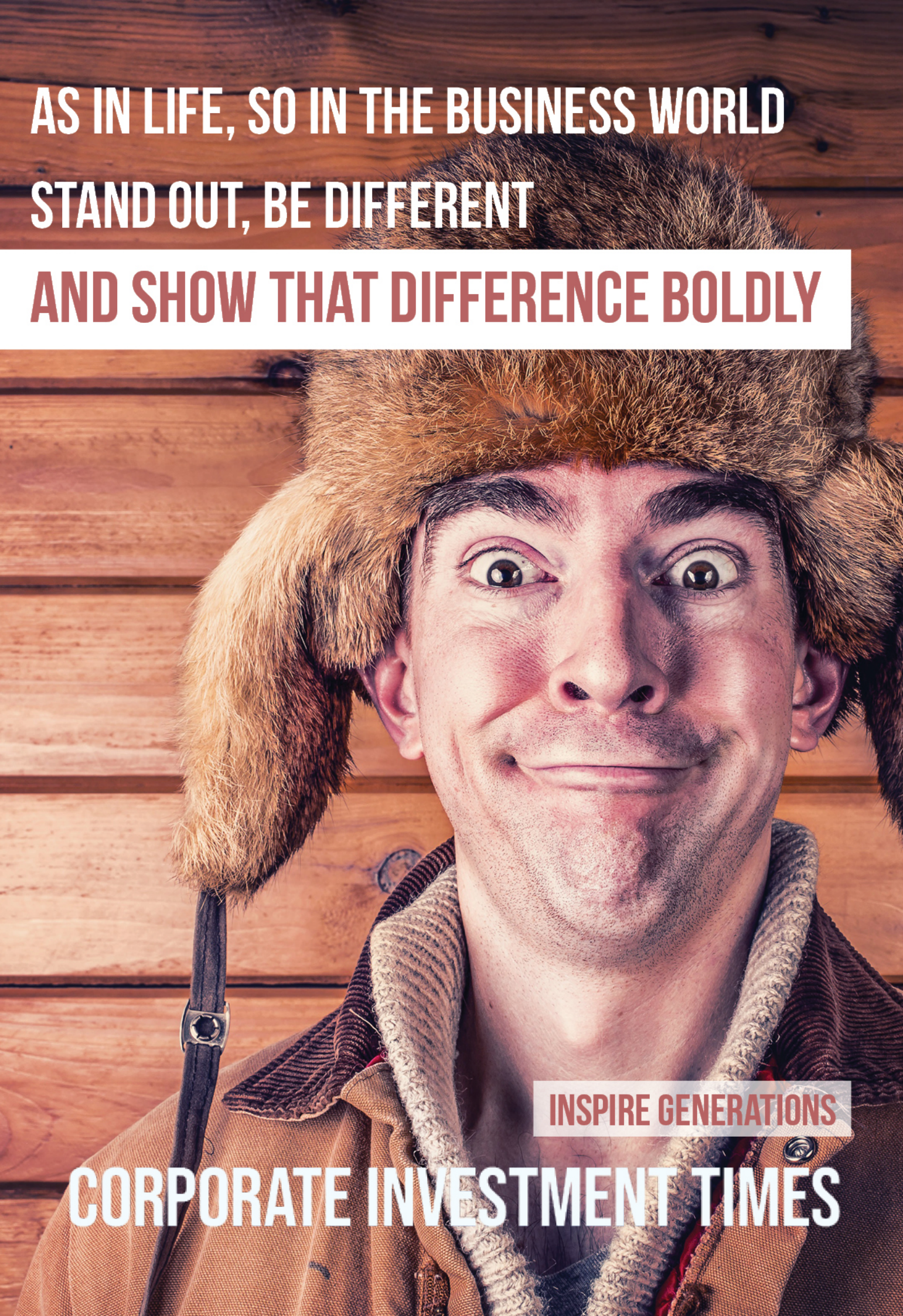
- Funding for basic and applied AI research is crucial.
- Supporting diverse research teams and promoting international collaboration is important.

By embracing emerging trends and addressing potential challenges, we can leverage AI for a better future. Building a responsible, ethical, and inclusive AI ecosystem is essential for ensuring that this powerful technology benefits all.

As we navigate the AI horizon, let us strive to create a future where AI empowers humanity and builds a more equitable and sustainable world for all.

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AS IN LIFE, SO IN THE BUSINESS WORLD
STAND OUT, BE DIFFERENT
AND SHOW THAT DIFFERENCE BOLDLY



INSPIRE GENERATIONS

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Ac Acvantage



Yaman

Farhang

Owner at Acvantage | Consulting services bridging Wealth Management and FinTech | Private Banking | WealthTech | Entrepreneurship

Geneva, Switzerland

Leadership Evolution for Bankers in the Age of AI

An Unstoppable AI-Driven Labour Disruption

According to the OECD Employment Outlook 2023 report, 60% of finance and manufacturing employees in developed countries anticipate the potential loss of their jobs to AI within the next decade. This sentiment is not confined to lower-skilled roles. Indeed, high-skill professions (including those of CEOs, lawyers or engineers), traditionally considered more secure and stable, are now facing increasing vulnerability to AI disruption. Whilst the long-term effects of AI on the job market are challenging to quantify at this early stage, the technology's impact on the global workforce will obviously be both significant and profound.

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The Fourth Industrial Revolution

More broadly, AI, along with other new technologies such as robotics or blockchain, will be an accelerating catalyst for the so-called Fourth Industrial Revolution, blending digital, biological, and physical innovations and reshaping the labour landscape even further. The upcoming transformation of entire industries will require a new paradigm in leadership that will become a key success factor in adapting to these sweeping changes.

AI's Impact on Banking

The impact of AI extends already beyond blue-collar roles, gradually affecting, in the banking sector, more and more white-collar and professional positions. In the financial industry, where leaders, line managers, and experts are accustomed to a certain level of stability and demand based on knowledge, the risks of disruption are now rapidly growing amidst the mainstream arrival of Gen AI solutions. This evolving dynamic necessitates an urgent need for both banking leaders as well as workers to adapt, reconsidering their roles and skill sets in the upcoming AI-driven world.

I. Digital vs Human Intelligence**AI's Strengths: Data Work and Efficiency**

AI excels in data analysis and processing, handling tasks with a level of precision and productivity that humans cannot attain. In banking, AI systems can, for example, analyse market trends or very large amounts of customer, financial, and portfolio data much more quickly and accurately than human analysts. They are also highly effective at managing repetitive tasks like transaction processing, where their efficiency reduces errors and

increases overall speed and quality.

