

Schneider Electric and Crédit Agricole Egypt Foundation for Development Inaugurate Community Development Projects in Menoufia Villages

By : Bakinam Khaled - Mohamed ElKholby

Schneider Electric and Crédit Agricole Egypt Foundation have jointly announced the inauguration of community development projects in the villages of Shubra Qubala and Mit El Qasri in Menoufia Governorate, as per the MoU signed between the two parties. The partnership between Schneider Electric and Crédit Agricole Egypt Foundation aims at developing the Water, Energy, and Food Nexus in these villages by installing greenhouses, fishponds, chicken incubators, irrigation pumps, and a compost unit for recycling agricultural waste all powered by solar energy. These projects meet the commitments of both entities to achieve sustainable Development Goals, and are in line with Egypt's Vision 2030 to achieve environmental sustainability, improve the life quality and living standards of Egyptian citizens, and empower women.

The inauguration ceremony was attended by Mr. Mohamed Moussa, Deputy Governor of Menoufia and Major General Emad Youssef, General Secretary of the Governorate on behalf of Major General Ibrahim Abu Limon, Governor of Menoufia; Mr. Pascal Furth, the Economic Attaché at the Embassy of France in Egypt; Sébastien Riez, Cluster President

of Schneider Electric Northeast Africa & Levant; Jean-Pierre Trinelle, Chairman of Crédit Agricole Egypt Foundation for Development and Managing Director, Crédit Agricole Egypt. The event was also attended by members of the Foundation Board of Trustees, Schneider Electric's team, Senior Officials from Menoufia Governorate, and representatives from the French Embassy.

Following the inauguration ceremony, the attendees visited all the projects including the greenhouses, fishpond, chicken incubators, and a compost unit for recycling agricultural waste, all powered by solar energy in Mit El Qasri village, in addition to a greenhouse fully operated by the women from the local community to ensure gender diversity and inclusion in these projects. Shubra Qubala projects featured three solar-powered irrigation pumps, which are utilized in irrigating and cultivating around 700 feddans and are expected to contribute to reducing the expenses resulting from using diesel fuel. These projects are projected to impact approximately 26,000 local communities' residents and 700 farmers, in addition to increasing crops' productivity, resulting in the cultivation of approximately 1,600 different plants, yielding a total crop output of 40 tons.



Moreover, the chicken incubators are expected to produce 12,000 hatched eggs per year and the fish pond is projected to generate an annual fish yield of 3,000 fish. The adoption of this technology will have a positive impact on the environment, reducing carbon dioxide emissions by approximately 68 tons/year and saving up to 70% of water consumption. Major General Ibrahim Abu Limon, Governor of Menoufia reiterated the commitment of the governorate to foster a strong partnership and closer coordination with the two entities and pump investments capitalizing on the unprecedented

support from political leadership for investors. This is achieved through measures that facilitate the issuance of licenses for all projects for committed investors, tax and financial benefits to promote production and support small and medium enterprises as a key pillar of the national economy.

The Governor of Menoufia praised the community development projects in Shubra Qubala and Mit El Qasri village, emphasizing his unwavering support for all measures and projects that contribute to advancing development, creating job opportunities, and elevating the economic status of local citizens. Sébastien Riez, Cluster President of Schneider Electric Northeast Africa & Levant, said: "Our involvement in community development projects began in 2019 when we initially signed the MoU with the Ministry of Social Solidarity to implement various initiatives in multiple villages. We are proud to continue this journey with the inauguration and operation of the community development projects in the villages of Shubra Qubala and Mit El Qasri in Menoufia governorate. These projects were successfully completed in a few months after signing the MoU with Crédit Agricole Egypt Foundation. This milestone reflects the essence of our culture

and commitment to achieving sustainability through partnerships and expanding the use of clean energy sources and technology. Our ultimate goal is to create a positive impact on local communities, and we eagerly look forward to further joint cooperation to impact and benefit a greater number of individuals." Jean-Pierre Trinelle, Chairman of Crédit Agricole Egypt Foundation for Development and Managing Director, Crédit Agricole Egypt said: "We have been pleased to provide the necessary funding in order to develop sustainable projects using clean technologies in both Qubala and Mit El Qasri in Menoufia governorate. We are thrilled to witness the full operation of those projects only six months after signing the Memorandum of Understanding with Schneider Electric. Those projects reflect the dynamic synergy with Schneider Electric, and the great potential for impactful change through collaborative effort. Those projects reflect our commitment towards creating a greener future and helping improve people's livelihoods in the local communities. We look forward to expanding our partnership to reach more villages in the future in alignment with Crédit Agricole Egypt's ambition to better serve the society."

