



# AI IN BUSINESS SESSION 1

Lucie LOISEAU  
June 2023

# ROUND TABLE TOUR

# Who am I?

- Lucie LOISEAU
- I am born in Rennes and I live in Dublin
- Data Cash Solution Founder & Director
- DPO, Black Bel Lean Six Sigma, Executive MBA
- Statistic, Informatic et Audit background
- Lecturer – Regulation and Digital Solution
- Professional Path in Bank / Finance, technologies, such analyst, team leader, project manager and director
- Funny feature: I laugh loudly!

# My professional path

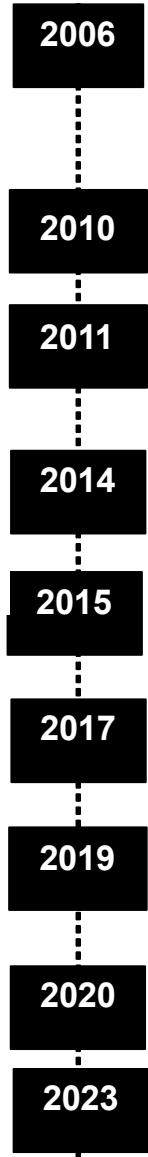
PARIS

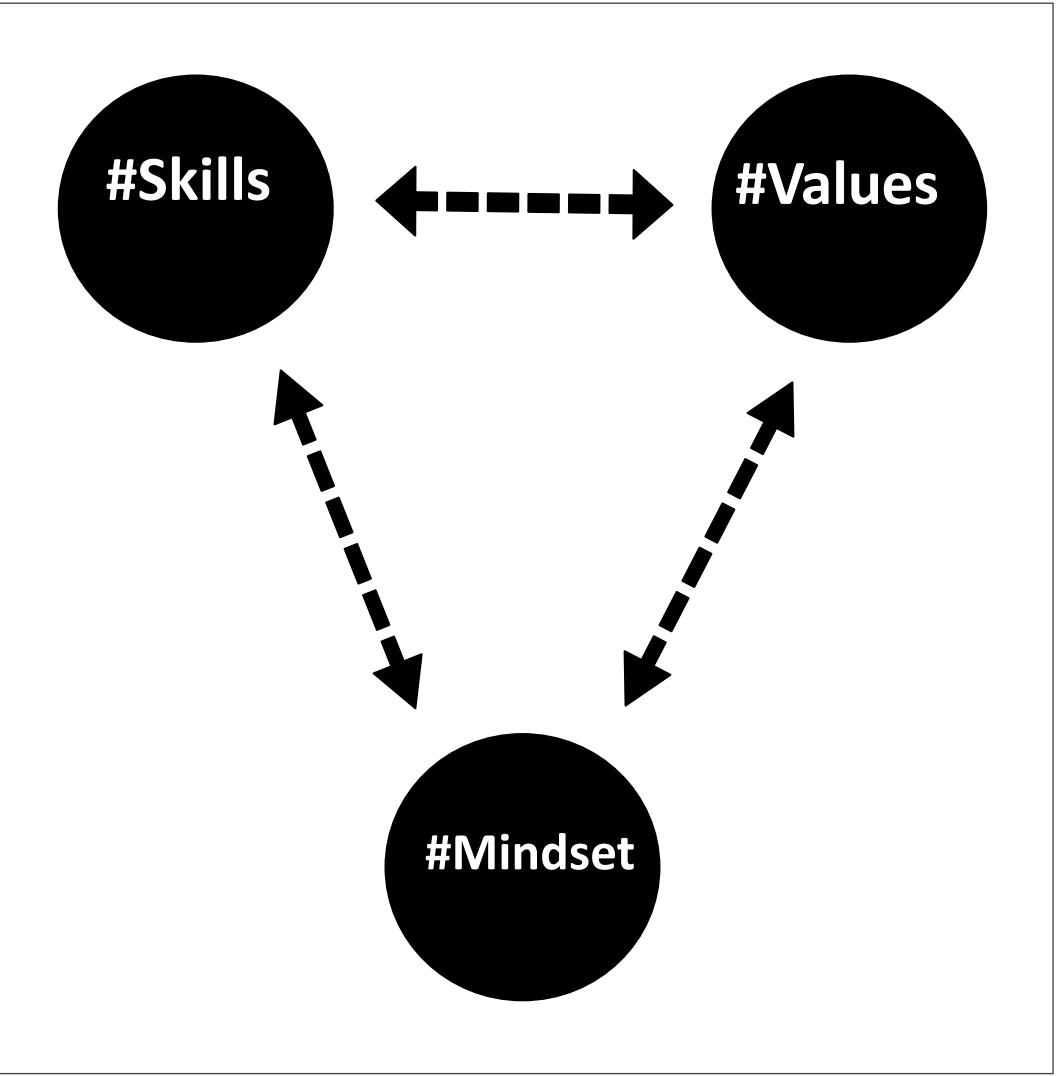
LUXEMBOURG

GENEVA

MARSEILLES

DUBLIN





TOGETHER  
WE'RE  
STRONGER!

#1  
Commitment &  
communication

CHALLENGES  
ARE OUR  
DRIVER!

#2  
Result and customers  
oriented

CONTINUE TO  
LEARN

#3  
To do always better  
and more efficient

# And you, who are you?



What is your background?



What is your project?



What are your values?



What is your funny feature?

# AI in Business



WHAT DOES IT MEAN AI?  
WHICH KIND OF RISKS?



WHAT IS THE DATA PRIVACY?  
AND WHAT IS THE IMPACT FOR THE  
COMPANIES?



HOW APPLY BALANCING BETWEEN  
RISKS AND REWARDS?

# EVALUATION



I need you! What  
do you think?

- What are your expectations?

# WHAT IS AI?





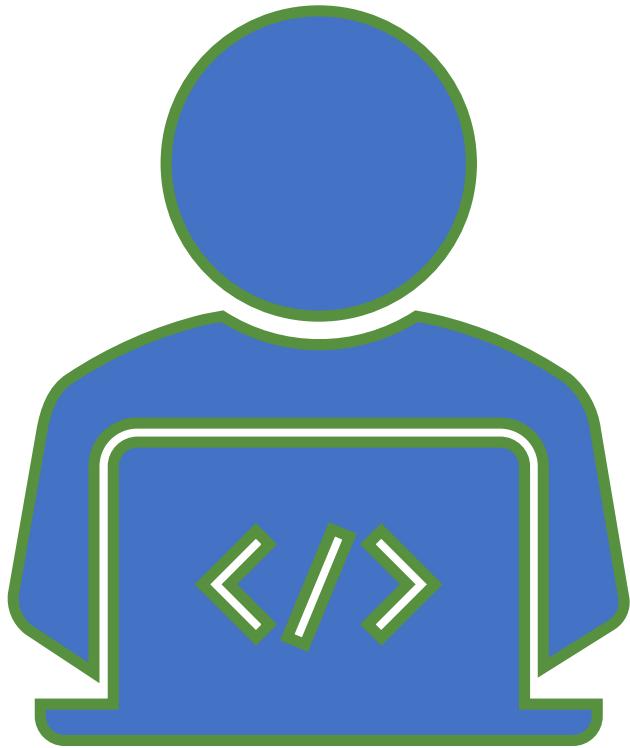
What do you  
think?

- What is AI for you?



# Game 1

- [Kahoot: Brain Teaser](#)



# Definition

- “It is an algorithm that aims to process data faster to find a quick solution to the identified problem. The algorithm is intelligent because it will use its experience to improve its response time, the solution brought in relation to your need.”

# What is the objective?



Save time



Increase  
efficiency



Analyse  
Huge data



Correctness

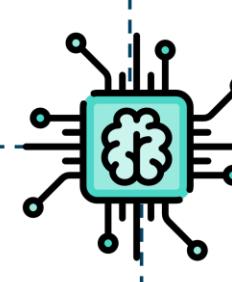
# Why?



Decision making



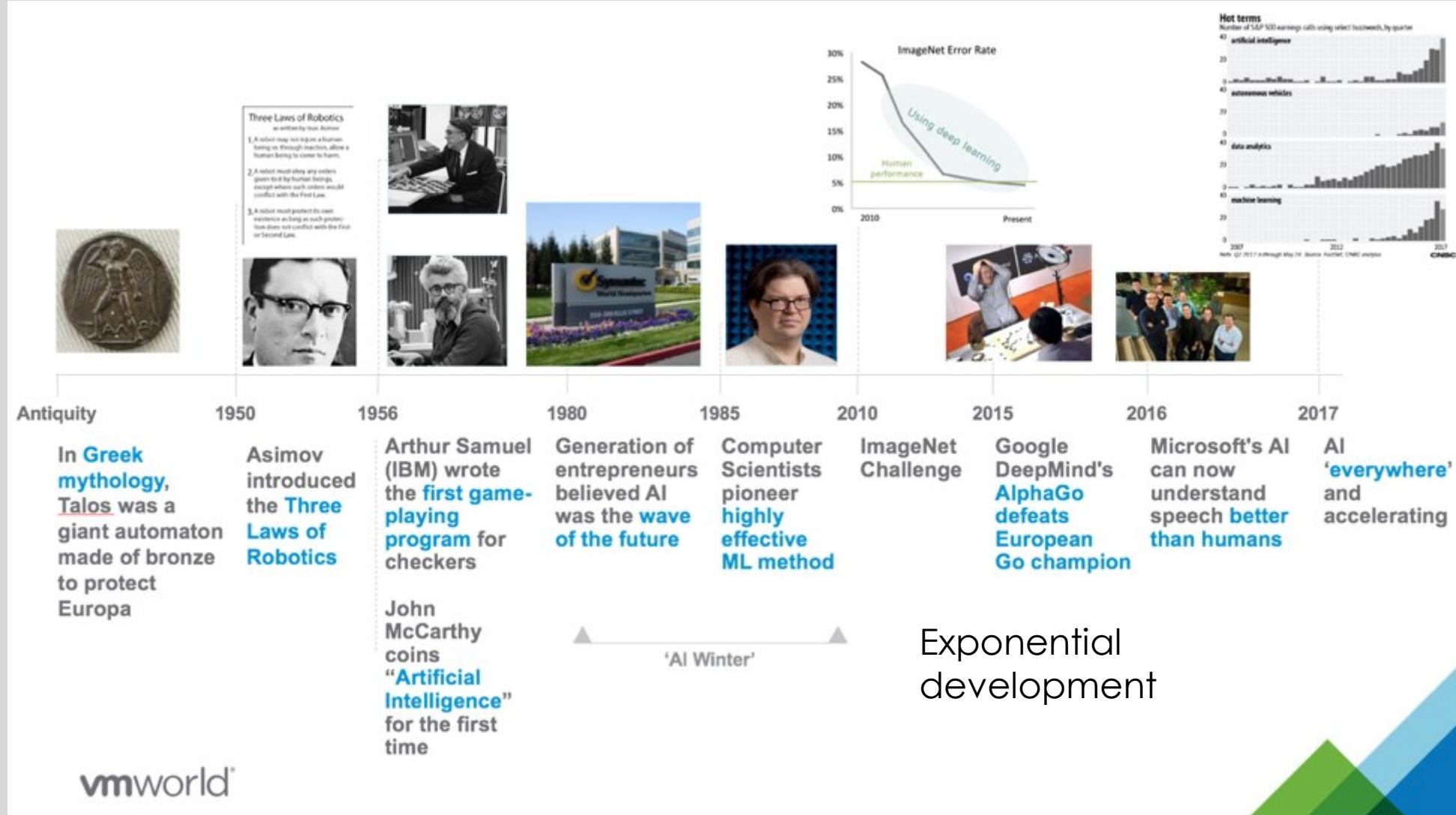
Increased accuracy

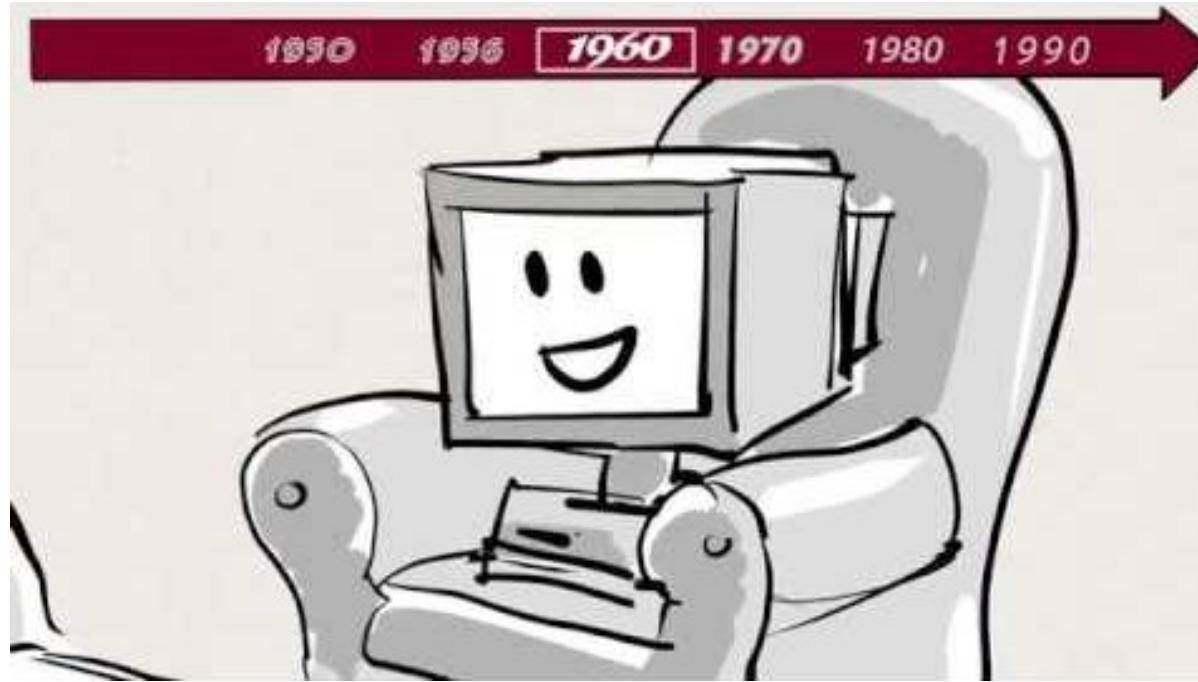


Solve complex problems



Perform high level computations





HISTORY IN VIDEO!

# How?



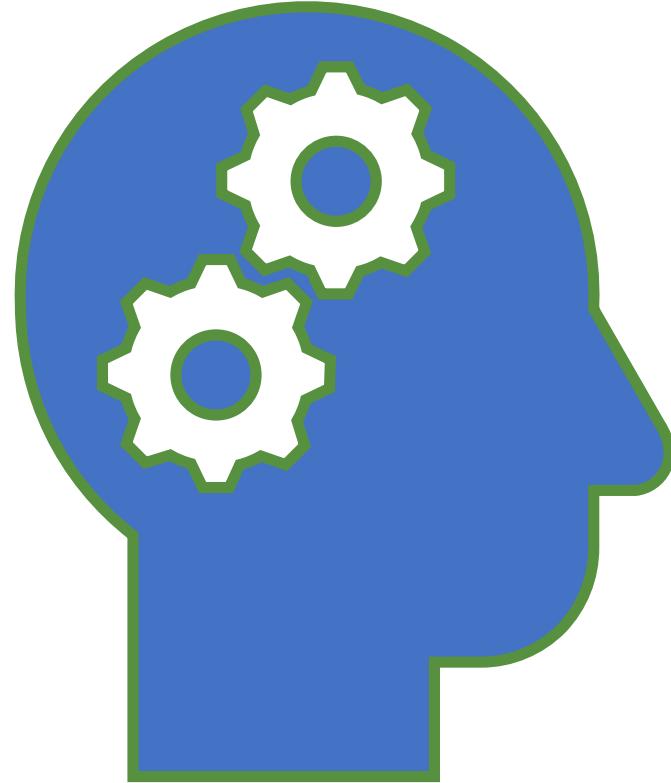
DATA AVAILABLE



COMPUTER  
PROCESSING POWER



ALGORITHMS  
OPTIMISATION



# What is intelligence?

- What is biologic intelligence?
- what is artificial intelligence?
- Both are linked?

# Biologic intelligence

## Cognitive functions

- Transmission of knowledge
- Experimentation

Symbolic approach - rules, procedures, knowledge  
→ step by step / expert systems (80s)

Experience - riding a bike, recognising a cat, ... digital or  
Connexionist → 21st Century

- Smart?
  - Knowing how to respond quickly to a complex situation
  - Knowing how to find what's important in an item of information
  - Finding the satisfactory answer rather than the optimal one
  - Knowing how to adapt if a situation changes
  - Knowing how to react to the unexpected
- → Emotion, motivation and creativity! Emotion and logic!

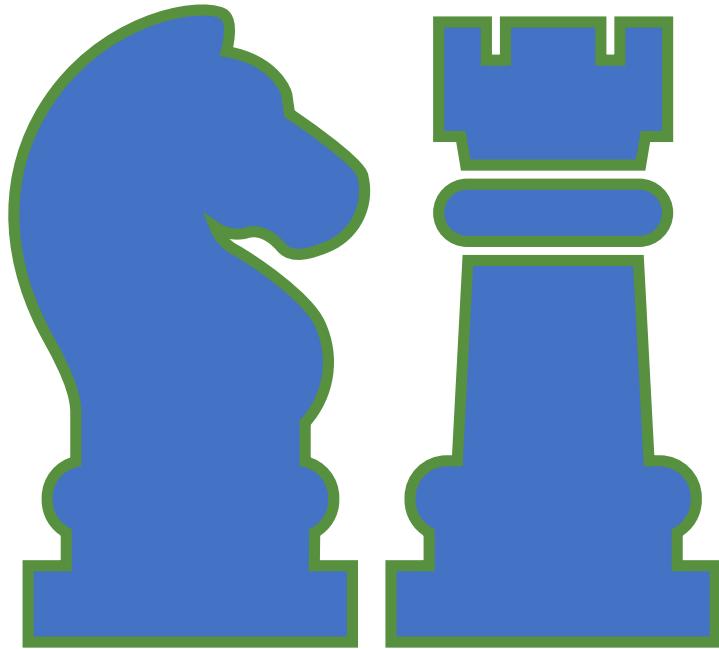


**GOOD SENSE**



## Game 2

- [Cognitive Function Game](#)



# So artificial intelligence?

- Or rather artificial intelligence "S"! In plural.
- Technic & specific !
- One specific job only ! ➔ the chess champion program does not know how to recognize a duck!
- Better than us.



What do you  
think?

- What are the impacts in daily?

# Examples

- Transportation
  - Uber, Lyft, ...
  - GPS navigation – Waze
  - Tesla – Electric and AI power
- Criminal Justice
  - Facial recognition
- Advertising
  - Targed and personalised
  - Emotional impact identification

# Examples extended of using



Much better voice, image and translation recognition thanks to self-training



Finance, agriculture, medicine, education!



Camera, social network recommendation, connected speakers,

# AI and Covid-19

- <https://soundcloud.com/mitnewsoffice/new-ai-model-detects-asymptomatic-covid-19-infections>

KEY  
CONCEPTS?



# SO

- AI replicate human-like functioning with equivalent efficiency
- For the moment on the number limited task



What do you  
think?

- Which type of AIs exists?