AI's Limitations: The Human Touch

However, AI falls short in softer areas typically requiring creativity, critical thinking, or the nuances of human relationships. In banking, such skills are essential for activities related to building client trust or servicing customers, as well as in team interactions. As an illustration, while AI can mechanically process loan applications, it cannot replace the personal judgment and intuition applied by an experienced loan officer when dealing with individual circumstances, a changing context, or ambiguity.

The Best of Both Worlds: Combining AI with Human Intelligence

In consequence, moving beyond the common belief that AI only poses a replacement risk for jobs, it appears increasingly clear that the synergistic blending of AI and human intelligence offers a gigantic potential for companies. AI's role in handling mundane and repetitive tasks frees human workers to focus on much higher-value activities, such as strategy execution. In banking, this complementary approach means AI can manage administrative tasks or deliver complex automated processes, while humans can focus on customer relations or innovative product development for example. In practice, the combination of AI with humans typically generates more value than the sum of the parts.

II. Paradigm Shift in Leadership Roles**Developing Digital Savviness and AI Understanding**

In the banking sector, leaders need to further develop their digital savviness to understand how new technologies can

be used operationally and strategically. Grasping AI's capabilities, models, and limitations is crucial for identifying innovative use cases. For example, AI can enhance onboarding, KYC, and fraud detection activities in Risk and Compliance processes. Initially relying on external

strategic insights, allowing leaders to make more informed, data-driven decisions. For example, using AI for trend spotting or predictive analytics combined with human intuition and experience will augment banking executives' effectiveness, reinforcing, in turn, strategic thinking,



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expertise, the goal is to cultivate these competencies internally, fostering an environment where technology and strategy are tightly intertwined.

AI Integration in Leadership

Incorporating AI into leadership involves more than just adopting new tools; it requires an evolution in managerial mindset. AI's ability to process vast amounts of data can provide unparalleled

design, and execution.

Evolving from Hard to Softer Skills

As AI becomes increasingly adept at handling technical and logical tasks, banking leaders have to gradually increase their focus towards complementary skills with a stronger human touch, enhancing emotional intelligence, interpersonal skills, and understanding of the people dynamics in the organisation. For instance, an

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executive's ability to empathise, motivate, and communicate effectively will become even more important to effectively lead the workforce into the AI disruption.

III. Recommendations for Banking Leaders

At the Strategy and Business Levels

Banking leaders should conduct a thorough analysis of AI's potential, determining why, where, and how to implement the technology. This involves identifying innovative ways AI can enhance the banking value chain, like automating complex decision-making processes or creating personalised financial services at scale. Executives should focus on integrating AI to maximise value creation and minimise interferences, envisioning new AI-driven business models that can redefine the customer experience in banking. If strategically applied, a wise combination of AI-powered solutions and processes

augmenting human talent can provide a significant sustainable competitive edge.

At the Organisational Level

In today's rapidly evolving business landscape accelerated by technological breakthroughs, long-term strategies and top-down decision-making historically used by the banking chain of command are no longer suitable. Banking leaders must hence facilitate a progressive shift towards Agile and Lean Startup methodologies, enabling quicker adaptation to market changes. Agile transforms organisations from rigid and rather slow hierarchies into dynamic and empowered teams, promoting innovation and responsiveness. Lean Startup prioritises customer feedback and experimentation, enhancing banks' client-centricity and better aligning services with

changing customer needs.

At the People Level

a. HR Management Practices

Banking leaders have to manage a diverse workforce comprising baby boomers and younger generations. Adapting recruitment strategies to attract Gen Y and Z, for instance, by highlighting technology-driven roles and flexible working policies, is crucial. Aligning motivation and retention strategies involves offering mentorship programmes for younger employees or promotion opportunities for experienced staff. Implementing a continuous learning approach is also essential to ensure employees adapt to new technologies

and stay ahead in a rapidly evolving sector.

b. New Skill Set Requirements for an Agile Firm

To be able to create an Agile firm, executives need to foster a work environment that values creativity, critical thinking, curiosity, and emotional intelligence, human traits that are all highly complementary to the strengths of AI. In practice, encouraging cross-departmental collaboration can ignite creativity, while promoting problem-solving workshops enhances critical thinking. Curiosity can be fostered through "innovation labs" where employees experiment with new banking technologies. Additionally, technical

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He currently leads Acvantage, a Swiss-based consulting business focusing on business model innovation in wealth management and fintech.

Previously, he held senior positions in leading private banks, gaining deep expertise in front-to-back activities and executive management.

As a strategy and change leader, he has delivered large-scale C-level programmes in financial services, later establishing and leading a new strategy and transformation department for private banks within a Big Four.

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training in AI and data analytics is essential for managing AI-enhanced teams.

c. Leveraging New AI-Enabled Jobs

As AI advances, certain functions and activities will disappear while new roles will emerge. These include technology specialists for AI deployment and management, roles focused on maintaining AI system integrity and robustness, or governance positions for regulatory compliance, privacy, and ethics in AI. Banking leaders must stay up to date on such structural changes and ensure the right mix of competencies to sustain technology integration.

d. Developing Existing Employees

Upskilling and reskilling are vital for the

workforce's transition to an AI-driven banking environment. Executives must upskill existing employees to handle higher value-added responsibilities in similar functions, such as training branch staff in AI-assisted customer advisory roles. Reskilling is also crucial for redeploying employees originally involved in activities now replaced by AI, such as transitioning manual data analysts to roles overseeing AI data processing systems. Cumulatively, in instances where development options (at least in the short term) are limited, strategically hiring new talent with requisite

digital skills is obviously also necessary.

e. Addressing the Talent Gap

The external tech-savvy talent pool is already insufficient to meet the overshooting global demand driven by AI advancements. Hence, the focus should be on developing and retaining existing employees whenever possible. Offering upskilling, reskilling or career development in emerging AI roles and aligning corporate culture with digital-first values can help

bridge this gap. Banks must recognise that recruiting external talent alone will not suffice to meet their AI-driven needs in the medium term and should prioritise internal talent development and retention to maintain a competitive edge.

At the Cultural Level

As banking leaders adopt Agile and Lean Startup methodologies, they must also drive a deeper and longer-term cultural transformation. This shift goes beyond practical implementations, necessitating a progressive realignment of core values and behaviours. Instilling such a new culture takes time and requires ongoing commitment and reinforcement from leadership to consistently foster and embody values that encourage people empowerment, collaboration, innovation, autonomy, and client-centric decision-making. As these values gradually permeate the firm, they align with evolving market dynamics and technological disruptions such as that of AI, ensuring a much stronger bank's resilience and adaptability in the long run.