# 3 Cognitive Skills



Learning Processes

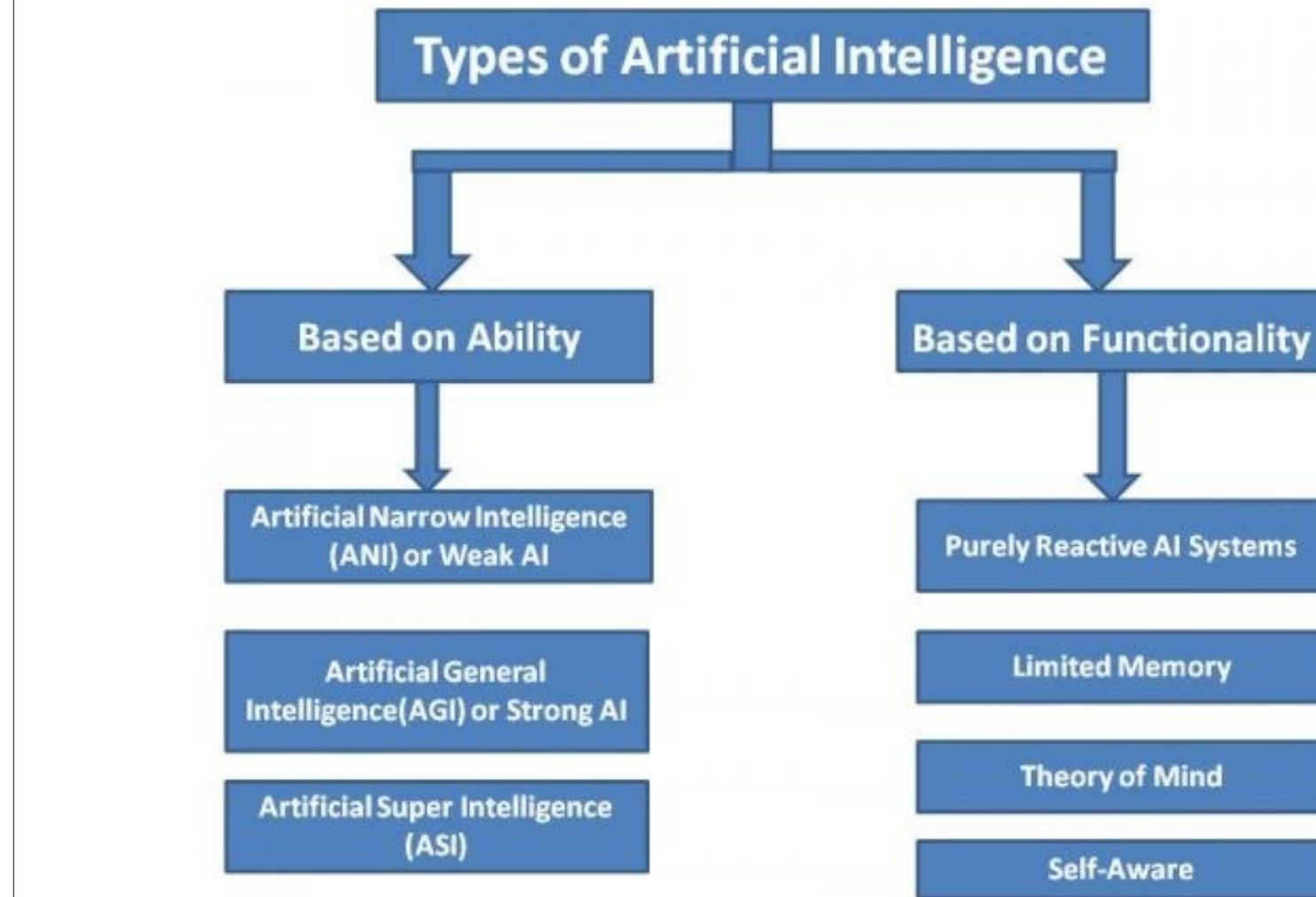


Reasoning Processes



Self-correction Processes

# AI TYPES



Ability



WEAK AI



STRONG AI



SUPER AI

# Type by functionality

## Types of AI

The emergence of artificial superintelligence will change humanity, but it's not happening soon.  
Here are the types of AI leading up that new reality.

### Reactive AI

- Good for simple classification and pattern recognition tasks
- Great for scenarios where all parameters are known; can beat humans because it can make calculations much faster
- Incapable of dealing with scenarios including imperfect information or requiring historical understanding



### Limited memory

- Can handle complex classification tasks
- Able to use historical data to make predictions
- Capable of complex tasks such as self-driving cars, but still vulnerable to outliers or adversarial examples
- This is the current state of AI, and some say we have hit a wall



### Theory of mind

- Able to understand human motives and reasoning. Can deliver personal experience to everyone based on their motives and needs.
- Able to learn with fewer examples because it understands motive and intent
- Considered the next milestone for AI's evolution



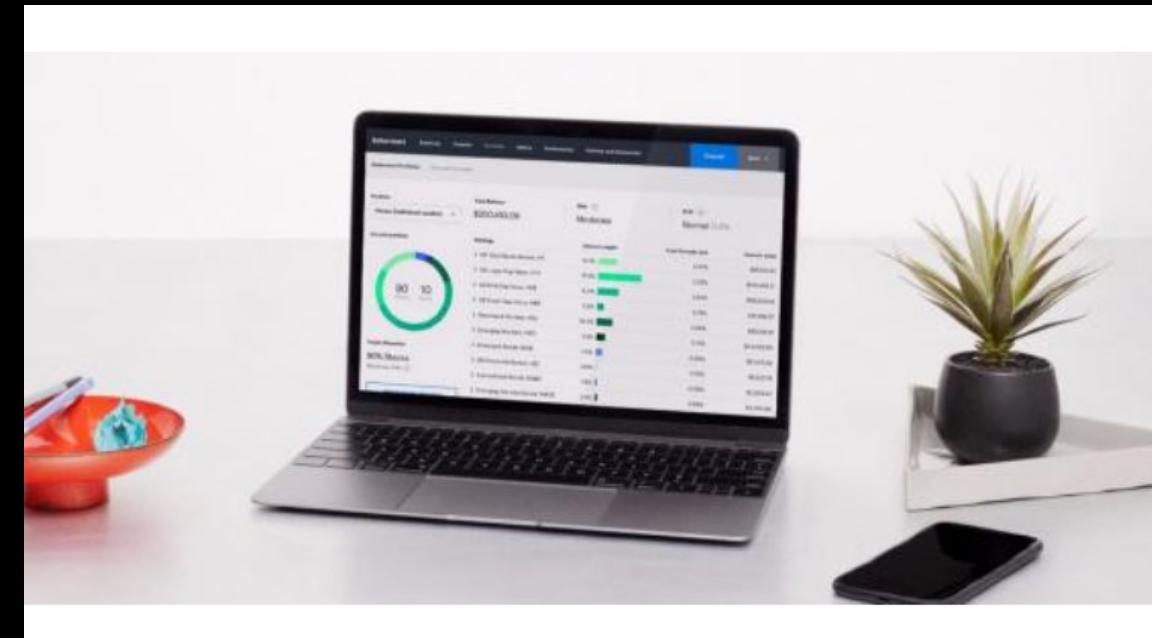
### Self-aware

- Human-level intelligence that can bypass our intelligence, too





Comedic and Fun



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## What's new, Atlas?

Another Boston Dynamics entry in this list. This robot can perform human movements..probably a tad bit better than actual humans! It understands obstacles and can jump on or over them with ease.



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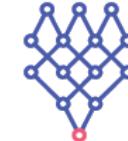
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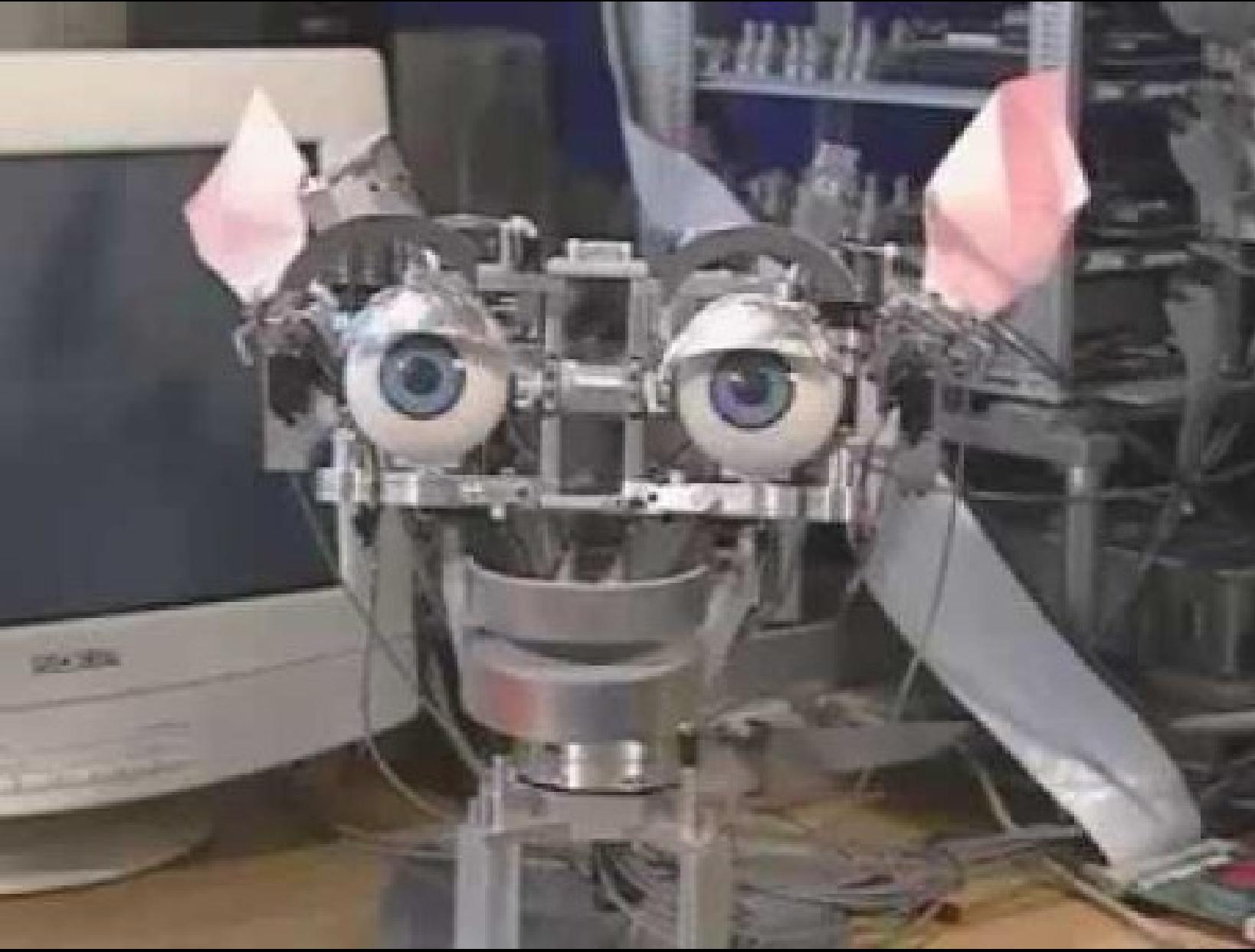
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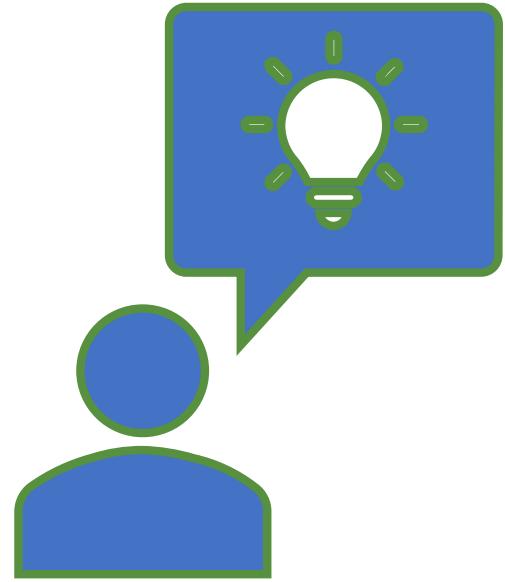


### Self-aware

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# Cognitive computing and AI

As a human:

- Sense,
- Learn,
- Process,
- React

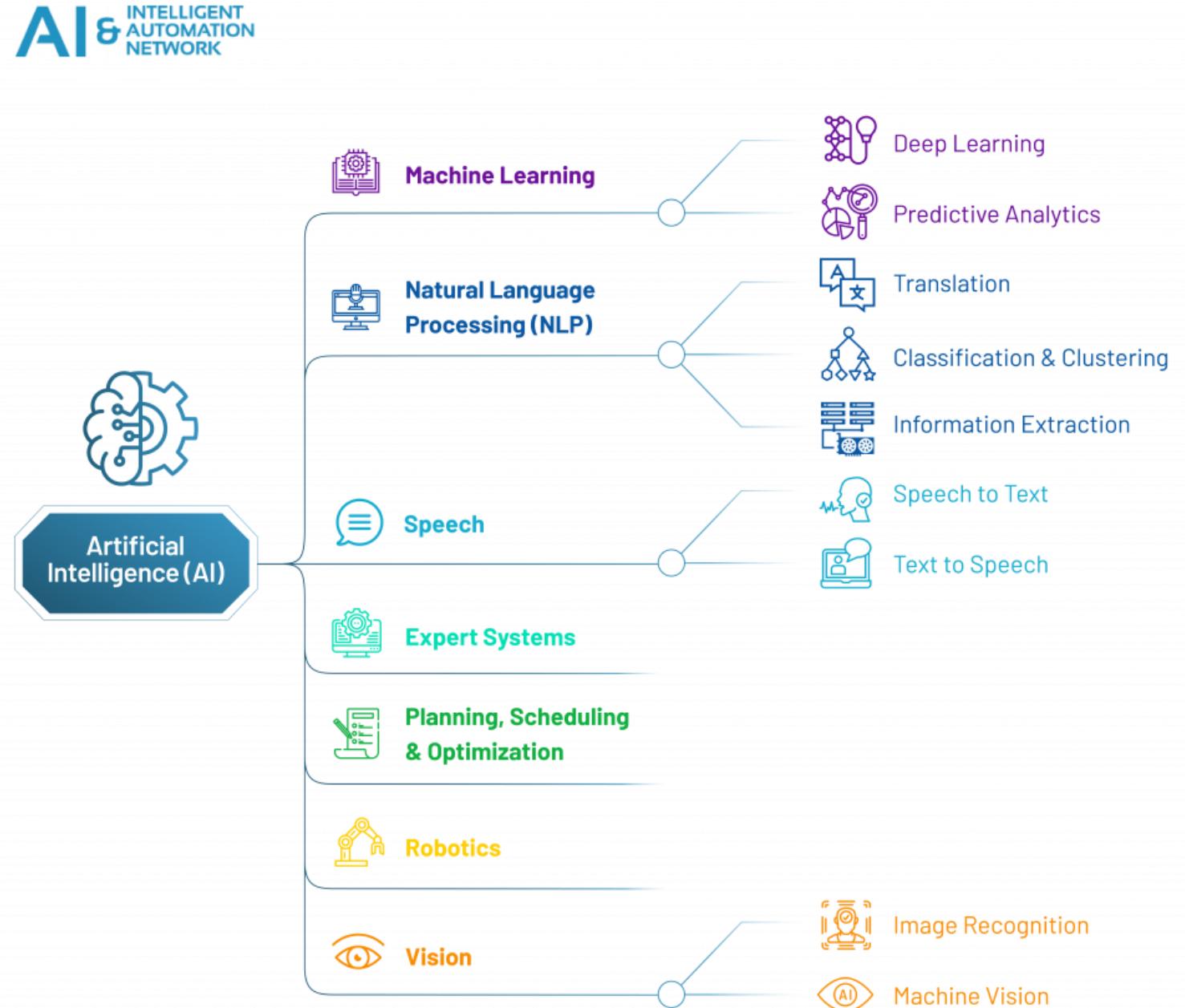
➔ Products and services that mimic and augment human thought processes!

## Google Duplex

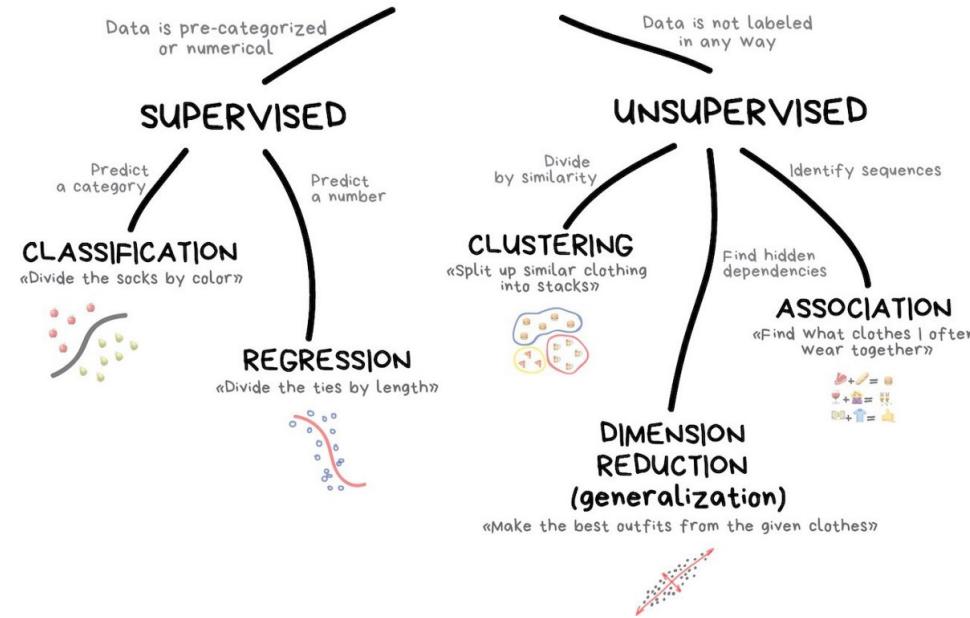
How could we leave Google Duplex out of this list? Launched yesterday at the Google IO conference, this AI system makes machines sound incredible human-like. Listen to the two conversations in the below video to see what I'm talking about. It will blow your mind. To understand the technology behind this AI, read our article [here](#).



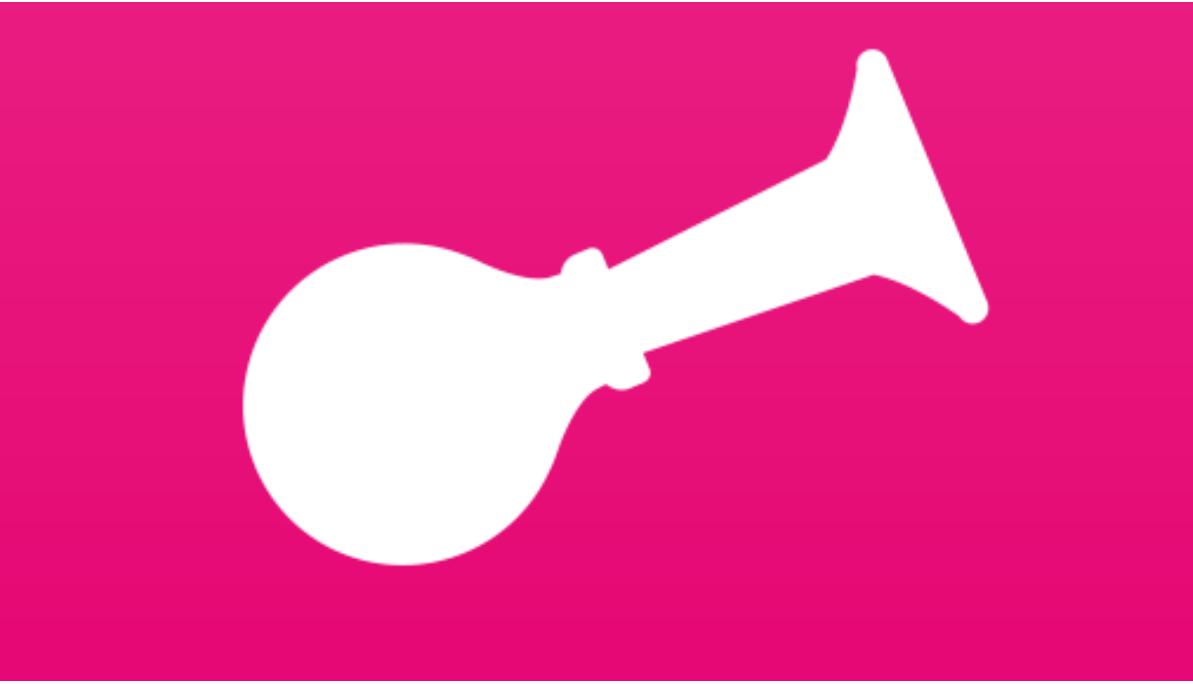
# USING



## CLASSICAL MACHINE LEARNING



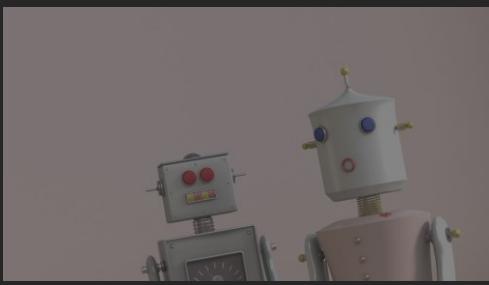
# SUPERVISED VS UNSUPERVISED



GAME

What kind of AI?

AMAZING  
USING





BOT AND HUMAN WORK TOGETHER!



10 AMAZING ROBOTS THAT REALLY EXIST

BE CAREFUL?





A LOT OF APPLICATION AND PERSPECTIVE

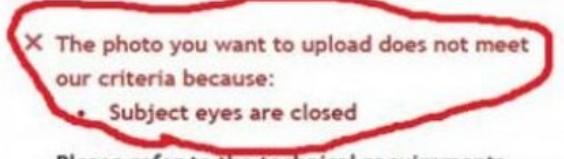


BUT WITH WRONG APPLICATION OR  
IMPLEMENTATION METHOD ....

# Robot passport checker rejects Asian man's application because "eyes are closed."

*Passport photo*

[Select photo](#)  

  
X The photo you want to upload does not meet our criteria because:  
• Subject eyes are closed

Please refer to the technical requirements.  
You have 9 attempts left.

Check the photo [requirements](#).

Read more about [common photo problems](#) and [how to resolve them](#).

After your tenth attempt you will need to start again and re-enter the CAPTCHA security check.

Reference number: 20161206-81

Filename: Untitled.jpg

If you wish to [contact us](#) about the photo, you must provide us with the reference number given above.

Please print this information for your records.



<  > 

# Alexa plays porn instead of a children's song.



Image credit: Youtube

Kids seem to be having a lot of fun with voice-controlled assistants such as Amazon Alexa -- maybe too much fun.