Conclusion and Call to Action

The Significance of Human Leadership

In 2023, Goldman Sachs predicted AI would impact up to 300 million jobs in the next years. Banking leaders will have to drive their business through these challenging times. Instead of seeing it as a threat, they should embrace it as an opportunity for transformative change, involving not only preparing

their firms for the AI tsunami but also harnessing technology for innovation and future growth. Indeed, the journey ahead offers immense potential for those who adopt a strategic and holistic approach to managing AI disruption.

The Risk of Not Acting

Leaders who hesitate or delay integrating AI risk placing their firms at a sustainable competitive disadvantage. The journey through AI transformation in banking will nonetheless be complex and uncertain, demanding courage, determination, and confidence, quintessential traits of leadership.

CTA: Start Your AI Leadership Journey Now

To be able to effectively guide their firms and employees towards success in the age of AI, executives need to deepen their understanding of new technologies, implement an agile and transformative leadership, and enhance their skill set by actively adopting development measures such as formal training, coaching, and mentoring.

So, to what extent does your strategic thinking incorporate AI considerations today?

Leadership: Holistic Framework to Lead in the Age of AI



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In today's rapidly evolving business landscape, the concept of 'thinking globally' has transitioned from a progressive approach to an essential strategy for survival and relevance.

As we step into an era marked by unprecedented digital connectivity and global interdependence, the uncertainty of market access due to geopolitical challenge, sanctions and other stressors impacting trade relations, businesses of all sizes must expand their horizons beyond local or national confines.

The next five years will be pivotal; businesses that fail to adapt to a global mindset risk becoming irrelevant in a world that increasingly values expansive networks, cross-cultural collaborations, and international innovations.

Lariya B.
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The Global Mindset

Embracing a Global Stage for Future Relevance Purpose

#TEHGLOBALSTAGE #FUTURERELEVANCE #MINDSET

Globalization is our new business community. Traditionally, the community for a small business was defined by its geographical location – largely within proximity to where we live. This model is no longer viable in our hyper-connected world.

instead to stay in our comfort zones. The comfort zone is what killed Blockbuster... the comfort zone is what killed Kodak. As a founder, you do not want to die within your comfort zone.

Supply Chain Security and Risk Mitigation



The customer base, now more than ever, is global. The rise of e-commerce and digital marketing platforms has dissolved physical boundaries, enabling even small businesses to reach an international audience. This broadened scope is not just about tapping into a wider market; it's about being exposed to new ideas, diverse customer needs, and innovative marketing strategies that can only arise from a global perspective.

Too often, we tend to stay away from things that are unfamiliar to us, preferring

The recent global events, including the COVID-19 pandemic, have highlighted the fragility of localized supply chains. Businesses that rely solely on local or national suppliers found themselves facing unprecedented disruptions.

A global approach to supply chain management doesn't just offer alternatives; it provides resilience. By diversifying suppliers across different regions, businesses can shield themselves from regional disruptions, ensuring continuity and reliability in their operations.

When we look at our supply chains through a global lens, we have increased options for building sustainable supply chains, we can have greater transparency across our supply chains, and we have the opportunity to make more informed and responsible choices as to the sourcing of our product needs.

The Power of Competitive Collaboration

The term 'competitive collaboration' might seem like an oxymoron, but it embodies a powerful strategy in the global business

about the future will depend on the unity of global business.

Disrupting Legacy Models for Differentiation

Businesses seeking to lead in their industries must dare to disrupt legacy models. If you approach business with a "don't mess with what works" attitude, you may as well start packing up your desk. It's no longer sufficient to follow tried-and-tested paths; the future belongs to those who innovate and differentiate themselves.

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arena.

This approach involves partnering with peers, even competitors, to achieve mutual goals that might be unattainable individually. Such collaborations can lead to shared innovations, early identification of threats, and expanded networks.

Embracing this concept does not mean compromising on intellectual property; instead, it's about finding synergies where businesses can grow together, sharing knowledge and resources for a larger combined impact.

The viability and sustainability of our global marketplace depends on our willingness to embrace the value derived from the global diversity of business strategy. Setting aside the things we knew to be true about the past in order to create what will be true

There is no industry or sector that is immune from disruption, and the greatest industry disruptors almost always come from outside the industry. The hotel industry did not create Airbnb; the taxi industry did not create Uber. These are powerful examples that remind us that, no matter how entrenched an industry, there is always room for disruption.

Disruption requires a brave approach, exploring new markets, adopting technologies, and rethinking traditional business strategies, but courage is the antivenom to regret.

Disruption is about understanding that what worked in the past might not be suitable for the future and being willing to pivot and adapt. We are never going back to normal because 'normal' was the problem.

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During times of stress within your business, if you spend your time trying to get back to normal, you'll emerge in the middle (or back) of the pack of your competitors. To ensure that you are leading the pack and not stuck in the middle, you have to have the courage to toss your business model in the trash and rewrite it in a way that defines you as the epicenter of the industry.

Think big, take risks, make scary decisions, and stop worrying about what your competitors are doing. Learning to build and refine a mindset of disruption will pay extraordinary dividends to your business growth, resiliency and bottom line.

Regional Strengths and Opportunities

Each region of the world offers unique strengths and opportunities. Understanding these nuances is crucial for businesses aiming to establish a global presence. We don't trust, and many times, we are afraid of what we don't understand. Take the time to do your research on the global marketplace, familiarizing yourself with the resources, strengths and opportunities within each region, and find ways to build a culture of collaboration within these regions. Opportunities, which center around a nucleus of technology in each region, include:

- Middle East: Known for its wealth in energy resources, the Middle East is rapidly diversifying into technology, finance, and tourism. Opportunities lie in renewable energy, tech startups, and infrastructure projects.
- Africa: With a fast-growing population

and an abundance of natural resources, Africa is ripe for investment in sectors like agriculture, healthcare, education, and technology. The continent presents untapped markets with growing consumer bases. Africa is the land mass that will save the world, as we continue to urban sprawl



ourselves out of our food security. We will need the natural resources abundant in Africa, we need access to the arable farmland, and we can benefit from the abundance of talented, capable human capital across the continent. But, as you expand your businesses to the continent, remember that you must be committed to helping Africa grow from within. Offer internships and apprenticeships to young African talent. Empower the African economies, rather than depleting or taking advantage of the markets.

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We cannot solve the problems of the future with the solutions of the past, and in looking for these new, critical solutions, we have a responsibility to be the examples of responsible collaboration.

- Latin America: Rich in biodiversity and cultural heritage, Latin America offers opportunities in agriculture, renewable energy, and tourism. The region is also emerging as a hub for tech innovation and startups.
- Balkans: As a region in transition, the Balkans are attracting attention for real estate development, tourism, and energy projects. The area is also a growing market for IT services and manufacturing.