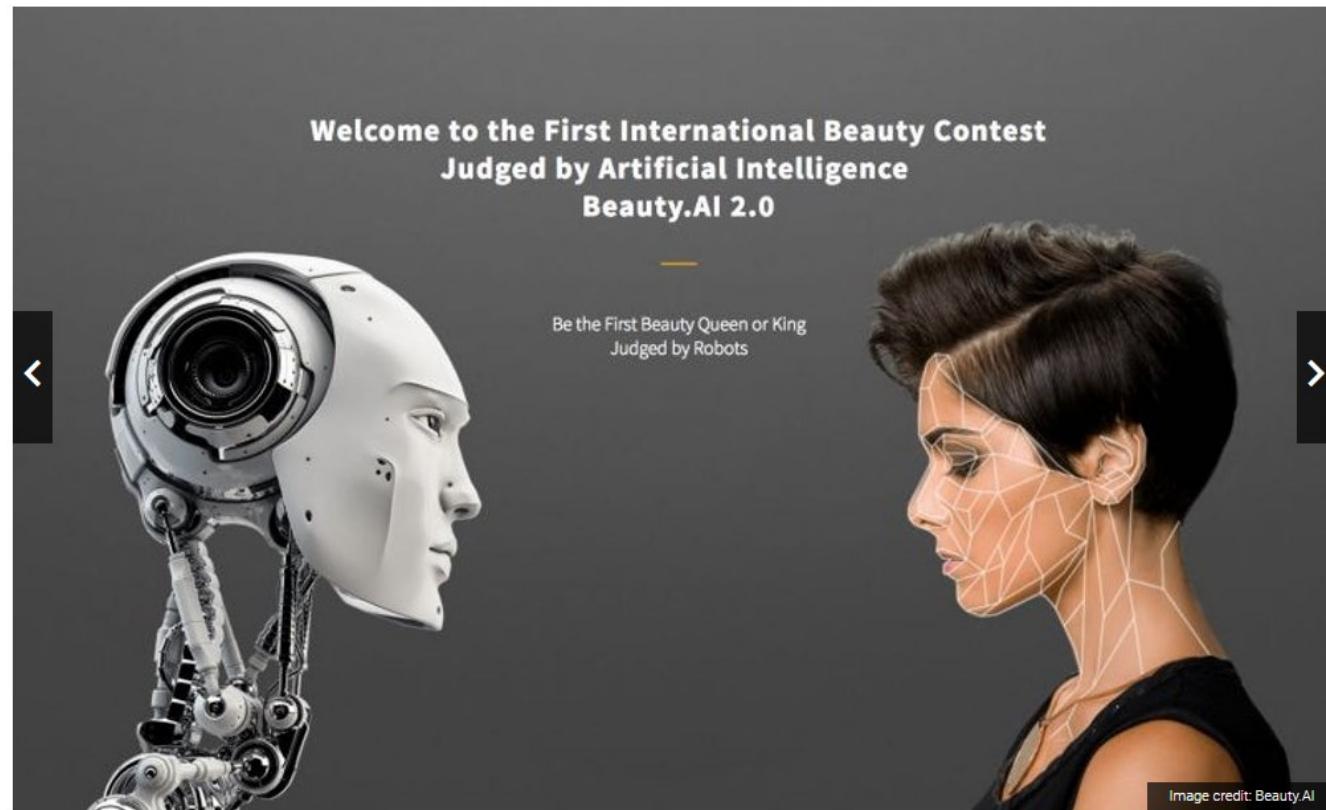
When a toddler asked his family's Alexa to [play his favorite song](#), "Digger, Digger," Alexa heard something else. In



**Supposedly kid-friendly robot goes crazy and injures a young boy.**



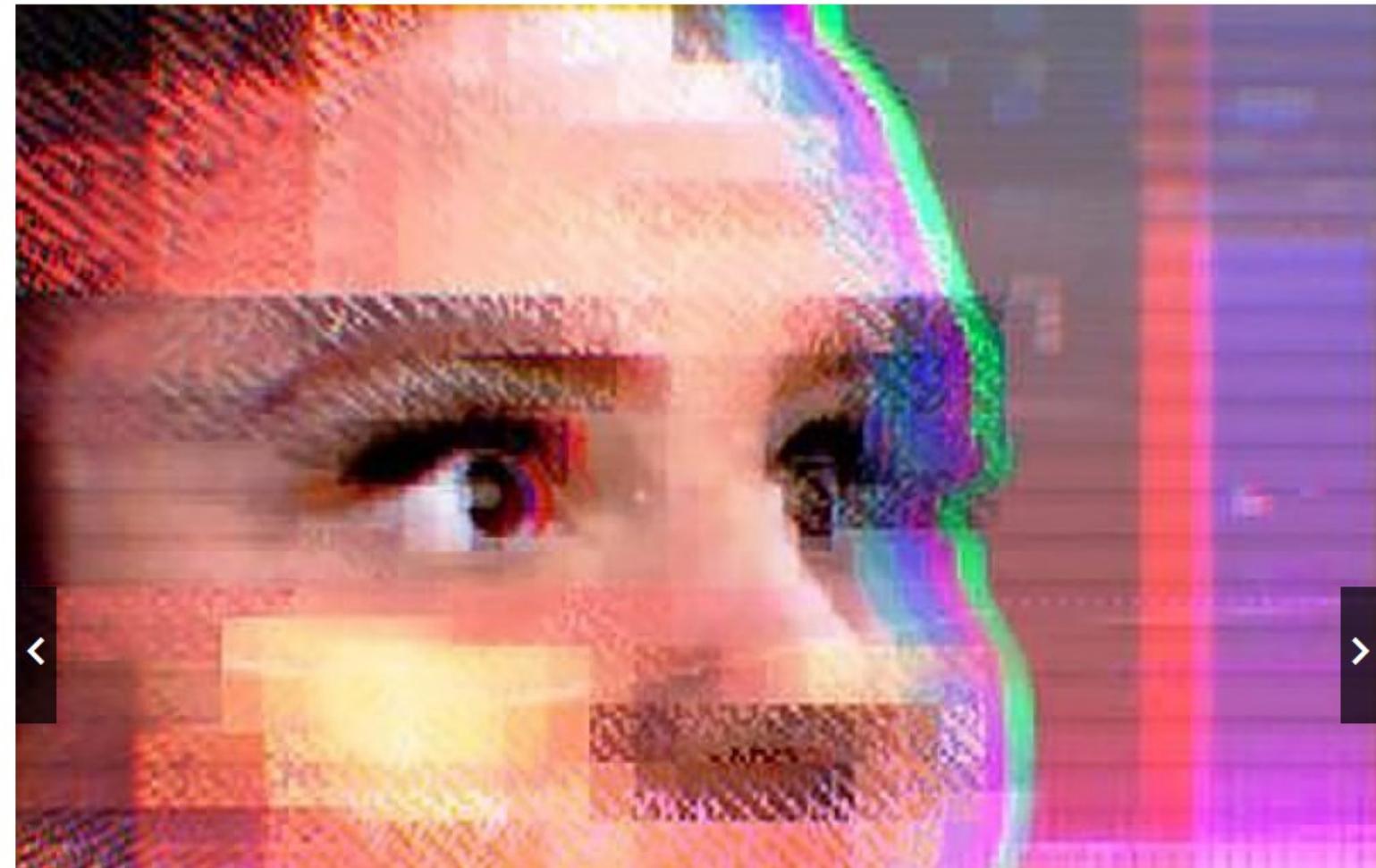
# Robots judge a beauty contest and don't select women with dark skin.



From unfair practices to pressure on young contestants, beauty pageants often face public scrutiny. To combat some of the bad rap they get, international beauty pageant [Beauty.AI](#) held an online beauty contest and used a machine as the judge.

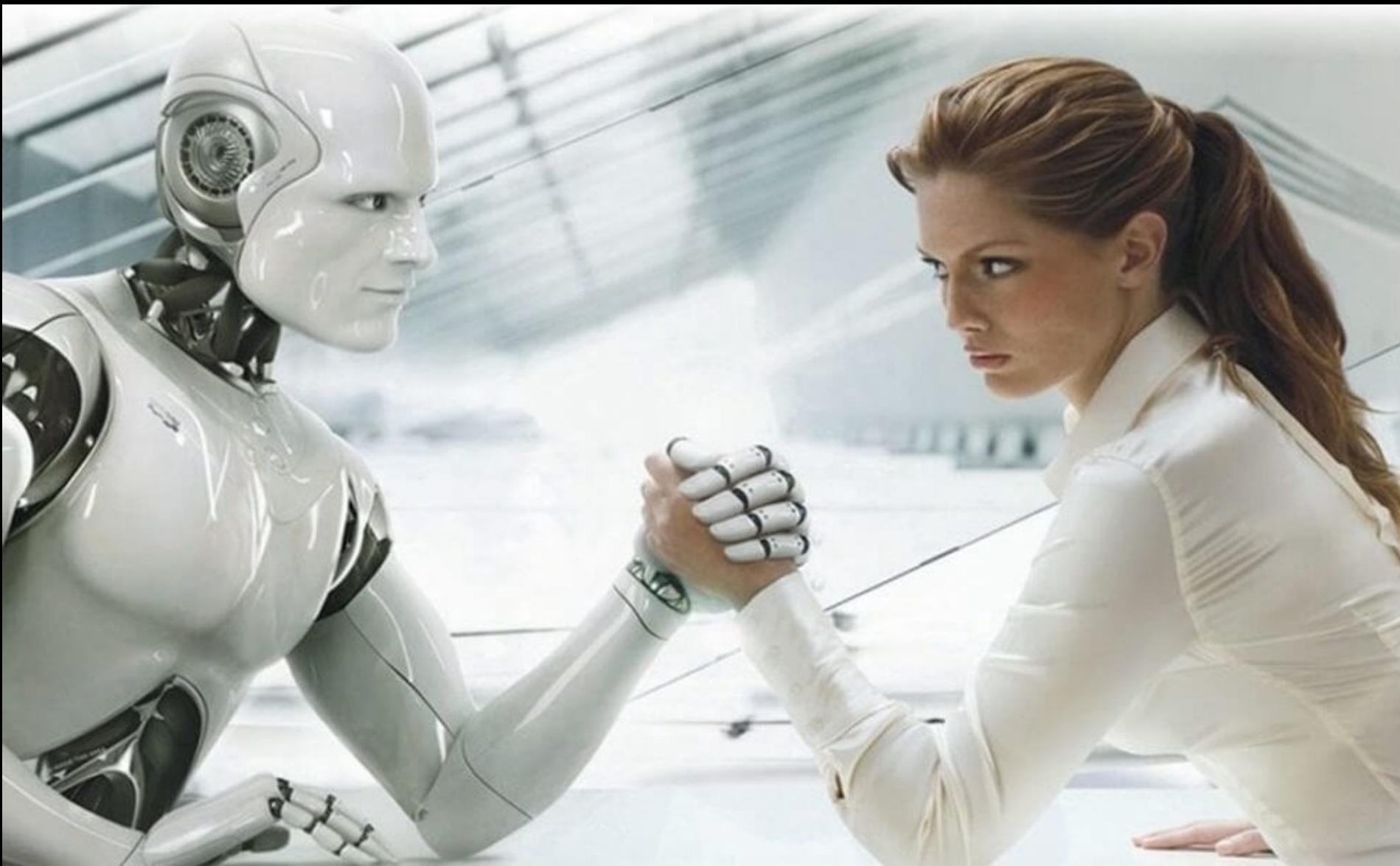


# Microsoft's Twitter chatbot turns anti-feminist and pro-Hitler.



# RISKS?

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WHAT IS THE FUTURE?



What do you  
think?

- Which kind of risks exists?

# Awarness

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AI system will reinforce what it has already learned,

---

The potential for machine learning bias is inherent and must be monitored closely,

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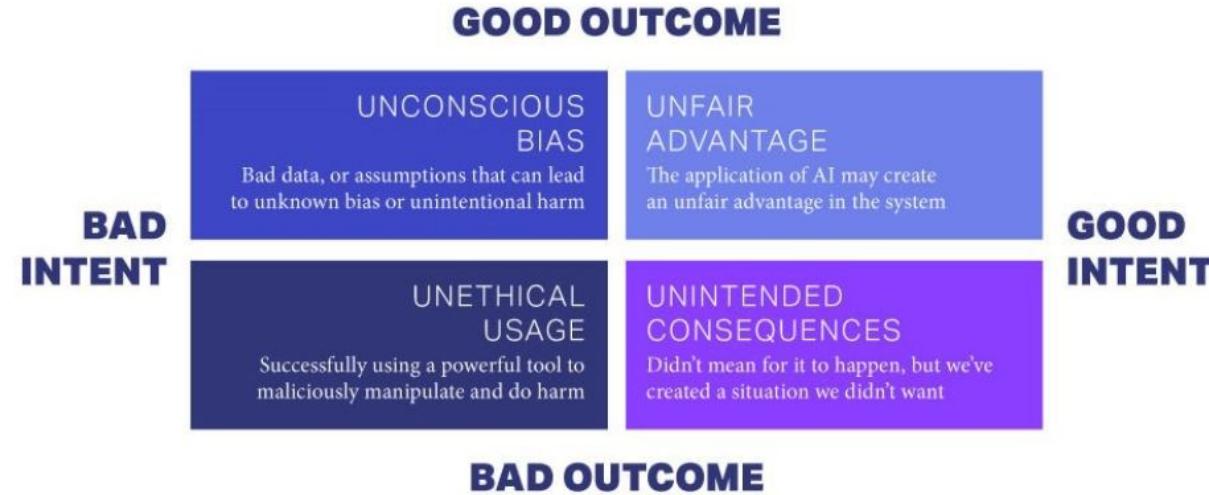
Black box in deep learning,

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→ Regulatory compliance requirements

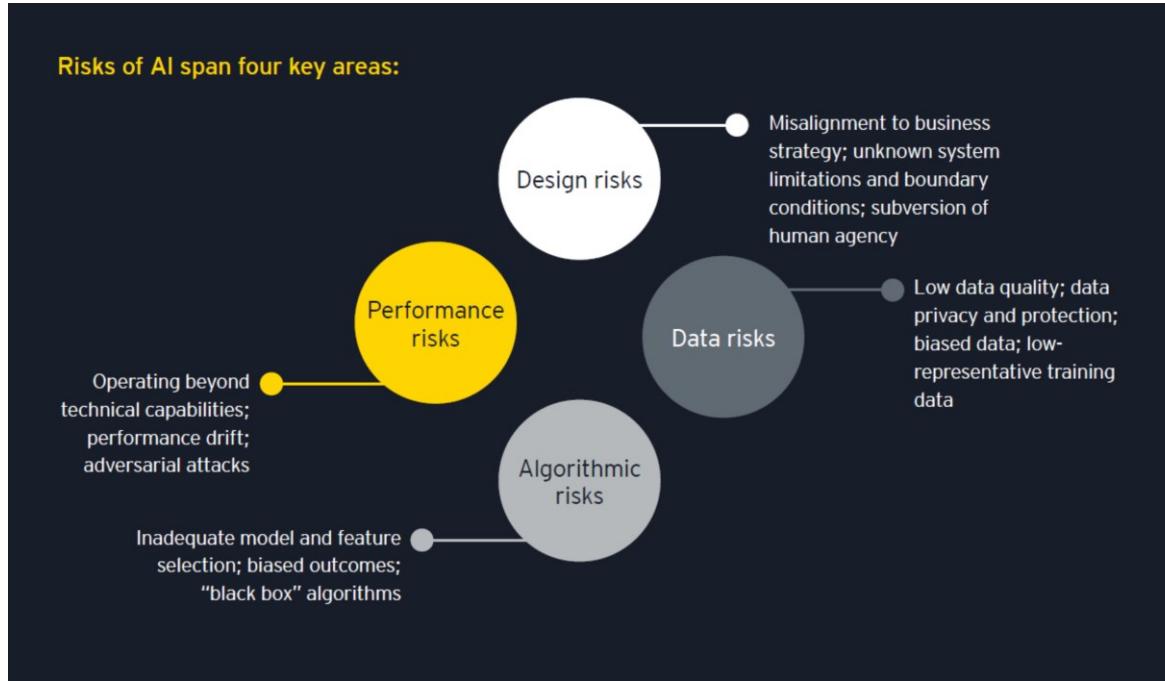
## A framework for different ethical risks

WARC  
BY ASCENTIAL



SOURCE: OLIVER FELDWICK

# WHICH KIND?



# WHICH KIND OF RISKS?

# More complicated risks to manage?



Reputational



Regulatory



Legal risk

# How evaluate risk?



TECHNICAL RISK



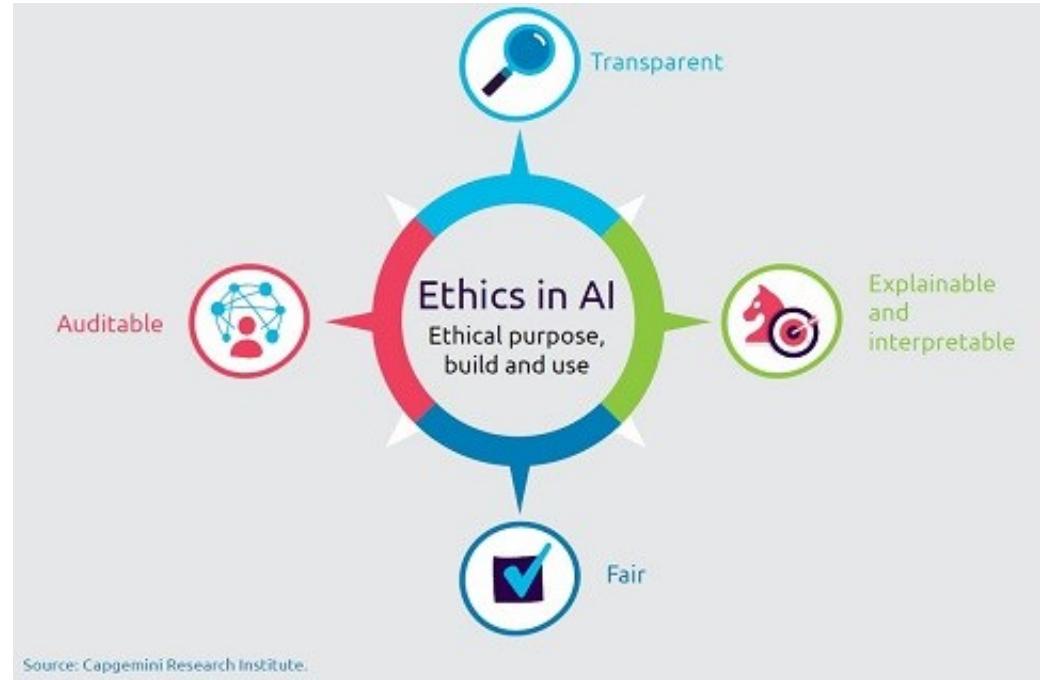
STAKEHOLDER  
IMPACT



CONTROL  
EFFECTIVENESS

# MITIGATION?





# HOW ANSWER?

# Building trust in AI



**Advocacy**



**Proficiency**



**Consistency**



**Openness**



**Integrity**

An illustration of a friendly-looking blue and white robot with a large head, wearing a cap with the word "ROBOT" on it. The robot is holding a wrench and appears to be working on something. To its right is the PEGA logo, which consists of a stylized dog head above the word "PEGA".

PEGA

## AI and Empathy:

Combining artificial intelligence with human ethics for better engagement

# WHAT IS RESPONSIBLE AI?



What do you  
think?

- What is responsibleAI?

# MITIGATION BY DATA ETHICS

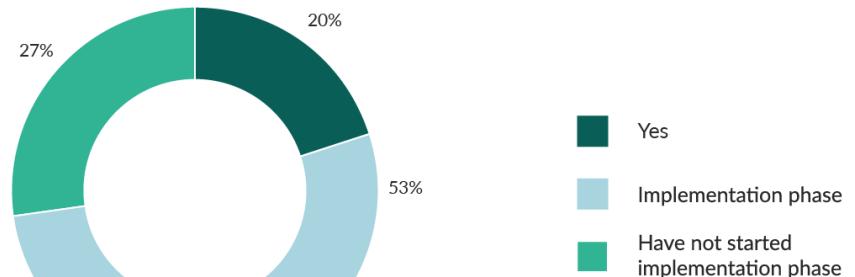


## New regulation

- The proposal for an AI Act (Regulation + Annex) was presented on 21 April 2022. The Commission is now waiting for the co-legislators to finalize their positions before assisting them during the Interinstitutional negotiations (trilogue).