- Western Europe: Known for its advanced economies, Western Europe is a leader in finance, technology, and automotive industries. Opportunities lie in high-tech innovation, green energy, and luxury goods.

Common Denominators of Regional Need

Despite regional differences, certain needs are common across the globe:

- Education: There is a universal demand for accessible, quality education, presenting opportunities in ed-tech, vocational training, and online learning platforms. Tradition brick-and-mortar education will not be universally accepted or available, so we must look at alternative solutions to traditional education: hands-on vocational training, apprenticeship, internships, on-line training resources, and global mentorship.
- Healthcare: As populations grow



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and age, the demand for healthcare services, telemedicine, and pharmaceuticals is increasing globally. For the developing nations, we must make access to healthcare a priority.

- **Transportation Infrastructure:** Efficient transportation is a cornerstone of global economic viability, crucial in both urban centers and on international trade routes. The ability to move goods, services, and people efficiently is fundamental to economic health. Therefore, optimizing our transportation infrastructure is an essential endeavor that directly impacts the effectiveness and sustainability of economies worldwide.
- **Energy:** The global shift towards renewable energy opens up opportunities in solar, wind, and alternative energy sources. Energy is a fundamental driver of industry and sectoral growth beyond basic operational power and data storage. It underpins cost efficiency, technological innovation, and environmental sustainability. Reliable energy sources are crucial for maintaining competitive global market positions, ensuring operational continuity in supply chains, and supporting advanced research and development. Additionally, energy is pivotal in shaping a company's environmental impact and corporate social responsibility profile, influencing both ethical practices and public perception.

Adopting a Global Business Mindset is not merely an option; it's a necessity for businesses aiming for longevity and relevance in the future. It requires an understanding of global market dynamics, a willingness to collaborate across borders, and the courage to innovate beyond traditional models. As we commence this new monthly series, we will delve deeper into specific strategies and case studies that embody this mindset, guiding businesses to thrive in a world without borders, as well as exploring the etiquette of global business.

In an interconnected world, a global mindset is crucial for businesses to thrive, as it unlocks new markets, fosters innovation through diverse perspectives, and ensures resilience in the face of global economic shifts.



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YOUR STORY AWAITS
A GLOBAL COMMUNITY,
& YOUR EPIC TALE!

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theAcademician

With a purposeful career in the education space spanning over more than two decades, Prof. (Dr) Shauli Mukherjee has dedicated her life towards promotion of child-centric and activity-oriented education. She ardently believes that the purpose of meaningful education is to develop lifelong learners, creative thinkers and responsible global citizens who are confidently equipped to face the challenges of an uncertain and constantly unfolding future.

All through her career in education, Dr. Mukherjee had actively contributed to and spearheaded the process of creating a personalized, engaging and stress-free curriculum for learners of all age groups.

Prof. Mukherjee thrives on intrinsic motivation to touch, influence, inspire and create visible and tangible difference in the people's lives through the transformative and life-changing power of education. She defines herself as an extremely passionate and purpose - driven academician who has been relentlessly working in the education sector for more than past two decades to hone and nurture the creative and innovative genius and the unique talents and capabilities in the young learners.

She believes that her primary responsibility as an educationist is to help enable the young learners to evolve into more confident, competent, dynamic and authentic versions of themselves who are holistically equipped to address the constantly emerging global complexities of the 21st century VUCA world.



Prof. Dr. Shauli
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Director - School of Education at Adamas University II Professor of English II Thought Leader II
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The Journey From Passion to Purpose

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Prof. Mukherjee has been the former Associate Dean of the School of Liberal Arts and Culture Studies and Dean – Student Affairs at Adamas University. She is currently working as the Professor and Director of School of Education at Adamas University, India. Additionally, she

Research, University Internal Complaints Committee (ICC) for matters pertaining to sexual harassment at workplace, University Internal Committee for Students with Disabilities and the Academic Council of the University. She is also the Senior Administrative Officer of University Internal



holds the position of the Chairperson of Departmental Student Grievance Redressal Committee for School of Education Adamas University, the Vice Chairperson of Faculty Council of School of Education, one of the nominated members of University Board of

Quality Assurance Cell (IQAC). Being an extremely versatile person, her expertise spans across diverse areas of work as she wears multiple hats. Her other academic associations comprise Fellowship from Chartered Institute of Leadership,

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Education and Development USA, Research Fellowship from International Professional Member Alliance of Independent Perception & Research Hub (IPRH), Vice President of International Association for the Promotion of Asia-Africa Research (IAPAAR), Fellowship from Nikhil Bharat Shiksha Parisad, Government of India and Fellowship in Gandhian Philosophy of Peace and Humanity by International Institute of Self Reliance, IloSR, Odisha India, accredited by the Mahatma Gandhi Global Peace University, Florida, USA.

She also serves as the Editorial Advisor of AGPE Research Journal, Editor-in-Chief of SI International Journal of Humanities (SIH) USA, Co - Chief Editor of Asia-Africa Journal of Education Research, Journal of Applied Education and Journal of Science Education and Technology, Editor - in - Chief of Mazedan International Journal of Business Management, Advisory Board Member of Revista Del Ciclo Economico, Argentina, Editorial Advisor & Reviewer of International Journal of Recent Research Aspects (IJRRA), Advisory/Review Board Member of the LC International Journal of STEM (LC-JSTEM), Editorial Board Member of Texas Journal of Multidisciplinary Studies, Chief Editor of Asia Pacific Journal of Advanced Education and Technology (APJAET) Philippines and the honorary member of the Editorial Board of the IJBST Journal Group.

She is also associated with premiere organizations across the globe in senior advisory capacity. She is the Educational Advisor to National Institute of Education, Ministry of Education, Republic of Maldives, Advisory Board Member of Indo Canada Education Council, International Advisor & Ambassador for UN - SDGs of

International Human Rights Observer (IHRO), International Advisory to Women of Heart Foundation (WOHF) UK, Special Board Advisor of Global Youth Mental Health Awareness (GYMHA) Australia, Academic Advisor of Women Reform Organization, Nigeria, International Advisory Board Member of the National Academy for Professional Skills Development Inc., Philippines.

Prof. Mukherjee is also the Ambassador of Commonwealth Entrepreneurs Club, UK, former International Ambassador of Every Girl Wins Institute, United States, Educational Ambassador from India for International Organization of Educators and Researchers, Philippines, International Ambassador and Country Director for Global Literary Temple (GLT) Nigeria, Women Reform Organization (WRO) Nigeria, Fondation Lance d'Afrique Burundi, Peace Ambassador for India for Global Peace Foundation, Dubai (UAE), Global Ambassador of Global Research Foundation and the Indian Envoy for World Women Organization.