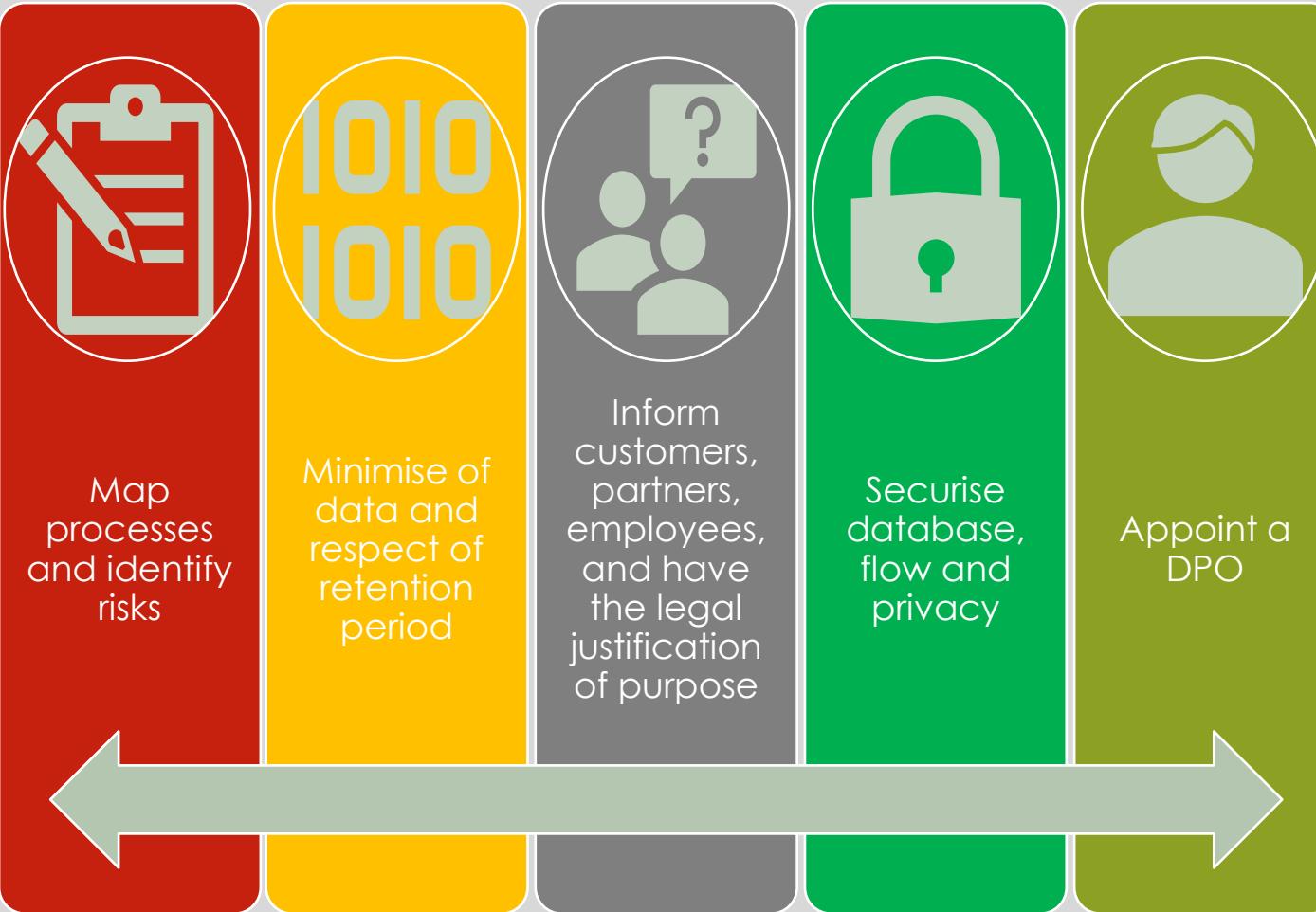


## IS YOUR BUSINESS COMPLIANT WITH THE EU'S GENERAL DATA PROTECTION REGULATION (GDPR)?



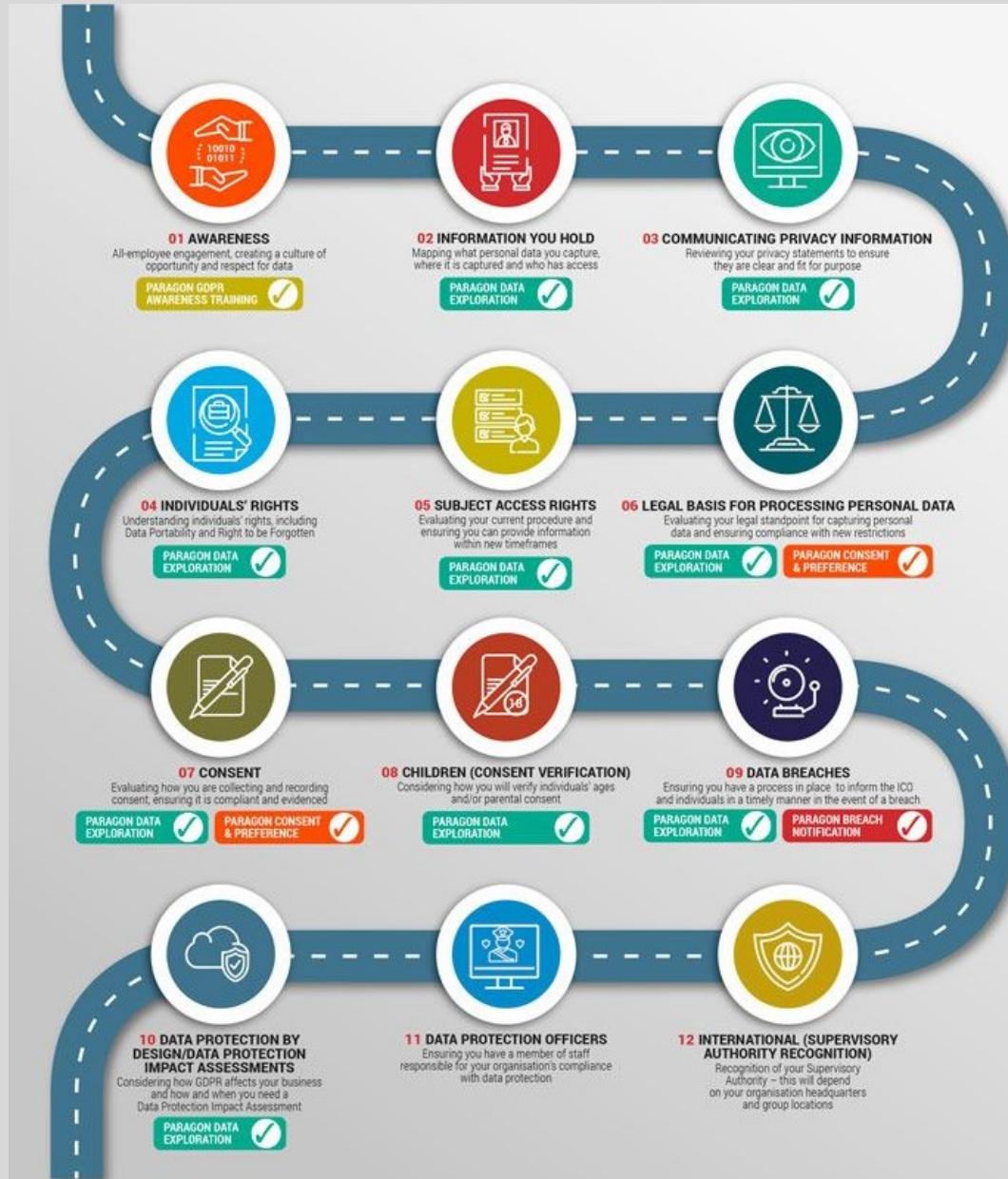
Personal Data	Purpose	Security Measures	Recipients
Data Subject Categories	Legal Basis	Retention rules	Transfer
			
Identify data subject categories (customers, employees, website visitors, etc) and categories of personal data you process	Define purpose and legal basis of processing. Make sure you have only one purpose for processing. Legal basis can be: consent, contract, legal obligation, vital interests, public task and legitimate interest	Make sure you have sufficient technical and organisational security measures and personal data is retained only for as long as you need it for the purpose of processing	Define who are recipients of personal data, if there are third parties involved and if you are transferring personal data outside EEA. For third parties ensure you have specific agreements signed

# GDPR



# Privacy Policy





By signing up to a free trial of SuperOffice CRM, you agree to our [Terms](#) you have read our [privacy policy](#). You may receive email updates from SuperOffice and you can opt out at any time.

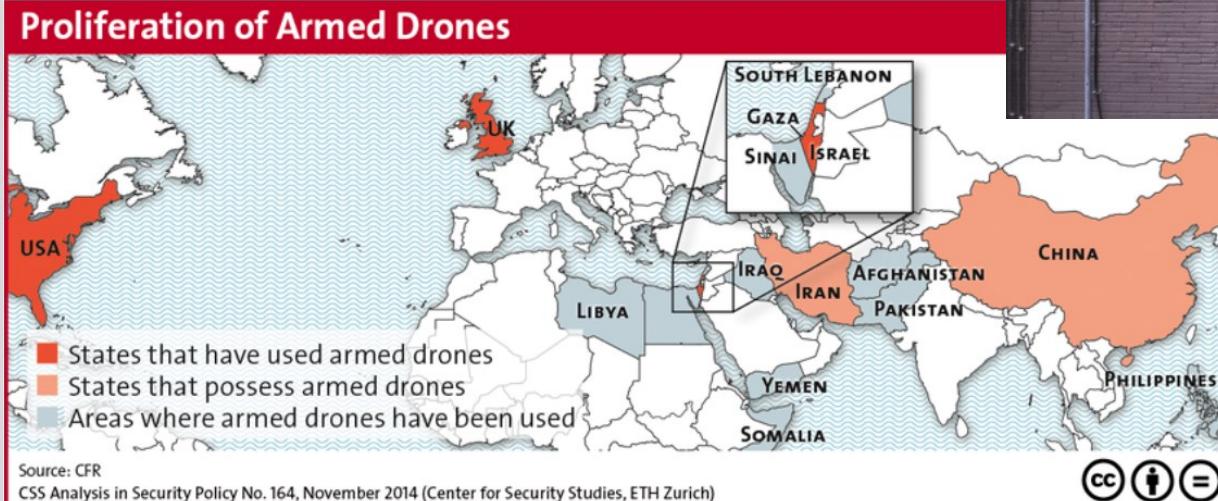
**NOT COMPLIANT**

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# Non ethical AI examples





## More consistent application and effective enforcement

- Individuals and businesses can have their cases dealt with by a data protection authority and a court close to them
- A one-stop shop for individuals and businesses in cross-border cases thanks to the cooperation of national data protection authorities



Fines



up to €20  
million

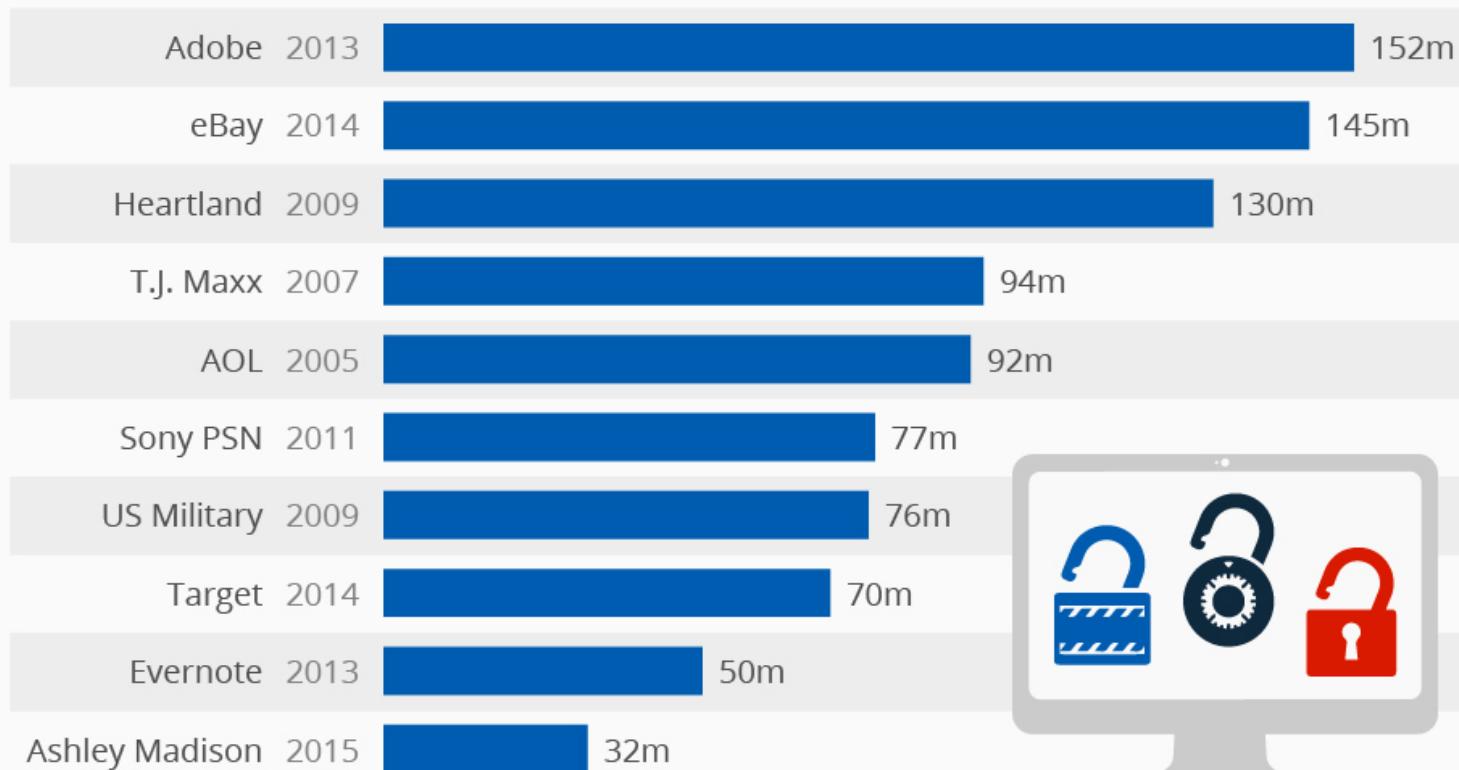
OR



4% of global  
annual turnover

## Large-Scale Data Breaches Affect Millions of Users

Number of compromised data records in recent large-scale data breaches



@StatistaCharts

Source: Media Reports

statista

<https://www.enforcementtracker.com/>

## Facebook should be fined up to €36 million over 'serious' GDPR breaches, says Data Commissioner

The decision comes on foot of a complaint made by Austrian privacy campaigner Max Schrems.

Oct 13th 2021, 3:18 PM 9,317 Views 11 Comments

Share 18 Tweet Email

THE DATA PROTECTION Commission (DPC) has recommended that Facebook Ireland be fined up to €36 million over breaches of its transparency obligations under the European General Data Protection Regulation (GDPR), according to a draft decision.

The DPC — the lead regulator for Facebook in the European Union because the company is headquartered in Dublin — must now share the draft with other EU data regulators before a final decision can be reached.



Image: Shutterstock/Laura Hutton



WhatsApp has been fined €225m (£193m) by Ireland's data watchdog for breaching privacy regulations.

It is the largest fine ever from the Irish Data Protection Commission, and the second-highest under EU GDPR rules.

Facebook, which owns WhatsApp, has its EU headquarters in Ireland, and the Irish regulator is the lead authority for the tech giant in Europe.

# FACEBOOK



## GDPR Quiz

- [GDPR quiz](#)



# RESPONSIBLE AI SESSION 2

Lucie LOISEAU  
June 2023

MITIGATION BY  
HUMAN ETHICS

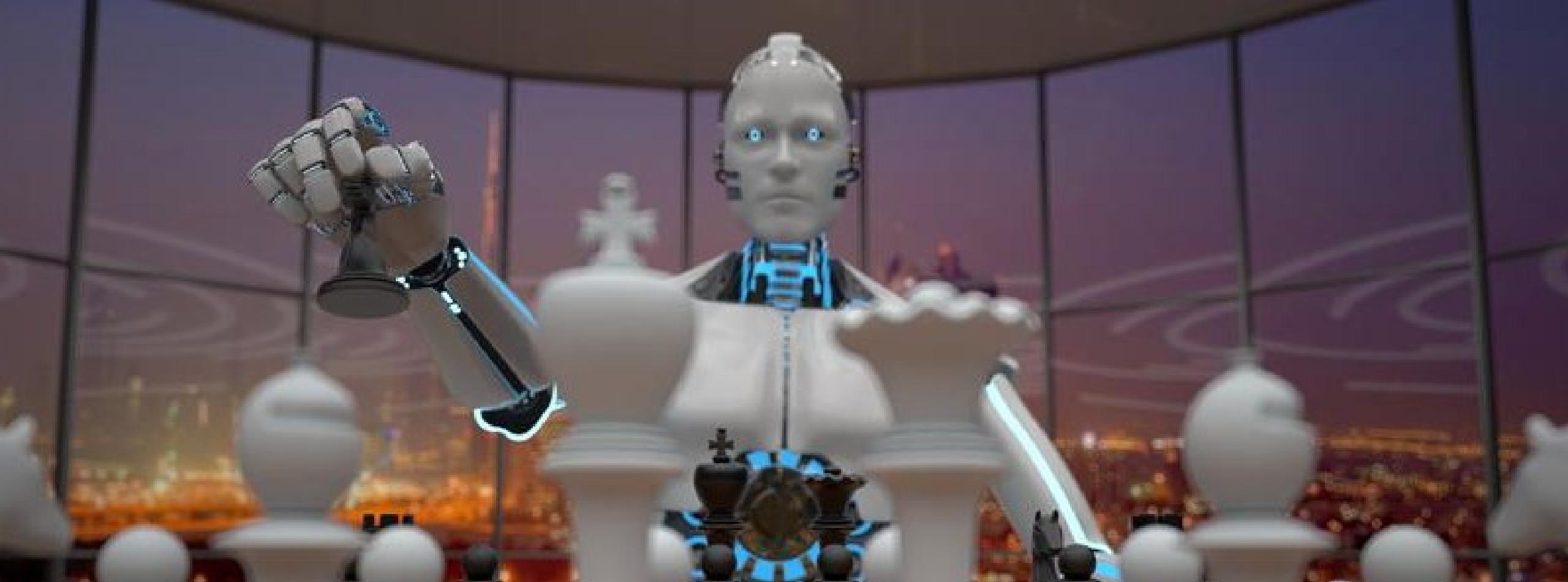


IT'S NOT JUST  
ABOUT AI



# QUESTION

how should a company be organized and managed to deploy the AI?



# ESSENTIAL LEADERSHIP QUALITIES FOR THE AGE OF AI



# AGILITY

Team Performance

Employee Turnover

Increased Leadership Ability

Increased Personal Well-being

# Emotional Intelligence



## EMOTIONAL INTELLIGENCE



# CULTURAL INTELLIGENCE



HUMILITY

The combination of human and artificial intelligence will define humanity's future

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Integrate AI at the service of the user and the customer, as a partner

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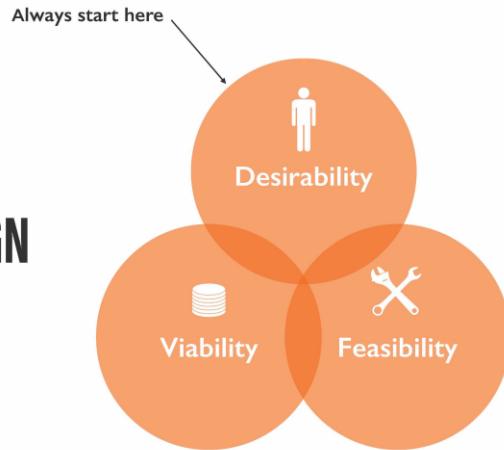
Demystify: explain and train people to understand AI – with a good control it is not a black box and AI is controlled.



# QUESTIONS

How apply a good change management and committed people?

## HUMAN CENTRIC DESIGN



### Human-Centric Approach

When we approach each other as whole human beings with minds, hearts, and spirits



#### THE CHARACTERISTICS

- Utility
- Purpose
- Simplicity
- Context
- Participation
- Human Values
- Embrace Irrationality
- Deep Human Understanding

# HUMAN CENTRIC

# Stanford University launches the Institute for Human-Centered Artificial Intelligence



<https://youtu.be/se4CQ5UZXaM>

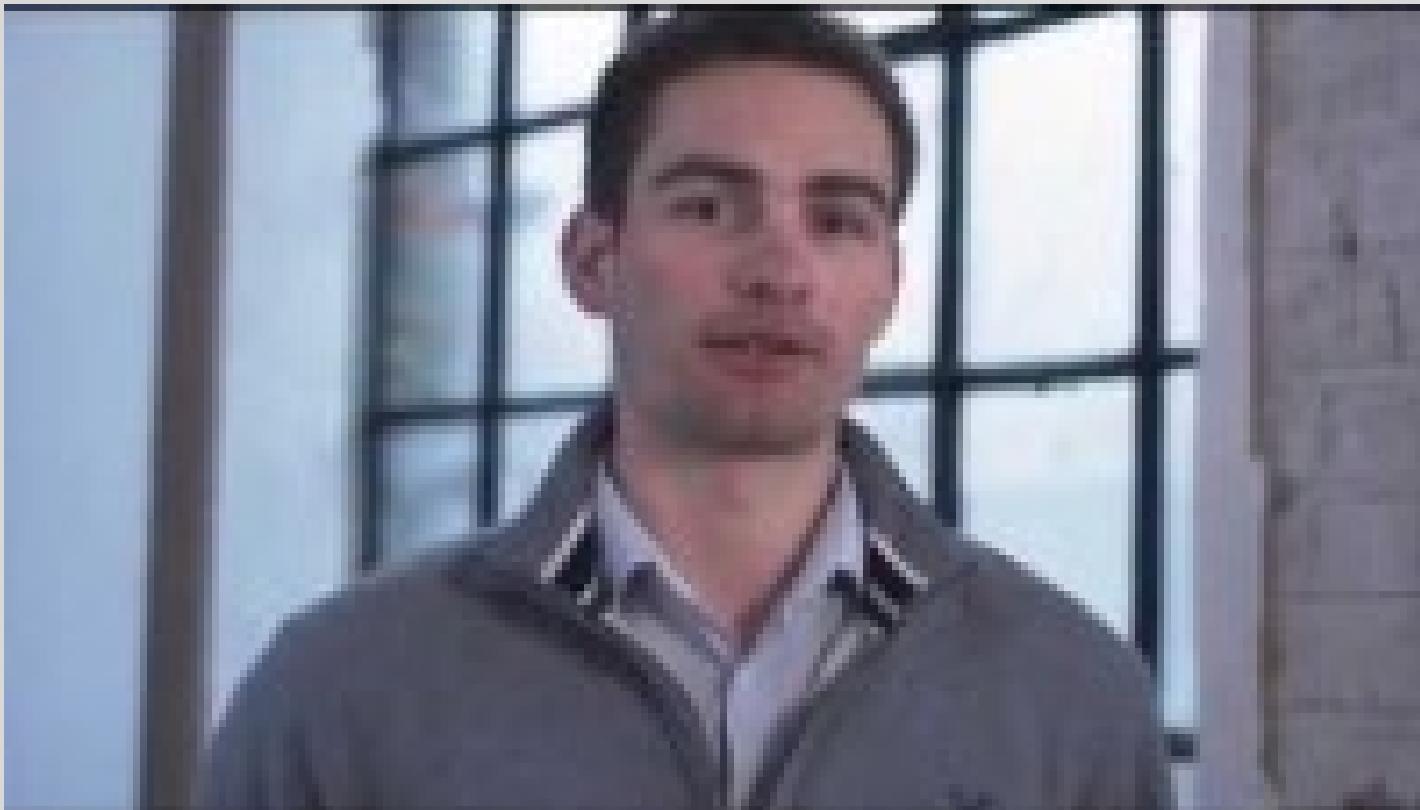
MARKET IS  
CHANGING -  
NEW CONSUMER  
CONCERNS



What do you  
think?

- What are the customers/consumers concerns?

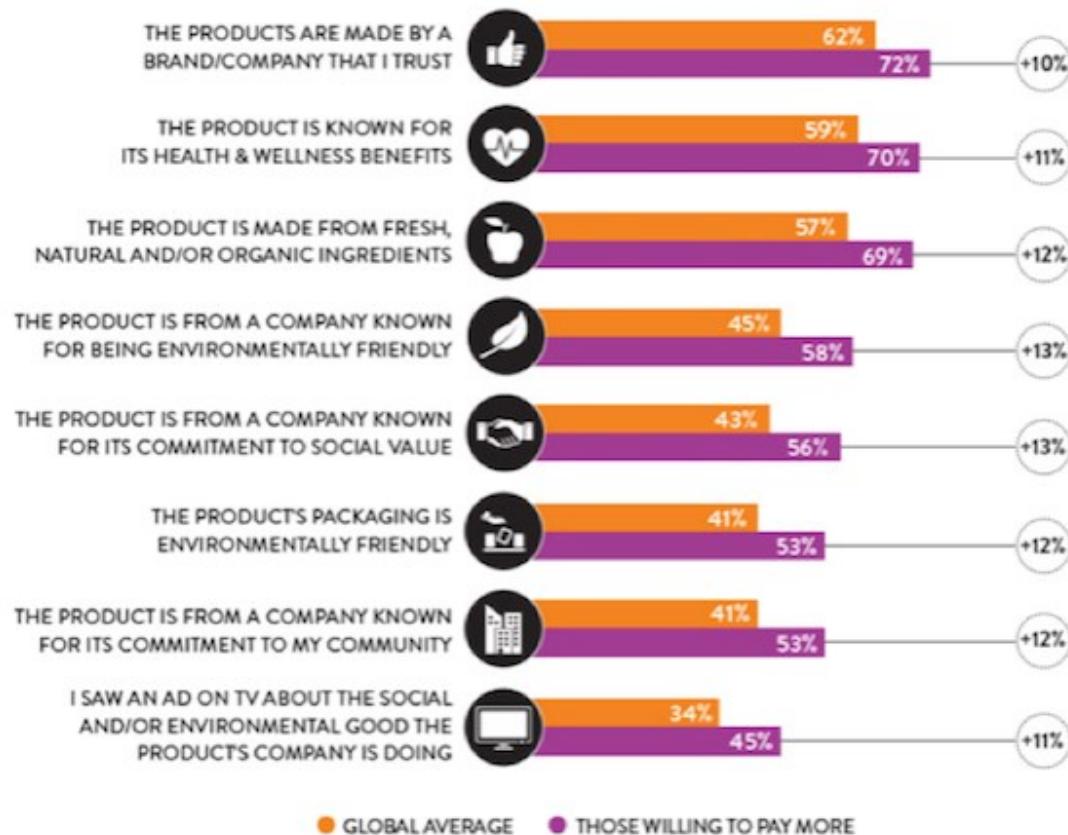
# Consumer drivers



<https://youtu.be/9ahO8DZFUdg>

## TOP SUSTAINABILITY PURCHASING DRIVERS

Global Respondents vs. Those Willing To Pay More\*

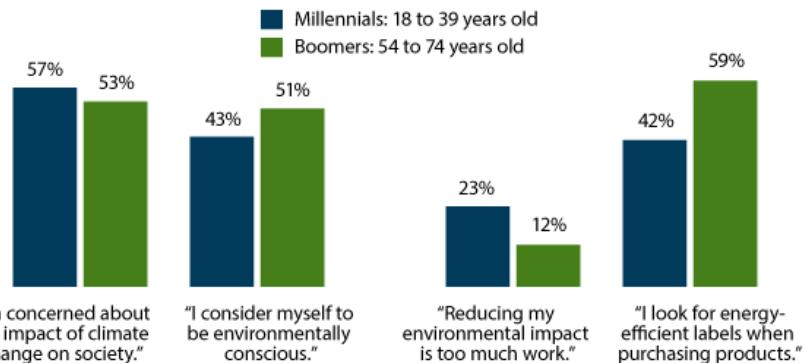


NOW

Importance of Customer Complaints



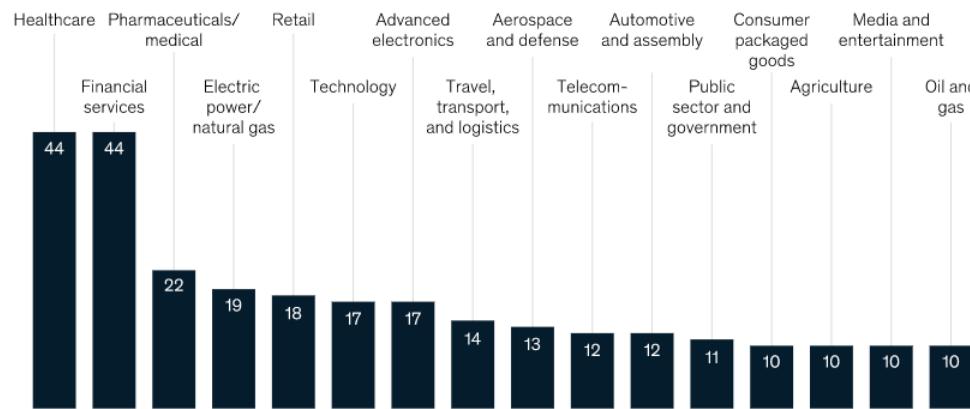
Boomers are more likely to say that they are environmentally conscious ... and are more likely to pay for sustainable options.



Base: 5,102 US online adults (18-plus years old). Source: Forrester Analytics Consumer Technographics® North American Technology, Media, And Telecom Benchmark Recontact 1 Survey, 2019 (US)

## Consumers view healthcare and financial-services businesses as the most trustworthy.

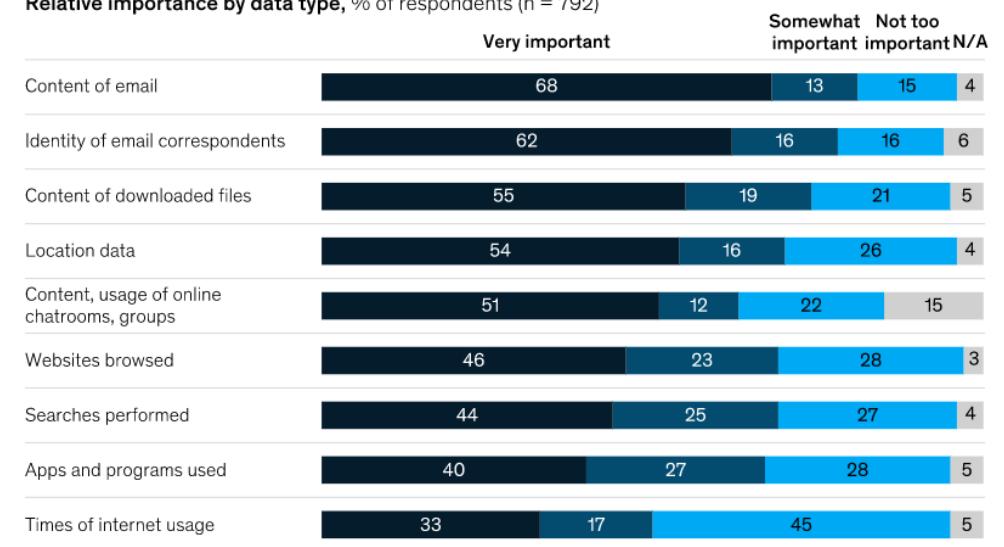
Respondents choosing a particular industry as most trusted in protecting of privacy and data, % (n = 1,000)



Source: McKinsey Survey of North American Consumers on Data Privacy and Protection, 2019

## Consumer privacy and protection concerns vary by type of digital data.

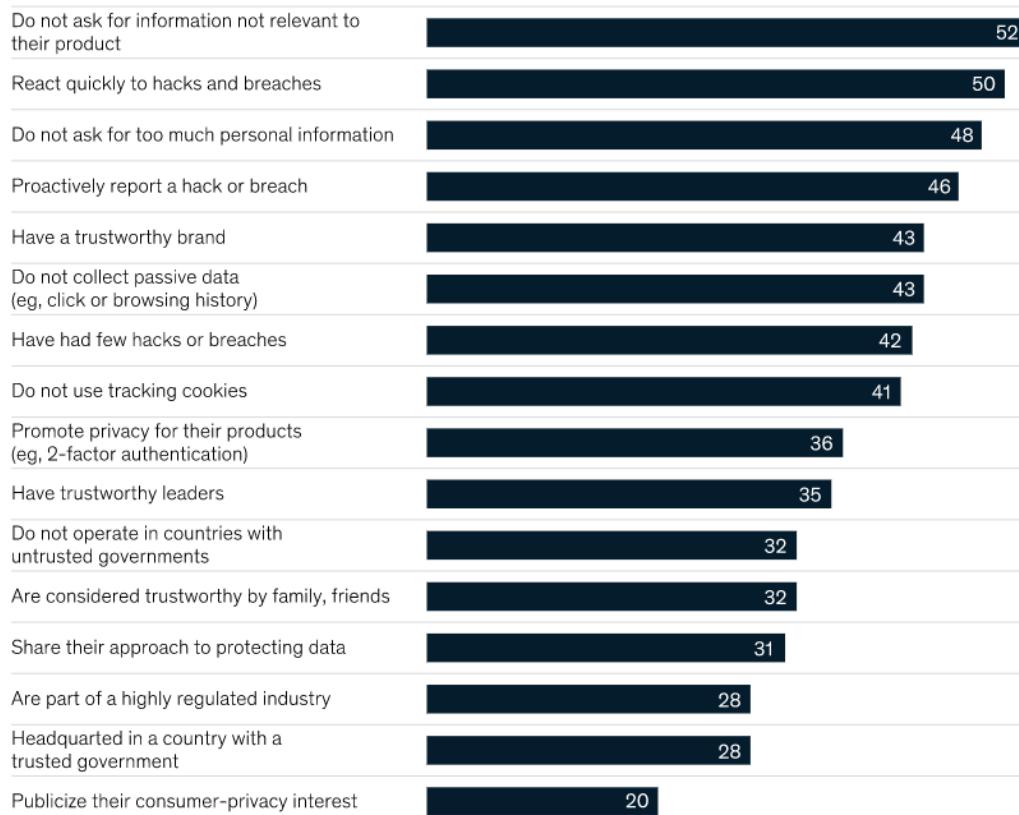
Relative importance by data type, % of respondents (n = 792)



Source: Internet & American Life Project, Pew Research Center

## Consumers trust companies that limit the use of personal data and respond quickly to hacks and breaches.

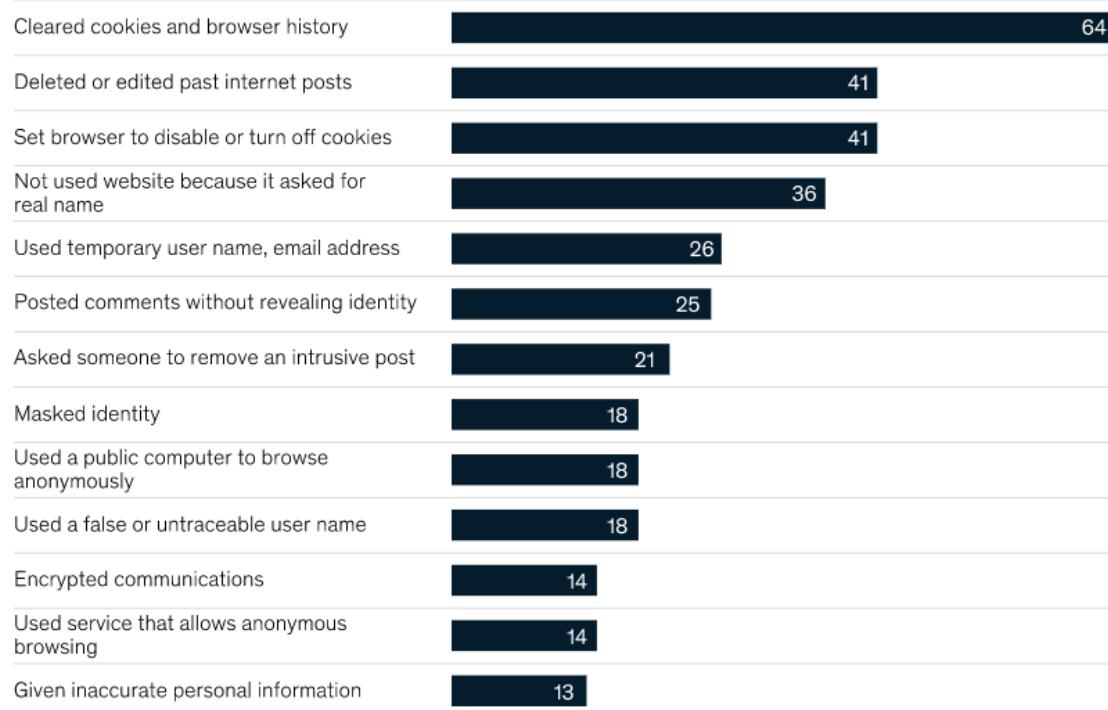
Respondent trust by practices, % (n = 1,000)



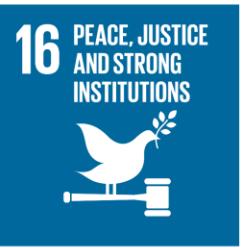
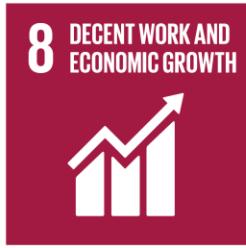
Source: McKinsey Survey of North American Consumers on Data Privacy and Protection, 2019

## Consumer concerns over data collection and privacy are mounting, but few take adequate protective precautions.

Respondents taking action, % (n = 792)



Source: Internet & American Life Project, Pew Research Center



# GLOBAL SUSTAINABLE GOALS

# REWARDS

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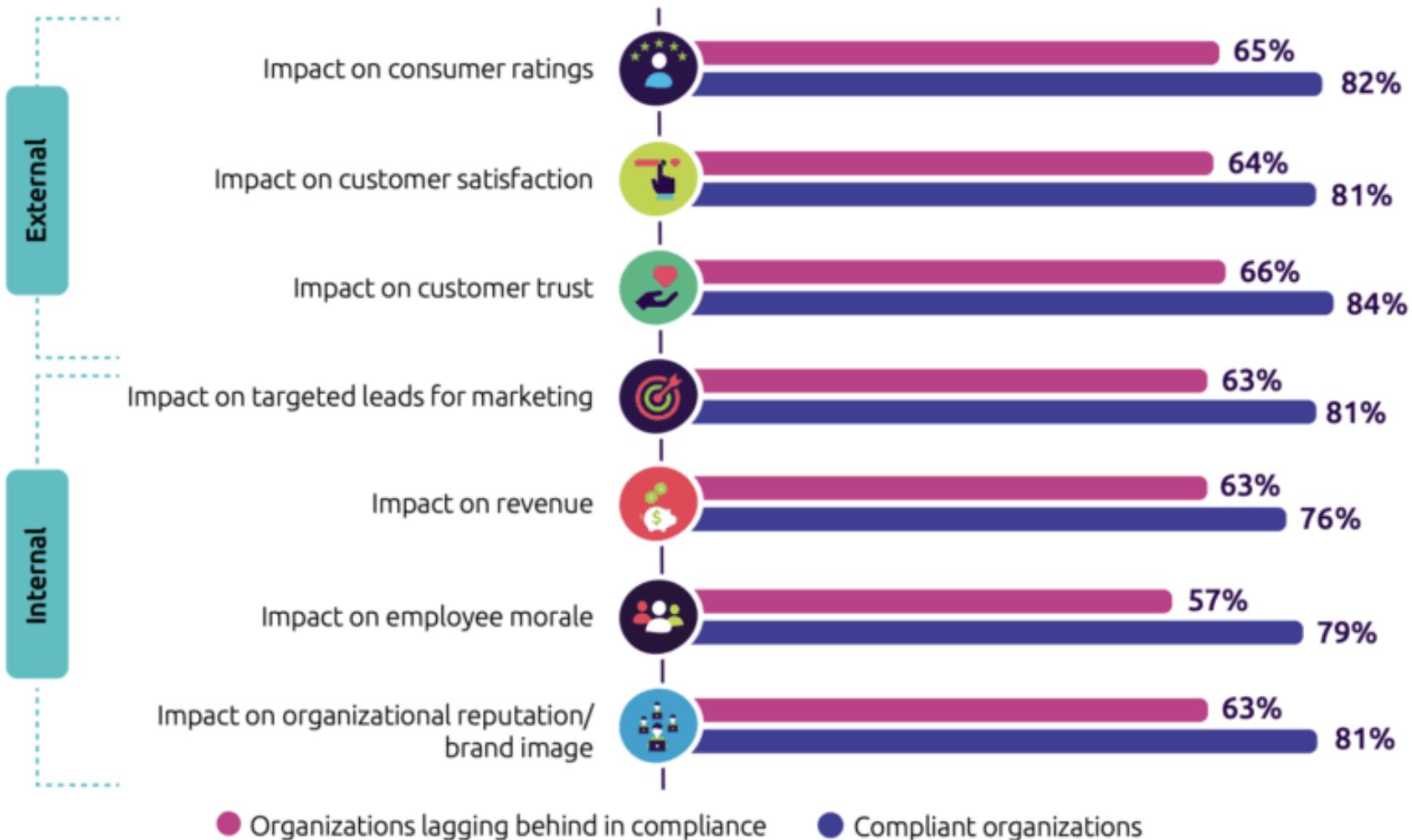


What do you  
think?

- Do you know the rewards of responsible AI?



## How has GDPR impacted your organization on the following dimensions?







GOOD BALANCE BETWEEN RISK AND REWARD

# Examples of awareness



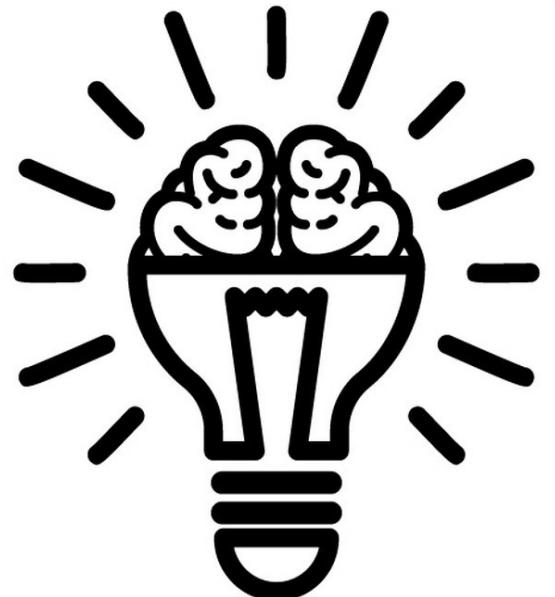
## **Citizen AI: Teaching machines to understand human values**

Machine learning and artificial intelligence will be the key enablers in a new era of digital experiences and value propositions, but the revolution needs a human touch. Keeping interactions between your AI and your clients fair and unbiased will be critical to the success of your business.