She is currently the Mentor On Board at WOMEN INSPIRED WORLD (WIW GLOBAL), Universal Mentors Association, Indian Women Institutional League, Global Mentor from India at World Educators' Community, Mission Mentors and SkillsReform and the Global Mentor of Change at Global Council for the Promotion of International Trade (GCPIT GLOBAL).

Prof. Mukherjee has 60+ publications in Scopus Indexed and other international journals along with Patents, Copyrights and Educational Psychological Scales. She has authored nine books and has seven Edited Books to her credit. She has been featured in 50+ national and international journals, newspapers and magazines (including

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Cover Features), the Convener of 250+ national and international Conferences, FDPs, Seminars, Workshops and has 300+ Invited Talks/Special Lectures as Resource Person, Keynote Speaker, Conference Session Chair, Guest of Honour and Chief Guest in national and international Conferences/Seminars/FDPs and Summits to her credit.

Prof. Mukherjee has represented her current University in International Summits, Conclaves, Conferences and Pavilion in the UK, USA, Canada, Egypt, Kenya, Ivory Coast, South Africa, Vietnam, Philippines and Bhutan. As an internationally acclaimed inspirational speaker, Prof. Mukherjee is regularly invited to numerous national and

international Conferences, Universities and Conclaves to share her insights on futuristic and transformative role of education.

Prof. Mukherjee is associated with premiere educational organizations across India as well as globally in senior advisory capacity. She has been the recipient of 200+ prestigious awards including GEM OF INDIA Award, NATIONAL EDUCATION LEADERSHIP Award, BHARTIYA GYAN RATNA Award and WORLD PEACE Award.



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THE GLOBAL MENTOR

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President (UIPM)/Director UAPCU/Global Education Influencer/Int.Books for Peace Award 2020/
Leadership Gold Award 2021

Beirut Governorate, Lebanon

The New Mission Order

“Global Climate Warriors” Experience

The term “Global Climate Warriors” are often used to describe individuals or groups who are working to address climate change. These warriors may be activists, scientists, policymakers, or ordinary citizens. They are all working to make a difference, and their efforts are making a real impact.

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Individual Contributions

Global Climate Warriors can make a significant contribution to addressing climate change through their individual actions. By making sustainable choices in their daily lives, such as conserving energy, reducing consumption, and adopting eco-friendly practices, they can help to reduce their own carbon footprint. They can also educate others about climate change and encourage them to take action.

Organizational Initiatives

Organizations can play a crucial role in mobilizing Global Climate Warriors and supporting their efforts. They can provide training, resources, and platforms for individuals to connect and collaborate on climate action initiatives. They can also advocate for policies and regulations that promote sustainable practices and protect

Governments have a critical role to play in addressing climate change by setting ambitious targets, investing in renewable energy and energy efficiency, and regulating industries to reduce greenhouse gas emissions. They can also provide incentives for businesses to adopt sustainable practices and support communities vulnerable to the impacts of climate change.

International Cooperation

Global Climate Warriors can support international cooperation on climate change by engaging with policymakers, businesses, and communities around the world. They can advocate for strong global agreements to reduce greenhouse gas emissions and support climate-vulnerable countries.

collaboration and innovation from individuals, organizations, governments, and businesses around the world. Global Climate Warriors can contribute to this effort by working together to develop and implement innovative solutions that address the root causes of climate change.

Long-Term Commitment

Addressing climate change is a long-term challenge that requires sustained commitment and action. Global Climate Warriors can play a vital role in keeping the issue at the forefront of public attention and ensuring that climate action remains a priority.

The 28th Conference of the Parties (COP28) to the United Nations Framework Convention on Climate Change (UNFCCC) was held in Dubai, United Arab Emirates, from November 6 to 18, 2023. The conference brought together representatives from nearly 200 countries to discuss and negotiate strategies for addressing climate change.

The conference was marked by a number of important developments, including:

- A commitment to tripling renewable energy targets by 2030. This is a significant step forward in the fight against climate change, as renewable energy is one of the most important tools we have to reduce our reliance on fossil fuels.
- A doubling of

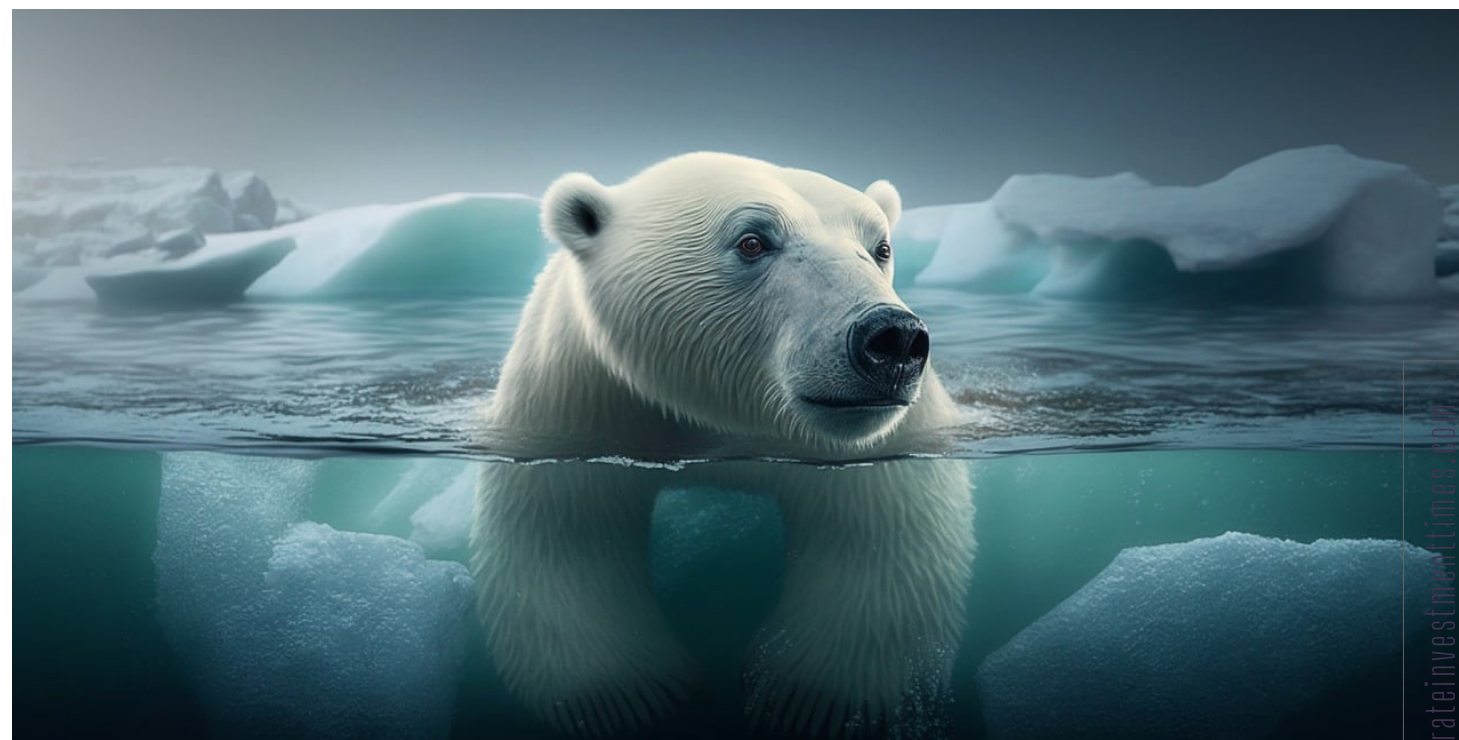
energy efficiency goals by 2030. This will help to improve energy efficiency across all sectors of the economy and reduce greenhouse gas emissions.