# Microsoft





# Activity 1 – Be critical

- By group
- Find a case where a company use new sustainable AI as a competitive advantage and focus on it.
- To prepare 3-5 slides with:
  - What is the company activity?
  - What is the strategy?
  - Why privacy management is a competitive advantage?
- To take 30 minutes to work with your group
- 5 min to present your slides



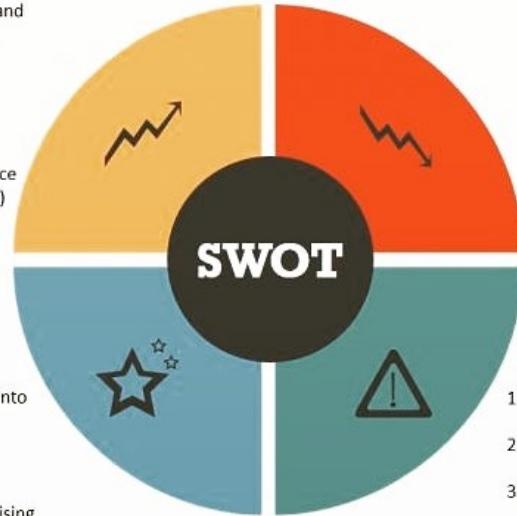
## USING AI FOR GOOD

IBM Watson AI Lab  
The Future of Good

# COMPETITION – CASES ANALYSIS

### Strengths

1. Globally recognized brand
2. Simplified approach
3. #1 search engine
4. #1 mobile operating system
5. Adwords & Adsense program
6. Diversified web presence (Picasa, G+, Music, etc.)



### Weaknesses

1. Weak social media presence
2. 96% of income from online advertising
3. Credibility of information
4. Google products like book search, finance, picnic, etc not known to all

### Opportunities

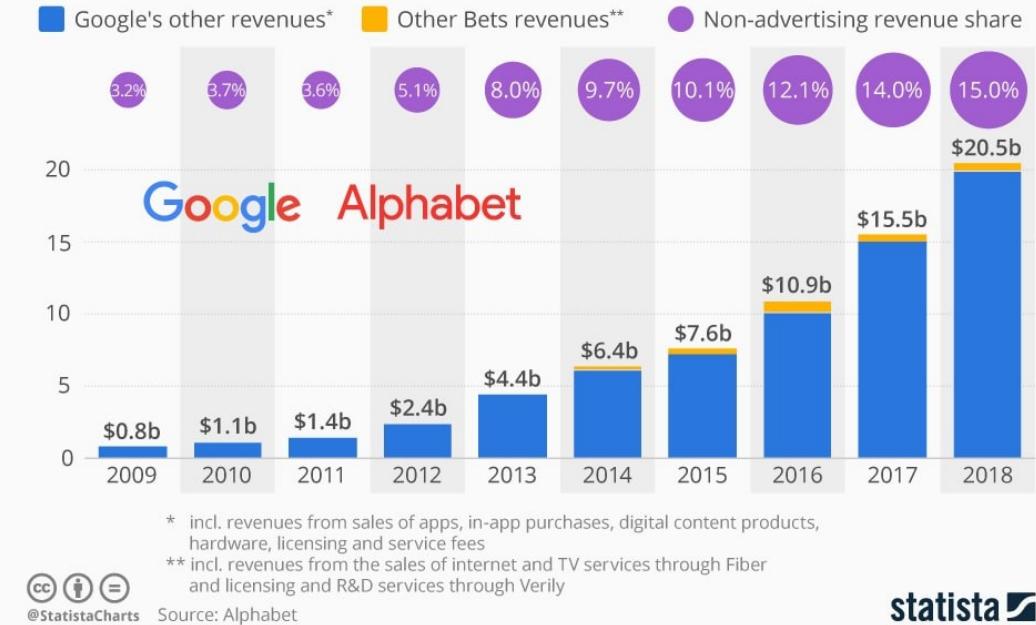
1. Increased penetration into Chinese market
2. Integration of Android capabilities
3. Strategic Acquisitions
4. Growing mobile advertising market
5. Worldwide Internet growth surge

### Threats

1. Competition from Facebook in social media
2. Competition from Bing in the search sector
3. Competition from Apple & Amazon in the tablet & phone sector
4. Legal trials

## Google Is Gradually Reducing Its Reliance on Advertising

Google/Alphabet's non-advertising revenue (in billion U.S. dollars and as a % of total revenue)



statista

# GOOGLE SWOT

# **Google loses €2.4bn antitrust fight in EU, wins data privacy case in UK**

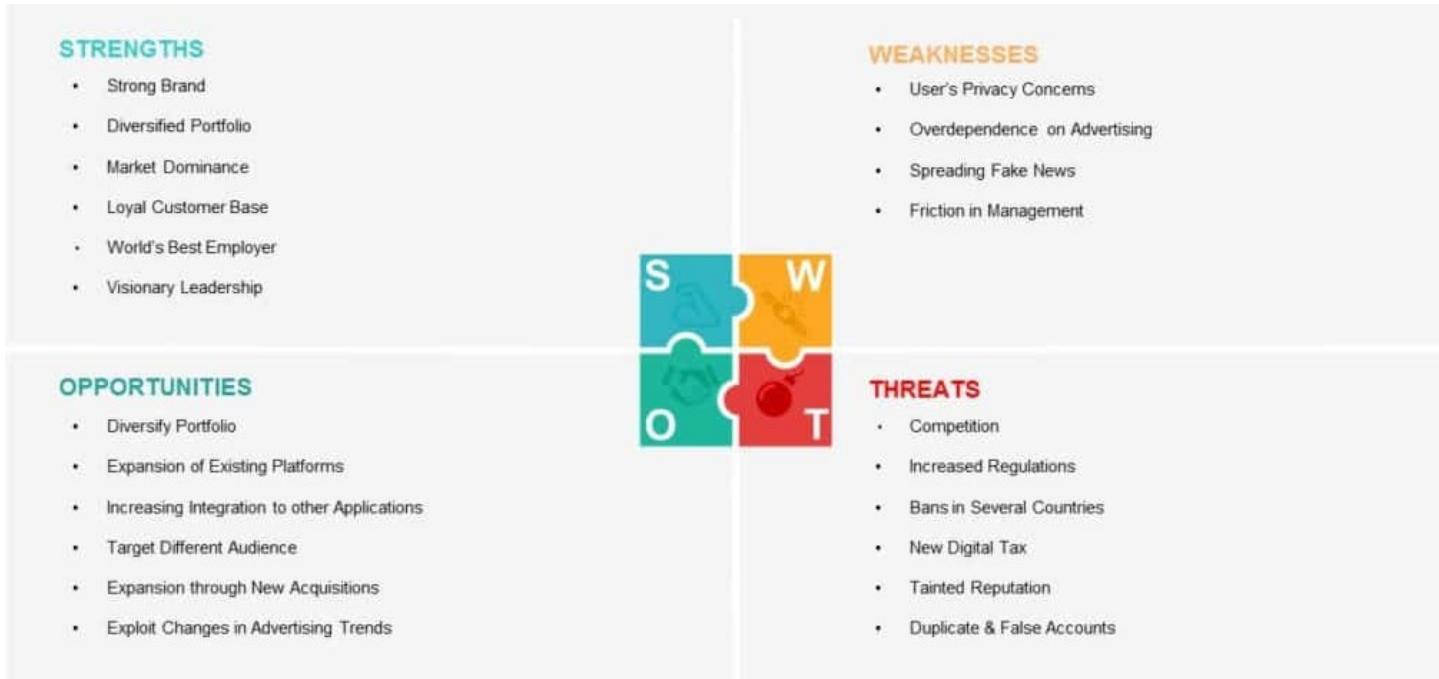
by Vish Gain

4 HOURS AGO  SAVE ARTICLE



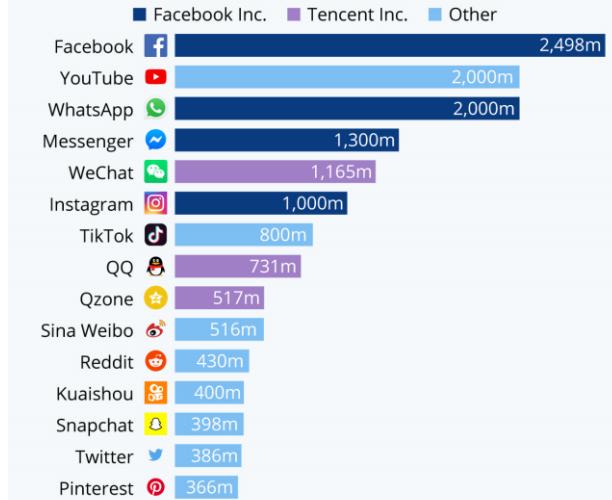
**The EU's General Court found Google had 'abused its dominant position' in anti-competition behaviour, marking a big win for the Commission.**

The EU's second-highest court has today (10 November) upheld a €2.42bn antitrust fine given to Google in 2017 by the European Commission following what it found was a breach of competition laws.



## Facebook Dominates the Social Media Landscape

Monthly active users of selected social networks and messaging services\*



\* April 2020 or latest available

Source: Company data via DataReportal Global Digital Statshot



statista

# FACEBOOK SWOT

## Apple's \$65 Billion Side Business

Trailing twelve months revenue for Apple's services segment



\* incl. revenue from digital content and services (e.g. App Store, Apple Music, iTunes Store), AppleCare, Apple Pay, licensing and other services

Source: Apple



statista

### STRENGTHS

- Most valuable brand
- Globally Iconic
- Top Technology
- Brand of choice
- Proficient Research
- Sustainability made Possible through Liam



### WEAKNESSES

- High Priced Products
- Limited advertisement & promotions
- Entering into area of non-competency
- Incompatibility with Other Software
- Allegations of Tracking
- Unfair business practices

### OPPORTUNITIES

- Consistent Customer Growth
- Qualified Professionals
- Expansive Distribution Network
- Lack of Green Technology
- Smart Wearable Technology

### THREATS

- Coronavirus Outbreak
- Supply Chain Disruption
- Apple Bullied By Counterfeits
- Increasing Competition
- Market Penetration
- China Tariffs

# APPLE SWOT



DATA PRIVACY NEWS · 3 MIN READ

## Facebook Enlists Google in Its Battle Against Apple's Privacy Protection Measures

SCOTT IKEDA · NOVEMBER 2, 2021

**Google more active against Apple privacy protection measures than previously known**

Since Apple announced its new anti-ad-tracking privacy protection measures last year, Facebook has been its number one opponent. While Google has put on a public appearance of being more neutral and detached on the issue, an update to an ongoing lawsuit has revealed that it has quietly been working behind the scenes with Facebook to circumvent these protections to continue tracking users of the Safari web browser in efforts that may date back to 2020.



*Image: © WESTOCK/Stock.adobe.com*

## **Facebook, Snapchat, Twitter and YouTube have all been impacted by the iOS privacy update rolled out in April.**

Changes to the privacy settings on Apple's iOS devices have reportedly cost Facebook, Snapchat, Twitter and YouTube an estimated \$9.85bn in revenue since being rolled out earlier this year.

The changes, which allow users to [prevent apps from collecting their data](#) on iPhones and other iOS devices, has [caused a rift](#) between Facebook and Apple since it was rolled out.

# APPLE

## **Apple is turning privacy into a business advantage, not just a marketing slogan**

PUBLISHED MON, JUN 7 2021-6:52 PM EDT | UPDATED TUE, JUN 8 2021-12:30 AM EDT

Kif Leswing  
@KIFLESWING

SHARE [f](#) [t](#) [in](#) [m](#)

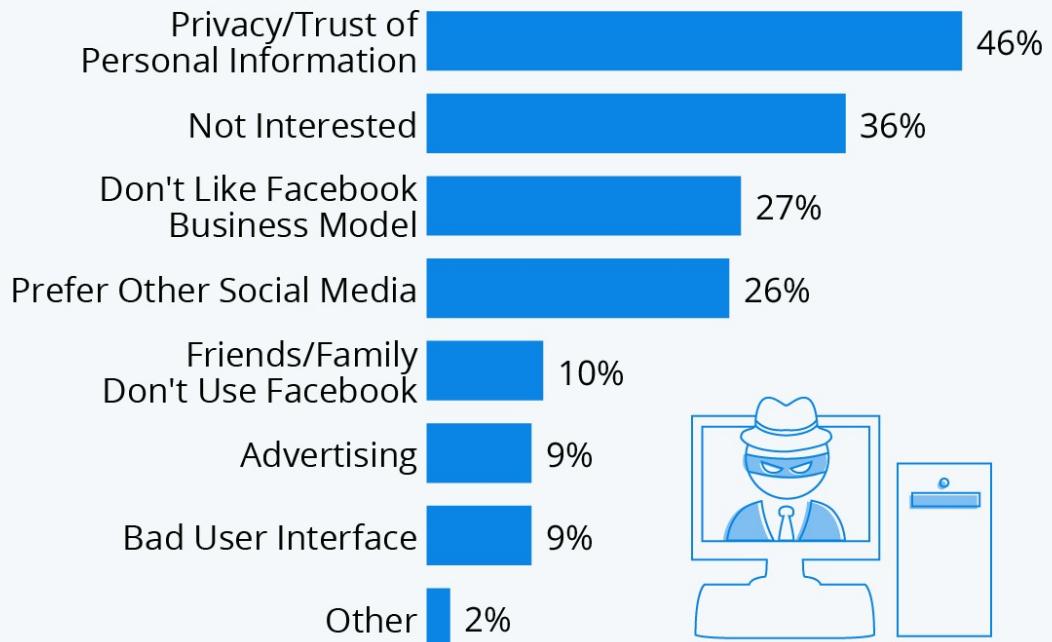
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### KEY POINTS

- Monday's WWDC announcements showed that Apple's privacy strategy is now part of its products: Privacy was mentioned as part of nearly every new feature, and got stage time of its own.
- New features include ways to stop email tracking, burner emails, and a VPN competitor that obscures IP addresses.
- Apple is also using its strength handling user data to add features that use sensitive data to apps like Wallet and Health.

# Privacy Concerns Fuel Facebook Exodus

Top reasons for why people aren't using Facebook



Survey conducted in December 2019 with a sample size of 1,123 Americans  
Source: The Verge

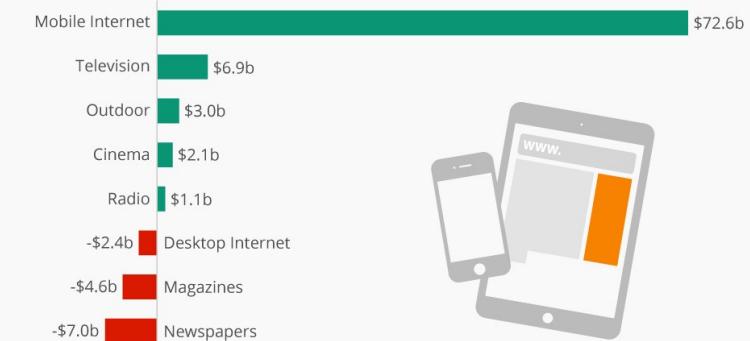


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# COMPETITIVE DIFFERENCE

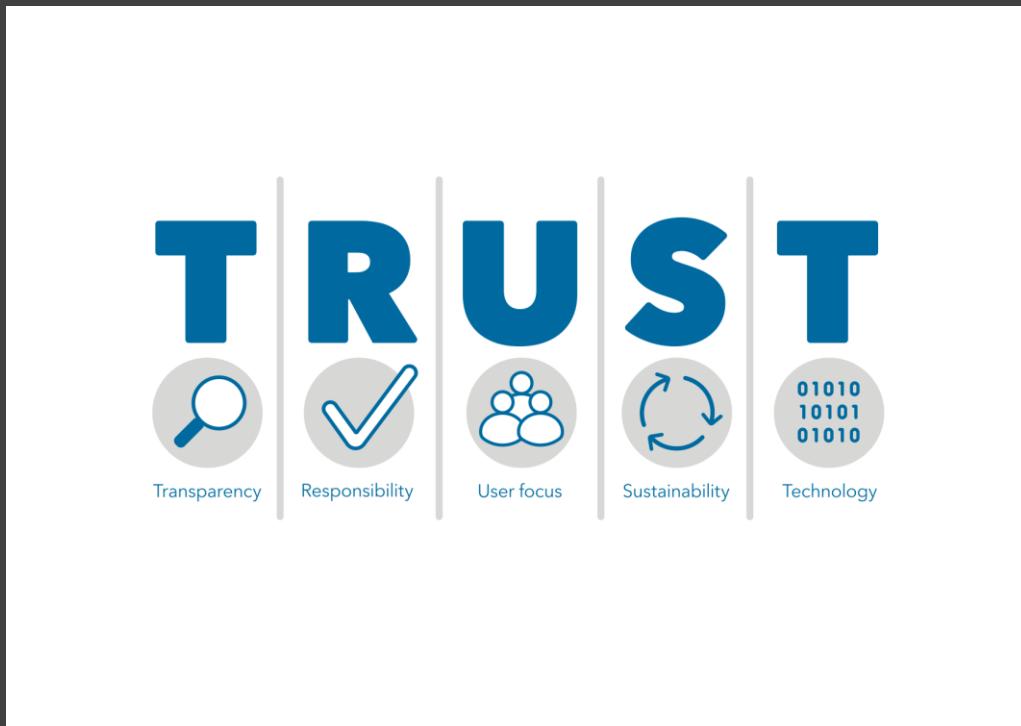
## Money Follows Eyeballs – Mobile Ad Boom Continues

Estimated change in annual worldwide advertising spending between 2017 and 2020



CC BY SA  
@StatistaCharts Source: Zenith

statista



# LARGE COMPANIES: PRIVACY & ETHIC FOR RETAINING

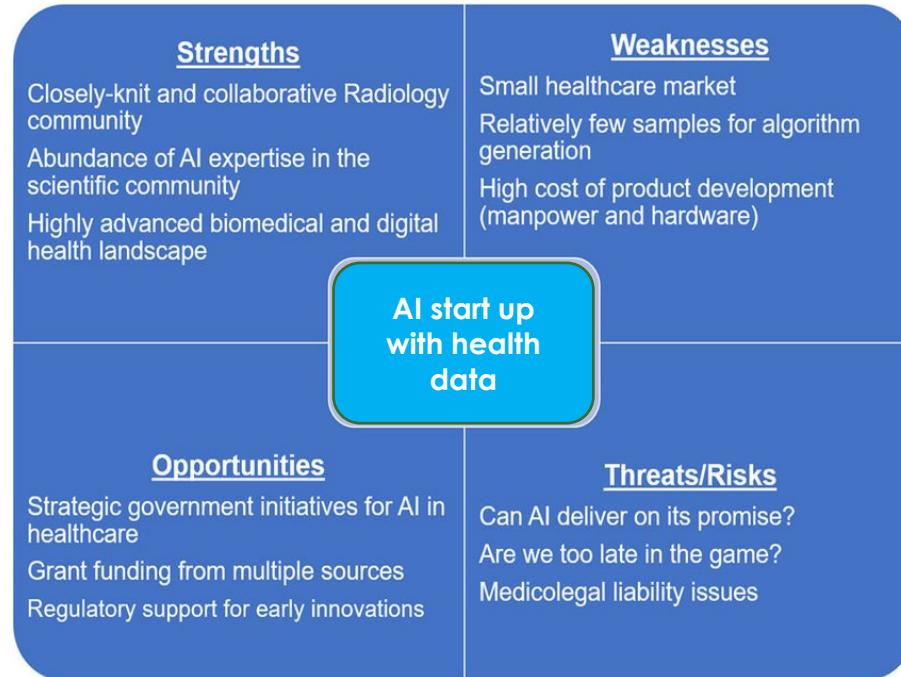
## How to Conduct a SWOT Analysis for Your Small Business



FOCUS ON SME AND START-UP

<b>Strengths</b>	<b>Weaknesses</b>
<ul style="list-style-type: none"> <li>- Agile, flexible</li> <li>- Innovative solution</li> <li>- Technologies</li> </ul>	<ul style="list-style-type: none"> <li>- Hard penetration / new method</li> <li>- Limited resources</li> <li>- Funding</li> </ul>
<b>Opportunities</b>	<b>Threats</b>
<ul style="list-style-type: none"> <li>- Few competitors</li> </ul>	<ul style="list-style-type: none"> <li>- AI learning and control</li> <li>- Changing customer habits / methods</li> </ul>