- The establishment of a Global Goal on Adaptation framework. This framework will provide guidance and support to countries as they develop and implement their adaptation plans.
- The operationalization of the Loss and Damage fund. This fund will provide support to countries that are already experiencing the impacts of climate change, such as extreme weather events and rising sea levels.

While the conference was successful in achieving some important milestones, there were also some missed opportunities. For example, there was no clear signal to end the fossil fuel era, and the overall level of ambition of national climate plans was not sufficient to keep the global temperature rise within 1.5 degrees Celsius.

Despite these challenges, COP28 was a step in the right direction. The conference highlighted the importance of international cooperation on climate change and sent a message that the world is committed to taking action.

The term "Global Climate Warrior" is often used to describe individuals or groups who are working to address climate change. These warriors may be activists, scientists,



the environment.
Government Policies

Collaboration and Innovation
The fight against climate change requires

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policymakers, or ordinary citizens. They are all working to make a difference, and their efforts are making a real impact.

Some of the things that Global Climate Warriors are doing include:

- Advocating for policies that will reduce greenhouse gas emissions
- Educating the public about climate change
- Supporting renewable energy projects
- Creating sustainable lifestyles

The work of Global Climate Warriors is essential to the fight against climate change. Their efforts are helping to build a more sustainable future for all of us.

Mission of Global Climate Warriors

The overarching mission of Global Climate Warriors is to protect the planet from the devastating effects of climate change. This mission is guided by a shared vision of a sustainable future where human activities harmonize with the natural world, ensuring a healthy planet for current and future generations.

Roles of Global Climate Warriors

Global Climate Warriors play a crucial role in various aspects of the climate action movement. Their contributions span across diverse domains, including:

1. **Advocacy and Policymaking:** Global Climate Warriors advocate for policies and regulations that promote renewable energy sources, energy efficiency, sustainable practices, and climate-resilient infrastructure. They engage with policymakers, businesses, and communities to influence decision-making and drive transformative change.

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2. **Education and Awareness:** Global Climate Warriors educate the public about the science of climate change, its impacts, and the actions that individuals and societies can take to address it. They raise awareness about climate-related issues, debunk myths, and empower individuals to become informed and engaged climate activists.
3. **Direct Action and Community Engagement:** Global Climate Warriors engage in direct action campaigns, such as protests, boycotts, and civil disobedience, to pressure governments and corporations to take stronger climate action. They also work with communities to develop and implement

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sustainable practices, foster climate resilience, and build a sense of collective responsibility.

4. **Scientific Research and Innovation:** Global Climate Warriors support scientific research and innovation in climate science, renewable energy technologies, and sustainable practices. They advocate for funding and resources for scientific endeavors that advance our understanding of climate change and its solutions.
5. **Sustainable Lifestyles and Consumption:** Global Climate Warriors adopt sustainable lifestyles and encourage others to do the same. They reduce their carbon footprint by making

conscious choices about energy use, transportation, consumption patterns, and waste management.

Responsibilities of Global Climate Warriors

The responsibilities of Global Climate Warriors are multifaceted and extend beyond traditional activism. They encompass a commitment to:

1. **Continuous Learning:** Global Climate Warriors stay informed about the latest scientific insights, policy developments, and best practices in climate action. They actively seek knowledge and understanding to effectively engage in their advocacy and community efforts.
2. **Collaboration and Networking:** Global Climate Warriors collaborate with other organizations, individuals, and communities to amplify their voices and achieve a broader impact. They build alliances, share resources, and foster a sense of collective action.
3. **Effective Communication and Storytelling:** Global Climate Warriors effectively communicate the urgency of climate change, its impacts, and the solutions to a wide range of audiences. They use storytelling, visual aids, and engaging narratives to inspire action and foster empathy.
4. **Persistence and Resilience:** Global Climate Warriors recognize that addressing climate change is a long-term challenge. They demonstrate resilience in the face of setbacks, maintain their commitment to the cause, and adapt their strategies as needed.
5. **Intergenerational Responsibility:** Global Climate Warriors recognize the

disproportionate impacts of climate change on future generations. They act with a sense of intergenerational responsibility, protecting the planet for the well-being of all who will inhabit it.

Global Climate Warriors play a vital role in shaping a sustainable future for our planet. Their diverse contributions, combined with a shared commitment and unwavering determination, are essential to the fight against climate change. As the effects of climate change become increasingly evident, the need for Global Climate Warriors grows stronger. Their actions, fueled by passion and dedication, will pave the way towards a more resilient and sustainable world.

In conclusion, Global Climate Warriors are essential to addressing climate change. Their individual actions, organizational initiatives, government policies, international cooperation, and collaboration can help to create a more sustainable future for our planet.

The Story of A Global Climate Warrior:

Greta Thunberg has become a prominent figure in the fight against climate change, earning the moniker "Climate Warrior" for her relentless advocacy and activism. Here's a closer look at her journey:

Early beginnings and spark of activism:

Born in 2003, Greta Thunberg developed an interest in environmental issues at a young age, particularly after witnessing the 2011 Tōhoku earthquake and tsunami in Japan.

In 2018, at the age of 15, Greta was deeply affected by the heatwaves and wildfires ravaging Sweden.

Inspired by the students who participated in the March for Our Lives following the Stoneman Douglas High School shooting, she initiated a solo protest outside the Swedish Parliament.

Greta's impact and legacy:

Greta Thunberg has become a symbol of hope and inspiration for millions of people. Her unwavering commitment to the climate cause has sparked a global movement, pressuring governments and corporations to take responsibility for their environmental impact.

While the fight against climate change is far from over, Greta Thunberg's voice has undeniably amplified the urgency of the crisis and empowered generations to demand action. Her story serves as a reminder that even a single individual can make a significant difference in shaping a better future for our planet.

This provides a comprehensive overview of Greta Thunberg's journey as a Climate Warrior. Her unwavering dedication and the global movement she inspired continue to push for meaningful change in the fight against climate change.



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Professor Syed

Hasan Jafar

Associate Dean, Area Chair of Finance | CNBC, AajTak, BizTak, The Economic Time: BFSI, The Finance World| Equity & Derivative Research| Capital Market| Technical Analysis| Fundamental Analysis| Media Speaker

Hyderabad, India

Neo Banks are GameChangers not just any other service provider

Back in the 1990's when we were in school studying economics, we were taught that there were basically four to five broad classifications of banks namely, central banks, commercial banks, Scheduled commercial banks, cooperative banks, regional rural banks, specialised banks etc. Then came small finance banks which were licensed by the RBI to cater to the needs of certain sectors and specific industries and in the last 4-5 years, payments banks have been the most popular ways to transfer money from one account to another.

the Economist

the Economist

Banking has come a long way ever since its existence from the time when it took days to settle a transaction, to a fraction of seconds that a transaction consumes to settle the accounts in the present day.

It is said that time is money, and with the saving of time in banking transactions a lot of money is being saved too. While traditional banking systems provided every other service at a higher cost, Neo Banks provide similar services at a lesser cost or no cost at all.

With the advent of Neo Banks, the gap has significantly narrowed down, which existed between the needs of the consumers and the services provided by the traditional banks.

Neo Banks gained more traction during the COVID-19 crisis as traditional banking and core banking activities took a hit with imposition of lockdowns and the scare

amongst people to avoid face to face interactions.

Neo Banks have been in the business since 2013, but it was around 2017-2018 that the NEO BANKING SYSTEM gathered momentum and was in full momentum during 2020. Technologically advanced interfaces, easy to install on any smart mobile phone, easy to use functions, quick turnaround time for complaints etc, have been the major pillars of strength for Neo Banks in India.

Moreover, who has the time these days

garner more banking share and attention as E-commerce and online businesses are flourishing, in the time to come.

India is a country which has 65% of its population under the age of 35 years and it is this major chunk of the population that will drive the economy for the next 2-3 decades. This generation believes strongly in getting things done faster, cheaper and in the most efficient manner.

This is enough to ensure that Neo Banks are the present and the future of

the banking system. This doesn't mean that traditional banking systems will shut down.

What this indicates is that there will be a major shift towards easy banking systems than that of tiring traditional banking systems.

With Artificial Intelligence and Machine Learning gathering more and more momentum, things that seem easy and quick today will be termed as slow and tedious in the days to come as Neo

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He is a Board member of various corporate and a financial advisor for multiple companies. He is a Visiting professor in various foreign University like "Russian Presidential Academy of National Economy and Public Administration" Moscow, Russia, Pôle Universitaire Léonard de Vinci University, Paris.

His areas of expertise are Capital Market, Security Analysis, Equity and Derivative Research, Technical Analysis and Valuation.

to go and do traditional core banking when all banking facilities are available at ones fingertips? The usage of neo banking actually tripled in 2020

theEconomist

Banks are majorly technologically driven. The pull factor created by these Neo Banks are that you can transact 24x7, most of these applications have easy to use interfaces which are self-explanatory for people of all age groups, transactions are mostly secured as real time notifications and much more.

This makes Neo Banks more of game changers instead of entities which are just other service providers.

Having said all these good things about Neo Banks, there is one thing which bothers a lot of people these days with regards to Neo Banks, i.e regulation.

While conventional banks and digital banks are regulated by the RBI, Neo Banks are not regulated as of now.

There are Neo Banks which either have a full or partial banking license, but with the kind of scams cropping up every now and then, there is always a deleterious thought at the back of the mind when we deal with unregulated entities.

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The State of Mind

A Reflection of our way of thinking

I have a lot of experience of working in the business world, and it is confirmed to me time and again that we use our "disordered" thoughts and thought patterns to bring disorder to the business world as well. When I started to think globally,

I realized that it is the same with the relationship between friends and family members and ultimately with our relationship to the environment.

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- So we began to think globally in our company, not only in terms of business processes, but also:
 - How can you save the world?
 - How can we work preventively so that things do not get worse, and at the same time bring the natural and business system back to its original form.

So we have divided the company into three segments: We cleanse the environment, we cleanse processes and we cleanse relationships. While we have already elaborated and developed the last two, we are only at the beginning of the first segment. But we are not alone here. We know many experts who know this very well and are now united in Ecoremediation

only partially accepted my solutions or not at all. After the discussions, I realized that the problem was not at all in the process I was working on, but in the people who simply could not get used to it. Therefore I expanded my knowledge in physics and project management with motivating methods. In this way, the people involved in the process redesign were able to do



Network Slovenia. In this paper I present my path to ecomediatics.

When I was still working as a physicist, my first business paths focused on process management, i.e. on how to design a business process in an optimal way. That worked for me, too.

However, when I checked in some cases how things were progressing in practice, I was disappointed because companies

this long after I had set up the system. And yet not for that long, because they always returned to the old ways. It was really not clear to me why, because I was convinced that I had used all the knowledge in the world.

But I was very wrong. It was only when I started to get to know the functioning of the whole company better that I realized that absolutely all "orders" come from

above, from the director. This meant that my work would never come alive at the bottom of the processes as long as he always communicated information to the process in the same way. Then I realized that it would be much cheaper for companies if only the directors changed certain beliefs, habits and ways of communication than to renew entire systems. But because of the strong ego of the director, it was much easier and cheaper to change the habits of 500 other employees.

Then I began to observe how the director's information is hierarchically transferred to the processes, and through the deviations in the processes I began to create a psychological picture of each director. I even got to know some of them so well that after deviating from any process, I knew how he talked to his wife in the morning. It was funny, but it did not lead anywhere. I was mainly interested in the reasons why they were causing problems for the company and how to solve them (the last thought was to replace the director).

Since I already had a lot of practical knowledge in creating psychological profiles, I have expanded this knowledge through theory.

First with the Reality Therapy, which I studied at the time when I was most involved in project management, as I used it to teach people to take responsibility. And

then with neurolinguistic programming and transactional analysis.