**FOCUS ON SME AND START-UP**



# FOCUS ON SME AND START-UP



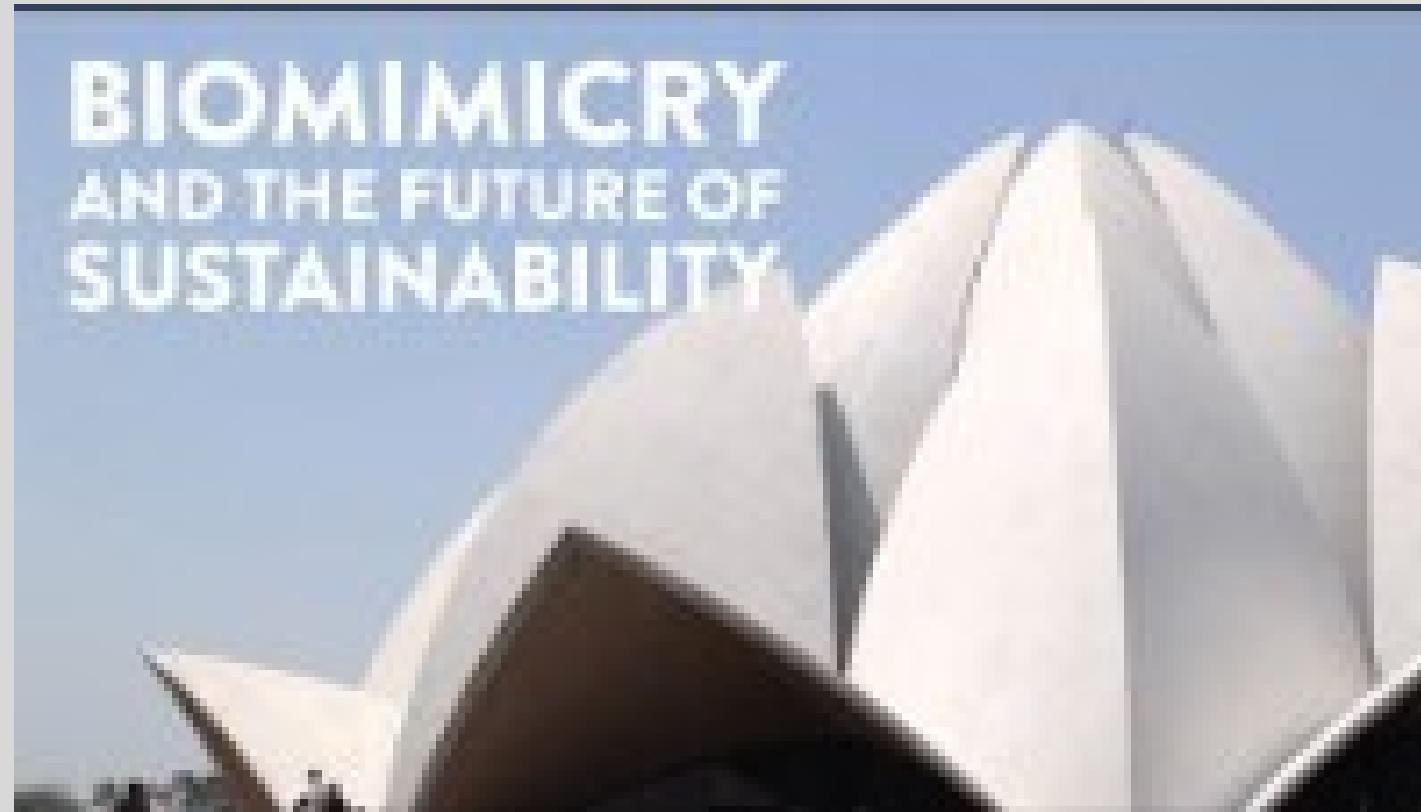
# SMALL COMPANIES: PRIVACY & ETHIC FOR FUNDING AND DEVELOPING

# AI AND BIOMIMETICS

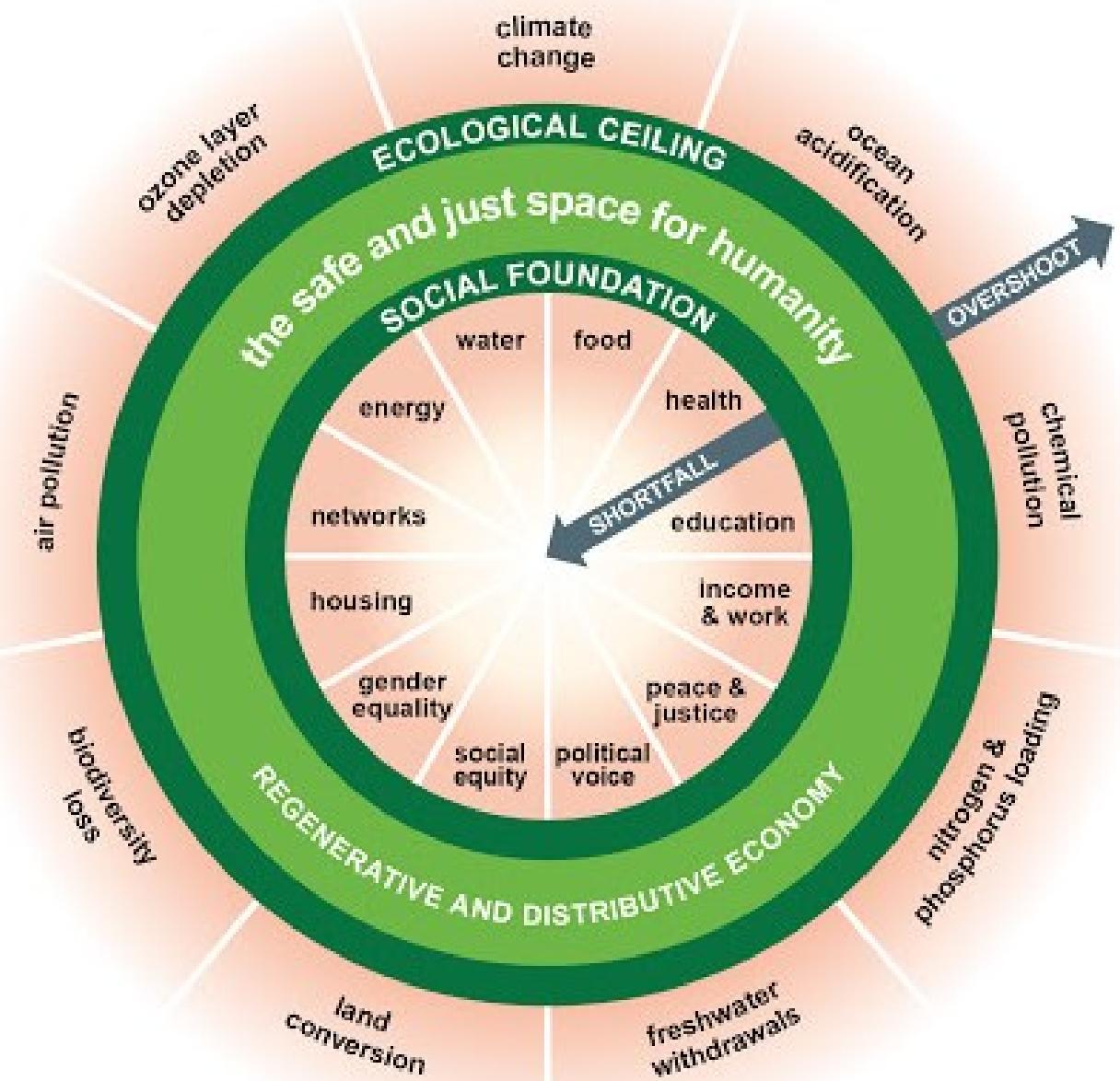
# EUROPEAN GREEN DEAL



# What is biomimetic?



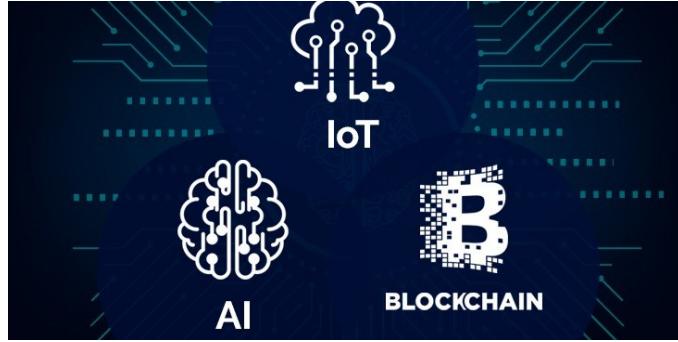
# DONUTS APPROACH



ETHICAL BY  
DESIGN



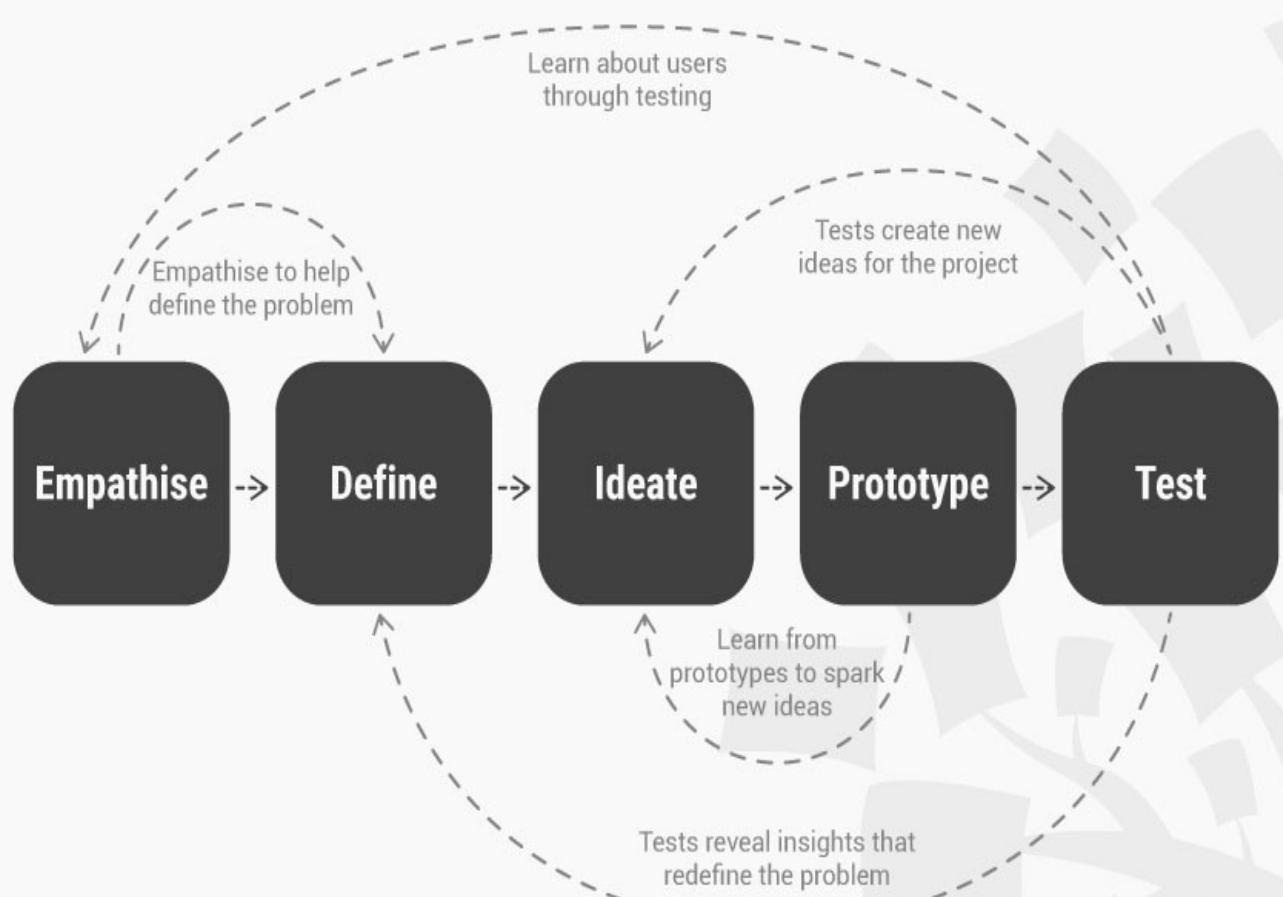
multiple consumers trust reviews study information features provide likes online media social media marketing advertising value shows even since identity looked what seems solve Factor User-generated including today's people roles just results actions pieces general following established searching Facebook services Factor service people roles much paths inspiring respond Facebook services

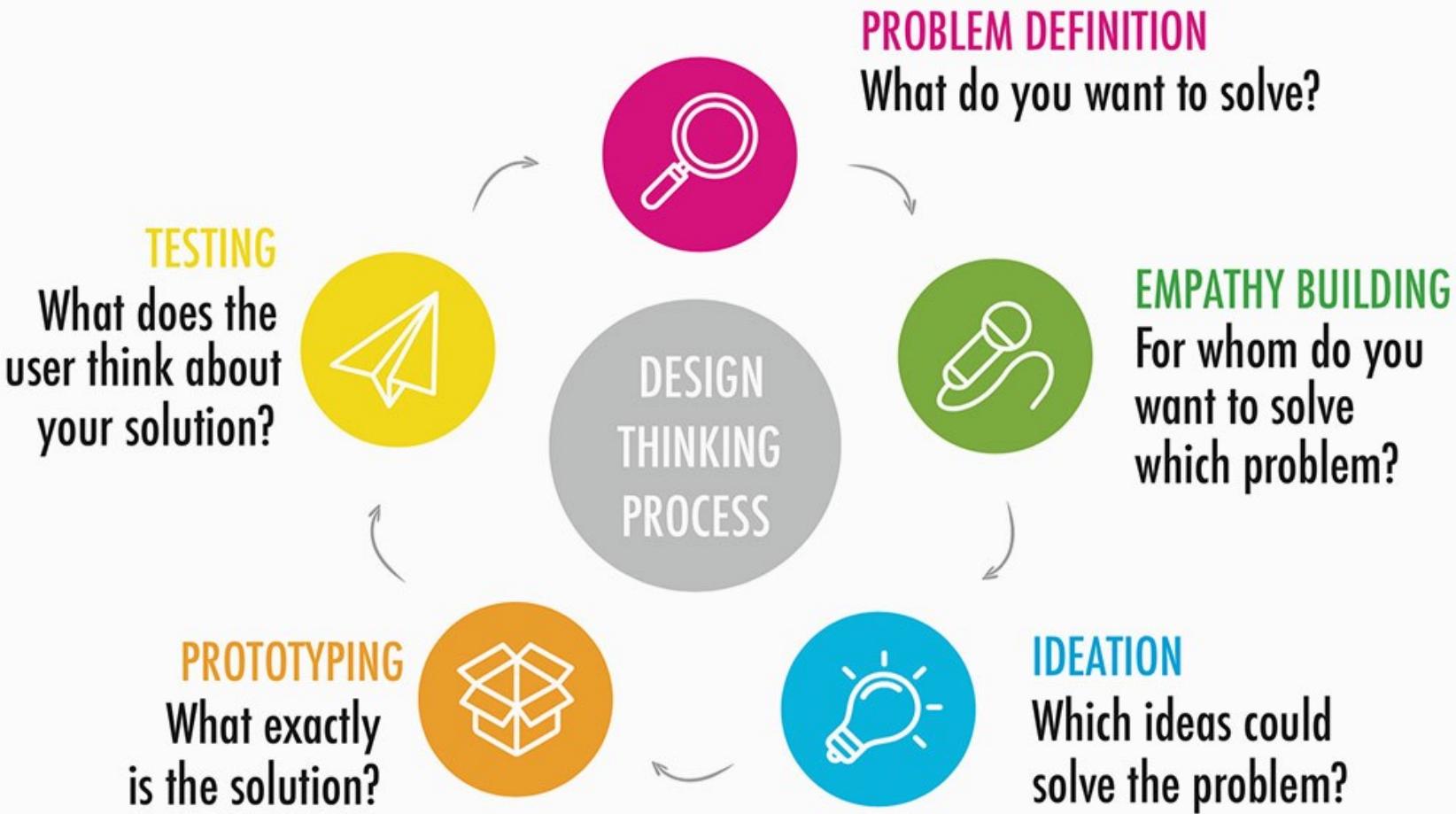


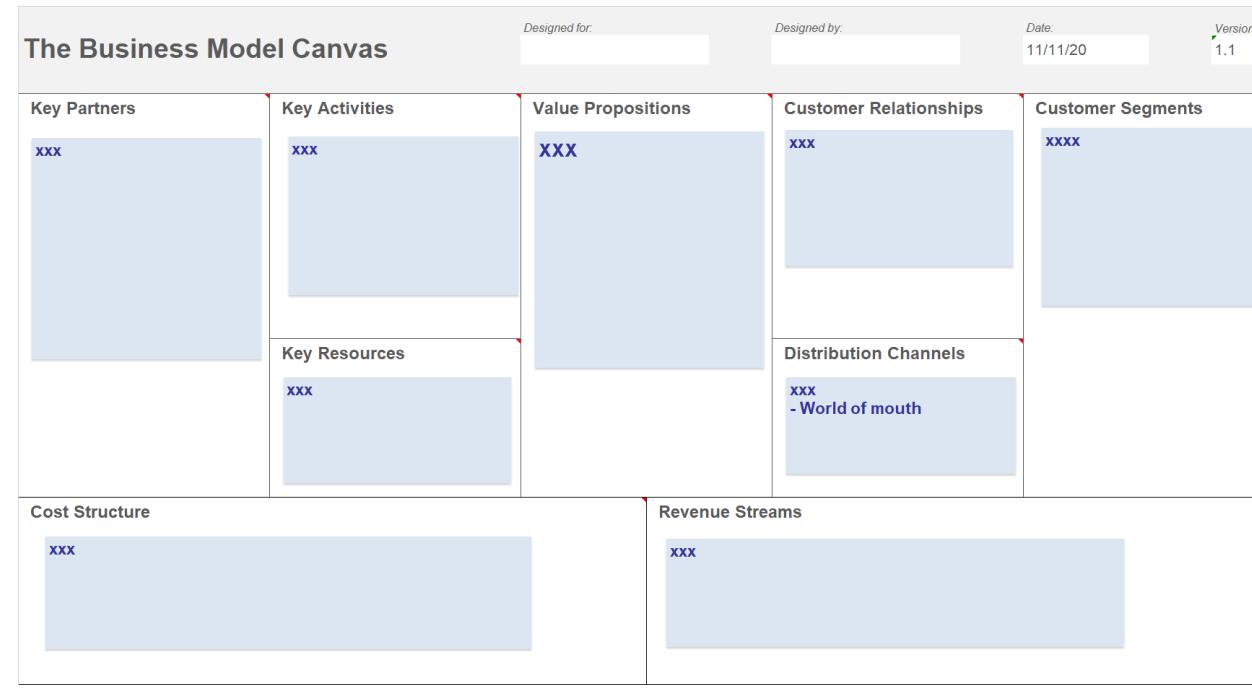
# NEW EQUATION, NEW PATTERN!



# DESIGN THINKING: A NON-LINEAR PROCESS







BUSINESS MODEL

## Persona 1



### Bio

Brock is a CTO of a FinTech company who invests in stocks, bonds, mutual funds and properties. He heard about Cryptocurrency but feel unsure about it because he thinks it's too risky and not backed by any government. He interested to learn more and internet is the only sources of info for him.

He is interested to learn about different types of Cryptocurrencies and the background, including the price chart to monitor the trends but not sure where to go for a safe and secure environment to learn, store and trade digital currency.

**Brock Cheng**  
Age: 50+  
Marital status: Married  
Children: One kid  
Undergraduate study:  
Computer Science  
**Occupation:** CTO  
**Location:** Singapore  
**Income:** \$200K

### Technology & Information Sources

- Android user
- Uses an iMac and pc at work and prefer to invest online due to big screen.
- Prefer app for on the go and small investment amount.
- First port of call is to Google things he wants to know.

### Goals / Needs

- FAQ that cater to rookies like him to walk him through the essentials of investing in Crypto
- Price chart and news update of buy and sell
- Good responsive design for desktop and app synchronization because he likes to use big screen for research and invest and use the app for on the go.

## Persona 2



### Bio

Mai Ning is a senior HR manager looking to diversify her financial portfolio, and ways to gain more passive income aside from conventional financial investments.

She is interested to learn about different types of cryptocurrencies and blockchain technology, and does her research online, as well as talk to friends to find out more.

Being open to using apps and technology to aid in her investments, she discovers Coinhako after learning about various cryptocurrency apps.