All three methods are methods of psychotherapy. When I had enough theoretical knowledge, I saw that directors behave that way because otherwise they do not know each other. Such behavior and character were learned in childhood. Their first teachers and role models were parents who learned this from their parents. In this way they transferred all the patterns of behavior from their childhood. Of course this should not be an excuse, because they are all adults and the fact is that if they are not aware of it, they cannot change anything.

So you could say that their childhood runs the company. So I was able to develop and learn techniques that help to clear the subconscious and remove patterns from childhood.

Psychologists call it psychological garbage, and I have learned to clean it up. In fact, I have noticed that I know how to clean up a business process and a person's subconscious so that they do not put "garbage" in the business process. So all we have to do is change our way of thinking and stop causing problems for ourselves and others.

At that time I was convinced that I could save the whole world. But only then did I open my eyes.

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I realized that a person with this way of thinking causes problems not only in the business world, but also in personal relationships and in the environment. I solved the relationship very quickly when we opened a marriage counseling and education company that is working on renovating it.

However, how to deal with the environment was not even remotely clear to me. If I change the director's way of thinking today, the result will be felt in the company tomorrow. If I change the thinking of the president of the country today, the water will still be poisoned tomorrow. Only if we prevent the pollution of nature will we never restore it to its original state, but nature itself will do what is best for it.

This in turn could mean that it will eliminate those who destroy it. So we humans, humanity... But we do not want that.

I realized that we cannot save the world just by changing our minds - we have to save not only the human "soul", but also human nature.

That is how I came across the concept: eco-mediation

Ecoremediation (ERM) is the use of natural systems and processes to protect and restore the environment and forms the basis for ecosystem technologies. The added value of

ERM is that it involves revitalizing parts of the environment that have already been damaged, which is an exceptional value and, above all, restores value to the environment. This is also important because the restored environment gives back its value as it can be used to develop other activities.

With ERM we protect ecosystemically important areas from pollution and at the same time enable sustainable development by using nature for development. This reduces the impact of natural disasters.

Ecoremediation is a measure to maintain and strengthen the balance in the environment, i.e. to increase the self-purifying power of the environment. Because of its preventive and at the same time curative role, eco-mediation is of exceptional value and should be included in development plans.

Preventive role of eco-medication

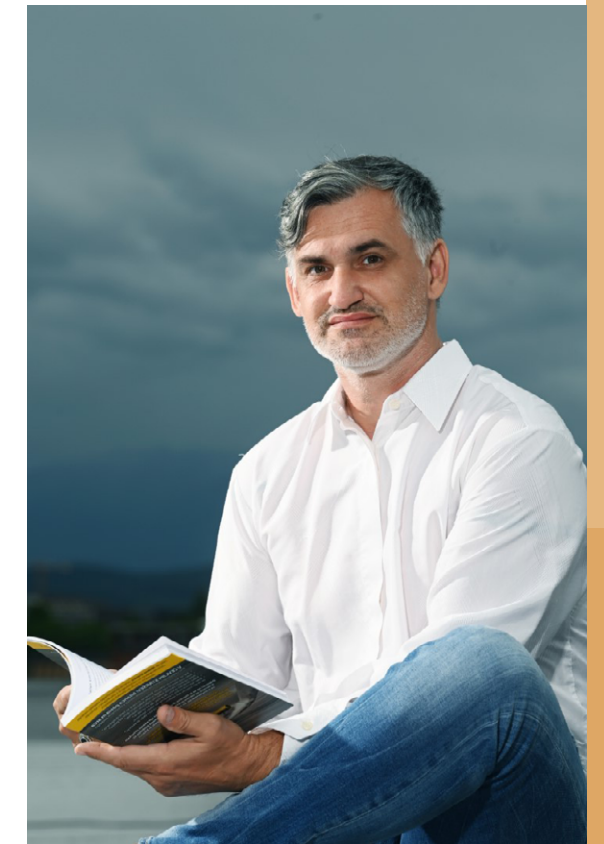
In all planned interventions in the environment, it is necessary to compare,

consider and implement eco-mediation as a preventive measure. Compared to the prevention of degradation, the remedy of environmental damage is much more expensive and unreliable. Therefore, we give an important role to education, as ERMs enable the understanding of the functioning of nature, processes in nature and their monitoring (e.g. water purification, retention of heavy metals in the soil, noise reduction). Information, education and lifelong learning are also important. The preventive importance of ERM is remarkable because it involves different target groups, from children to the elderly, different professional profiles and legislators.

The curative role of ERM

Due to the need to apply best practices to remedy environmental damage, which often results from non-compliance with natural conditions, ERM is also used for remediation. Ecosystem technologies can reduce and eliminate the consequences of natural disasters (floods, droughts, landslides, etc.), senseless pollution (agriculture, tourism, transport, industry,

landfills and scattered settlements). With relatively low costs we can achieve great effects in protecting the environment, water resources, streams, rivers, lakes, groundwater and the sea. The basic functions of eco-mediation are large buffer,



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self-purification and habitat capacities. These should be used to protect water resources, contaminated soils and sediments and to mitigate the effects of climate change. In direct contact with experts, I have found out that the impact on nature has been very severe over the last hundred years and that we have “cooked” many of today’s weather phenomena ourselves. The same has happened to man himself, as he has forgotten himself in the

last hundred years and is rushing forward at incredible speed, preoccupying himself with everything else but himself.

Thus a lot of psychological dust has accumulated in the human subconscious, sometimes even in the DNA, which cannot be changed overnight but is a process of longer duration. It is the same in nature. We cannot save it overnight, but with slow measures we can slowly bring nature back into nature, i.e. into nature itself.

Basically, we are all directors, we all run a company that is called our life. However, we do not have unlimited resources, least of all time. If we want to enjoy the time we are given in this world, we have to be honest with ourselves and with nature. We will not complicate business, friendships and family relationships with honesty.

As much as we love ourselves, we will love others and nature. So we must first love ourselves, and in doing so we must be aware that we must breathe the cleanest air, drink the cleanest water and live in the most beautiful surroundings. However, we cannot do all this just for ourselves, because we are part of a big whole, and only with positive thinking will we be able to contribute to the whole. Therefore, in the business world, the ultimate goal must not only be profit, but a logical consequence, and intervention in nature must not only serve to satisfy needs, but must restore our natural beauty.

Absolutely all actions are a reflection of ourselves, everything we see “ugly” in the environment is also with us, we created it ourselves.

Psychotherapy for people, reorganization for companies and eco-medication for nature are only temporary “tools” to save our lives, to get life back on the right track. We may forget them later, but we will have to live according to their principles.

* I wrote this article ten years ago, and today it is all summarized in Dynamic Management Model, a model that works entirely according to the principles of nature.

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