**Kwan Mai Ning**  
Age: 28  
Marital status: Engaged  
Children: None  
Undergraduate study:  
Business Comms  
**Occupation:** Senior HR Manager  
**Location:** Singapore  
**Income:** \$50K

### Pain points

- Put off by long wait time and the need for different levels of verification.
- Does not have enough disposable income to confidently invest in cryptocurrency

### Technology & Information Sources

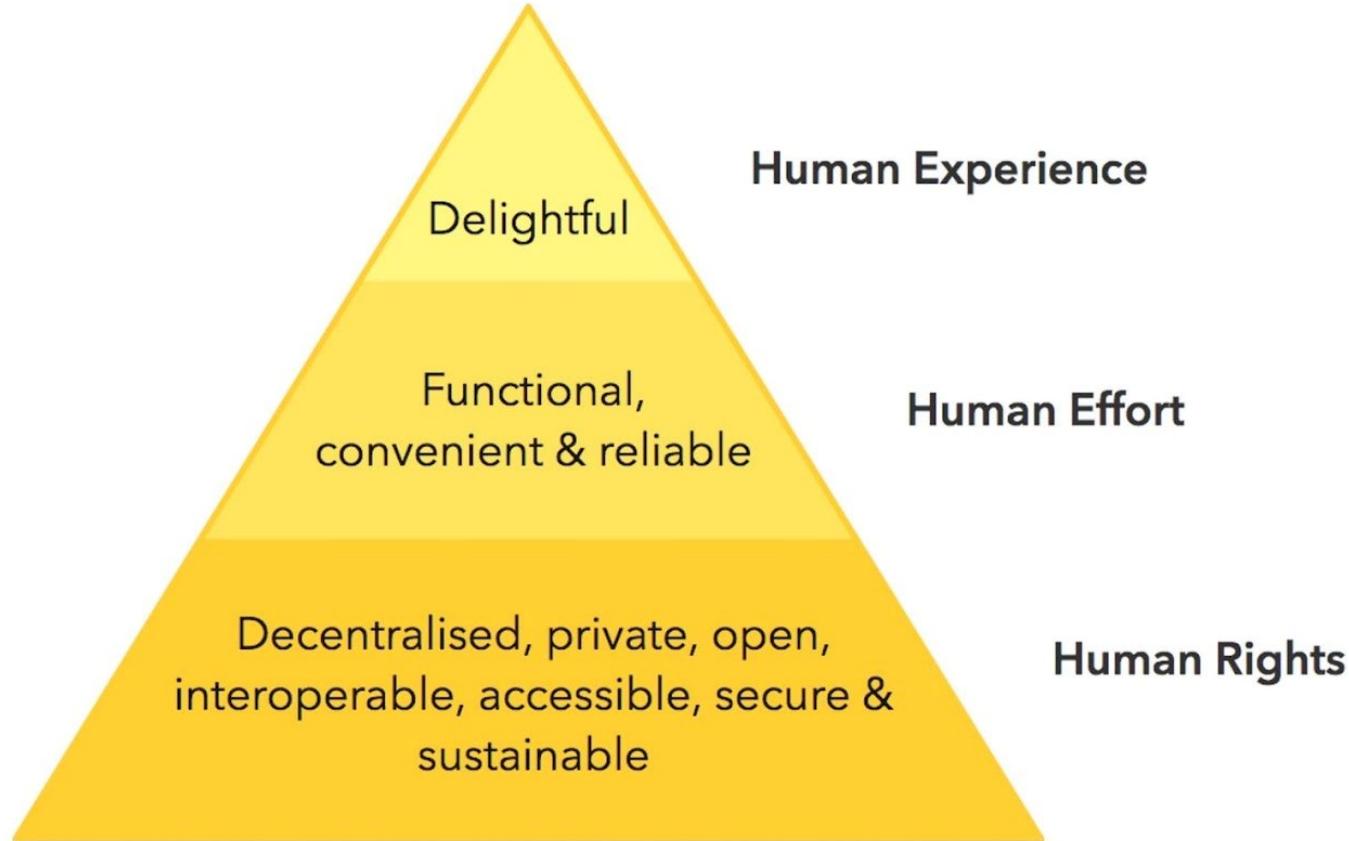
- iOS user
- Uses technology to assist her in finding out information.
- Smartphone her primary device

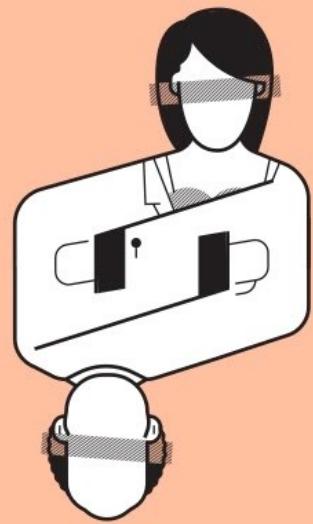
### Goals / Needs

- Wants an easy and fast way of getting into cryptocurrency
- Looking to make money in a short period of time

# PERSONAS

# Respect





THE  
**FORGOTTEN**

THE  
**FORGOTTEN**

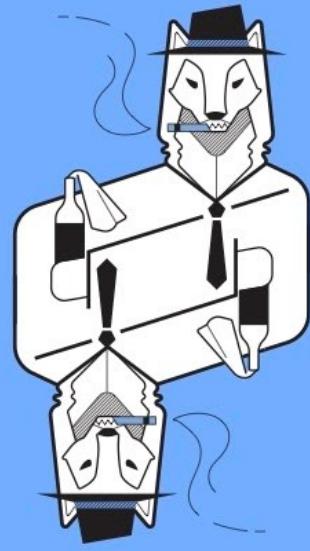


**When you picture your user base, who is excluded? If they used your product, what would their experience be like?**

Whose perspective is missing from product development?

Pretend the opposite of your assumptions about your core user are true—how does that change your product?





THE  
**BIG BAD WOLF**

THE  
**BIG BAD WOLF**

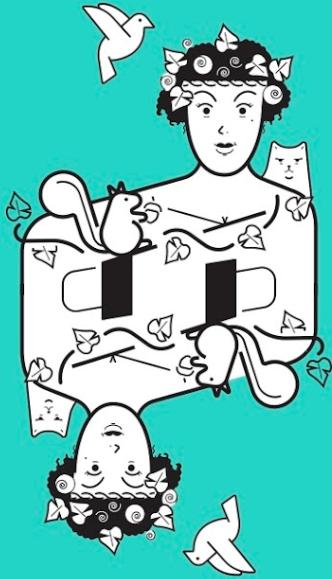
◆  
**What could a  
"bad actor" do with  
your product?**

What would predatory and  
exploitative behavior look like  
with your product?

What product features are most  
vulnerable to manipulation?

Who could be targeted with  
your product?





MOTHER NATURE

## MOTHER NATURE



**If the environment was  
your client, how would  
your product change?**

What feedback would  
the environment give about  
your product?

What is the most  
unsustainable behavior your  
product encourages?





THE  
**SERVICE DOG**

THE  
**SERVICE DOG**

If your product was entirely dedicated to empowering the lives of an underserved population, what kind of impact could you make?

Who could your product most directly benefit outside of your targeted users?

How would your product change to better serve them?





## THE SMASH HIT

## THE SMASH HIT

◆  
**What happens when  
100 million people use  
your product?**

What would mass scale usage of  
your product reveal or cause?

How might a community change if 80%  
of residents used your product?

How could habits and norms change?



STARTUP ABC	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Net Revenues</b>	0	0	0	0	0
<b>Sales &amp; Marketing Drivers</b>					
Promotional Events					
Commissions % of Revenue	0%	-	-	-	-
Travel Expenses	-	-	-	-	-
Other S&M expenses	-	-	-	-	-
S&M Personnel Expenses	-	-	-	-	-
All other expenses % of Revenue	0%	-	-	-	-
<b>Total Sales and Marketing</b>	-	-	-	-	-
% of Revenue	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

# Financial view

STARTUP ABC	Year 1			Year 2			Year 3			Year 4			Year 5		
<b>Net Revenues</b>	-			-			-			-			-		
<b>Sales &amp; Marketing</b>	Salary	FTEs	Total Salary	Salary	FTEs	Total Salary	Salary	FTEs	Total Salary	Salary	FTEs	Total Salary	Salary	FTEs	Total Salary
Sales Manager	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-
Marketing Manager	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-
Customer service	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-
Tech support	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-
(other...)	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-
(other...)	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-
(other...)	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-
<b>Total</b>	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-	-	0,0	-
<b>Cost of Employee Benefits</b>	25%			25%			25%			25%			25%		
Percent (%)	-			-			-			-			-		
<b>Total benefit costs</b>	#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!		
<b>Total S &amp; M Compensation</b>	% of Revenue			#DIV/0!			#DIV/0!			#DIV/0!			#DIV/0!		

S



# Pitch Deck Teardown

PITCH

# Intra- preneurship



Hierarchy



Change management



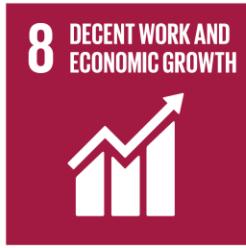
Supporters / Opponents



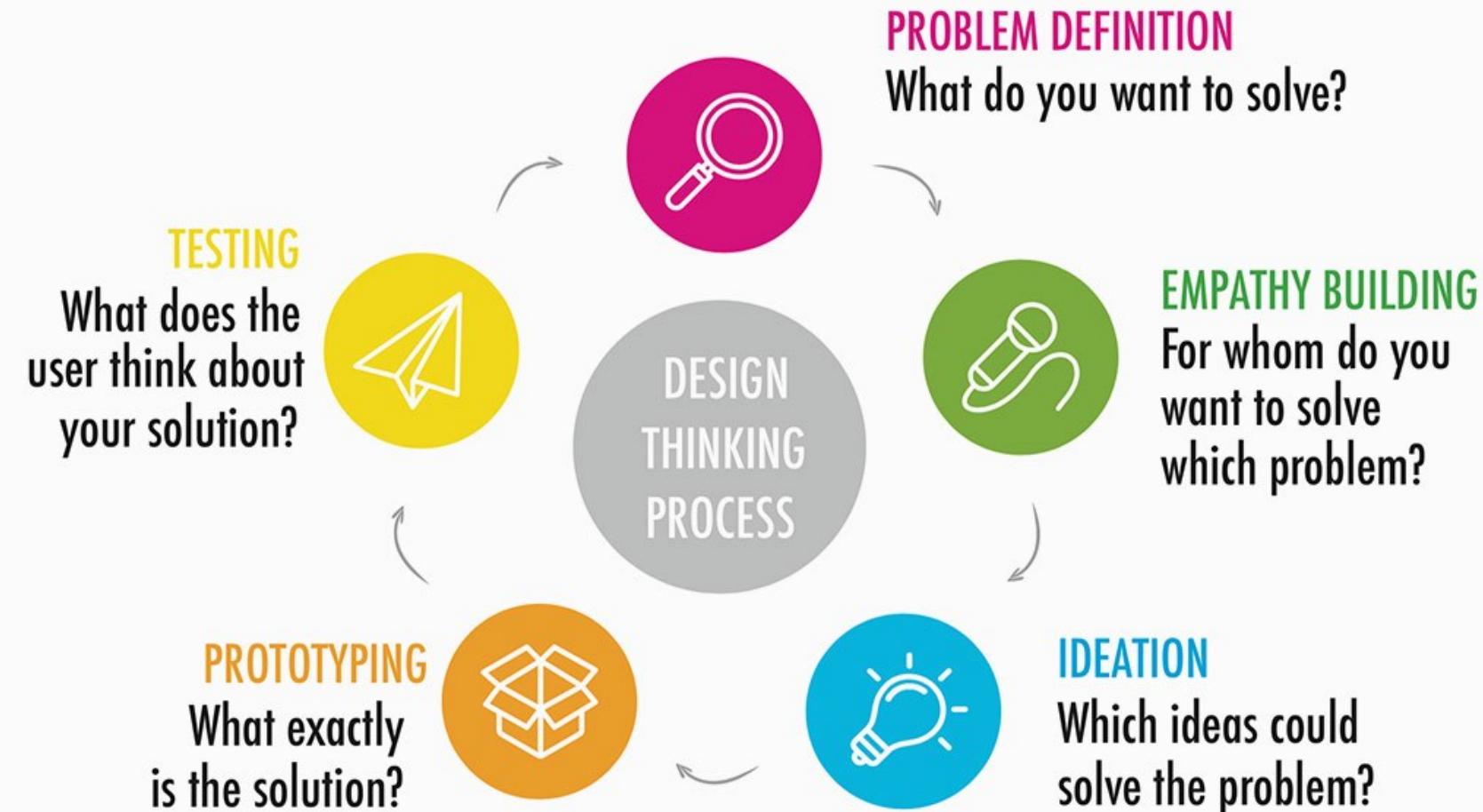
Understand well your environment  
and to be sure to have the good  
sponsor to success.

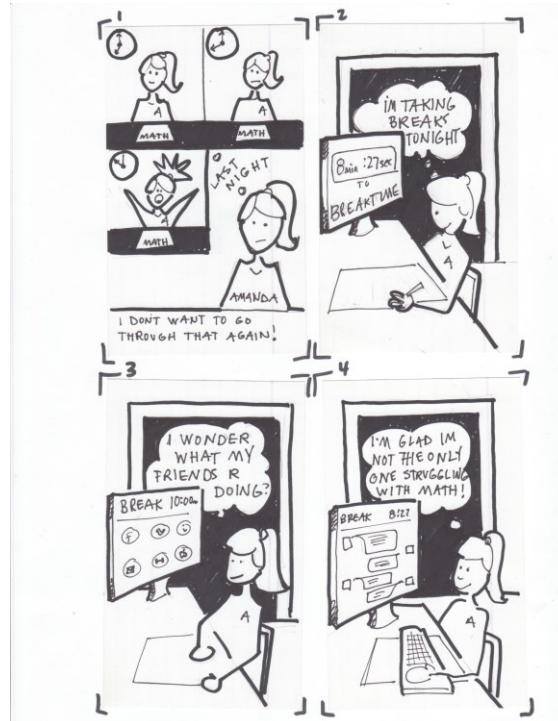
# Activity 2 - Simulation

- From idea to POC
- New group composition
- Each group has a budget of 200k€
- Follow the design thinking method
- Find your idea
- Explain and design your idea
- Convince investor
- 10 min by presentation

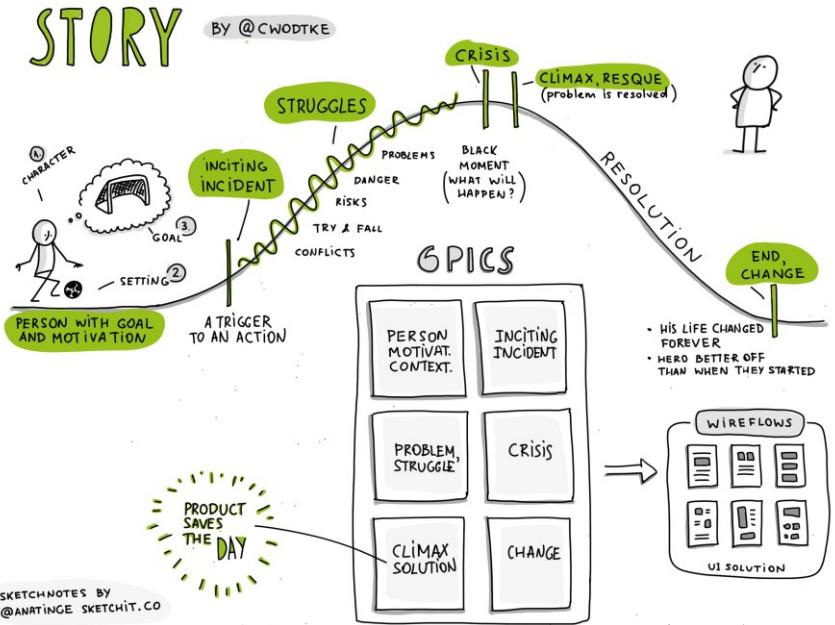


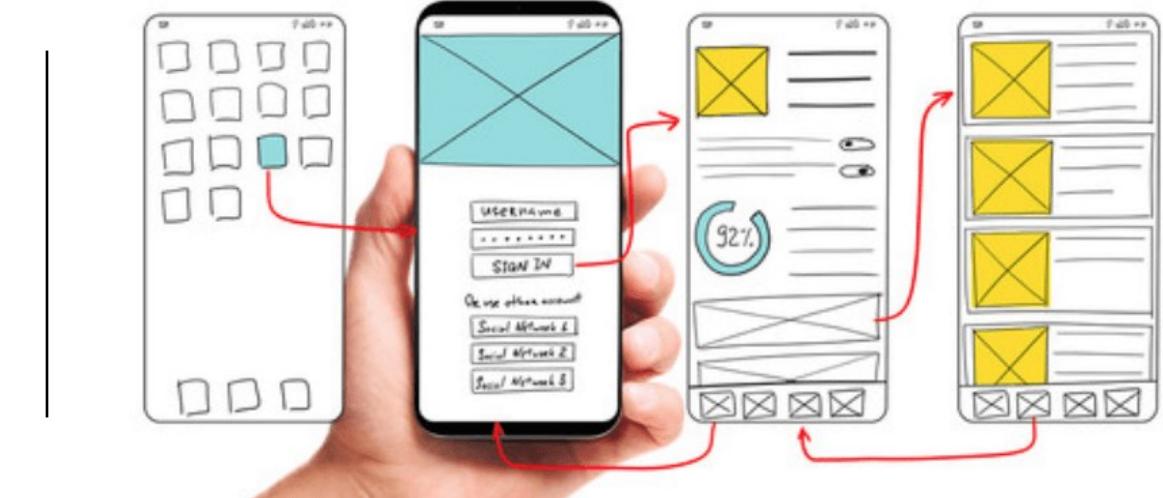
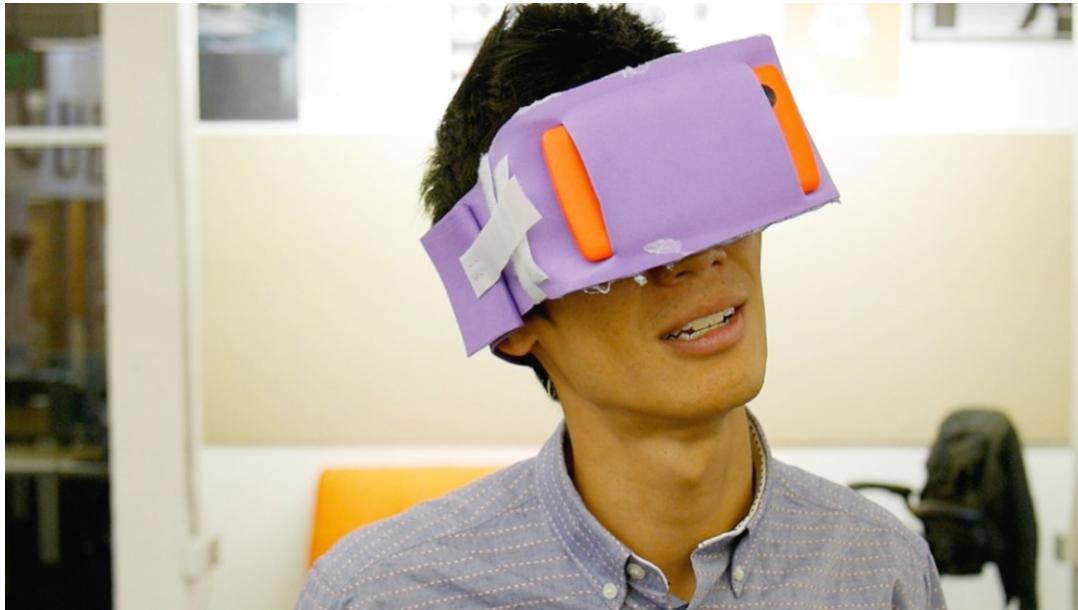
# GLOBAL SUSTAINABLE GOALS





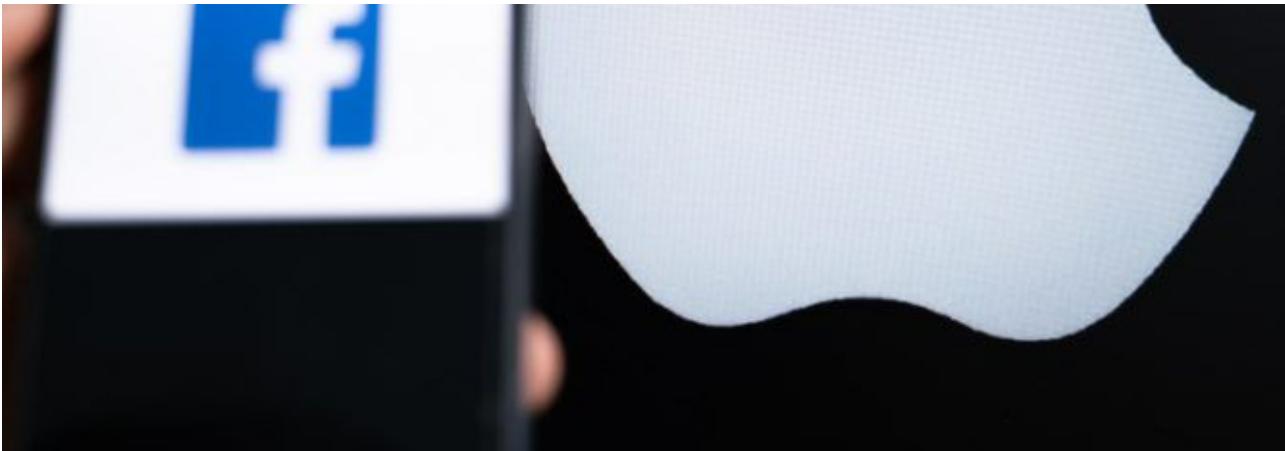
# STORY TELLING





# PROTOTYPE

# LAST ASSIGNMENT EXPLANATION



*Image: © WESTOCK/Stock.adobe.com*

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# APPLE

## **Apple is turning privacy into a business advantage, not just a marketing slogan**

PUBLISHED MON, JUN 7 2021-6:52 PM EDT | UPDATED TUE, JUN 8 2021-12:30 AM EDT

Kif Leswing  
@KIFLESWING

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### KEY POINTS

- Monday's WWDC announcements showed that Apple's privacy strategy is now part of its products: Privacy was mentioned as part of nearly every new feature, and got stage time of its own.
- New features include ways to stop email tracking, burner emails, and a VPN competitor that obscures IP addresses.
- Apple is also using its strength handling user data to add features that use sensitive data to apps like Wallet and Health.

## **Criteria**

**1. Statement of the issue faced by the manager (10%)**

**2. Causes of the issue (VERY IMPORTANT to make clear links with relevant course material) (25%)**

**3. Alternative solutions to the issue (15%)**

**4. Decision criteria and evaluation of each alternative solution (25%)**

**5. Implementation of chosen solution (25%)**

- The examination will consist of a case study to read and to analyze following the “Learning with cases” method presented and used during this course.
- The analysis should not exceed 2 double-spaced pages in length.
- The rubric on the next page will be used by the professor to grade each student’s final exam, which should be organized according to each of the five elements of the rubric.

# Q&A



# THANK YOU!





# Course experience?

- What did you think of the course?