The Egyptian start-up "Mira" has secured \$200,000 in investments from "Wingoo Investment and Technology"

By : Basel Khaled - Sarah Noureldene

"Mira" Cosmetics announced that it has secured investments of \$200,000 from "Wingoo Investment and Technology". This move comes after Mira successfully produced its first locally produced beauty product by the end of 2023, preparing now to unveil it. It aims to produce a range of cosmetic and skincare products throughout 2024.

The young entrepreneur Amira Dawood, CEO and founder of Mira Cosmetics and Skincare, observed the increasing demand among girls for imported cosmetics and skincare products at high prices with foreign currency. She came up with the idea of establishing and manufacturing high-quality Egyptian products at affordable prices, with the aim to promote local products. This would not only save customers time and effort, but address the challenges

posed by the current US dollar shortage with the related severe measures that pressure its exchange on e-commerce platforms.

Amira highlighted that her company successfully secured an investment of \$200,000. However, the focus of her company is not to attract investments at the moment; she rather aims to build a strong Egyptian brand and foster a loyal customer base by the end of this year. Only after achieving these goals does she plan to consider attracting investments to support the expansion and growth of her business. Amira anticipates a high demand for her products, especially among girls, reaching a customer base of 100,000 clients by the end of 2024.

Amira expressed that the competition is intense, as it goes



head-to-head with international products. Exceptional quality and affordable pricing, however, characterize her products that are proudly made in Egypt and available in the local market at all times. Additionally, her company prioritizes delivering excellent customer service. She also highlighted that the company's current focus is on producing fresh merchandise tailored to the domestic market. Moreover, the company's dedicated team is committed to comprehending the demands of their target audience, and delivering products that meet their needs with top-notch materials and competitive pricing. Such products will be accessible through their website, and they are also making arrangements to establish retail outlets, ensuring

that customers have the option to purchase or try their products before making a final decision. Concerning the significant obstacles that might face the company in the domestic market, she emphasized that there are presently no challenges encountered. The company is rather dedicated to producing top-notch goods and fostering a strong bond of trust with its customers. Ahmed Al-Shehabi, the CEO of "Wingoo" for Investments and Technology, expressed his confidence in the quality of Egyptian products with their potential to compete against other global products. This belief has driven his investment in "Mira" Cosmetics and Skincare. He noted that "Mira" Cosmetics and Skincare is aiming to expand its presence and enter new markets within the next three years beyond Egypt, the UAE, and Saudi Arabia, in line with their strategic plans of expansion and growth.

Retail and Consumer Businesses Should Embrace an 'Ecosystem Approach' to Tap into a Potential \$1tn Revenue

By : Mostafa Ibrahim - Ameen Kardry

Oliver Wyman, a global management consulting firm and a business of Marsh McLennan (NYSE: MMC), has bolstered its practice focused on Retail & Consumer Goods (RCG) in the India, Middle East, and Africa region, combining Oliver Wyman's global expertise in transformation, development of retail solutions, and more with extensive local experience to provide strategic guidance to retail and consumer businesses aiming to transform and grow. Oliver Wyman experts note that the retail industry is building rapidly in the Middle East and North Africa (MENA), particularly across the GCC thanks to its growing young and affluent population and its high digital consumption rates. The sector is also being transformed by the blurring of boundaries between industries such as retail, entertainment, hospitality, food, banking, and payments. Oliver Wyman analysis shows

that consumers in the region are increasingly looking for an omni-channel and personalized experience, with 87% of GCC customers using a mix of online and offline for their shopping needs. Additionally, these consumers have higher expectations for tailored experiences compared to their global counterparts, with a difference of more than 30%.

According to Joe Abi Akl, Head of the India, Middle East, and Africa Retail and Consumer Goods practice at Oliver Wyman: "The parallel merging of offline, online, and omni-channels has led to the emergence of ecosystem platform players, and as such the retail sector is experiencing the rise of 'service clusters'. These clusters are expanding their offerings to cater for as many of the ever-evolving lifestyle needs and wants of customers as possible. The changing

customer and landscape mean there's potentially significant growth for companies – in fact, the ecosystem approach could deliver a revenue pool of USD1 trillion across the MENA region."

However, to attain consistent and sustainable growth in the industry, RCG organizations must also overcome challenges, Abi Akl notes. These include intense competition and the emergence of disruptive, digitally-driven business models, in addition to a complex regulatory environment at the regional level, and a lack of economic integration across MENA markets – all of which makes it essential for organizations to develop the right strategy for growth. Industry veteran Abi Akl, who joined Oliver Wyman in January, has a wealth of experience in management consulting, corporate development,

investment and portfolio management, incubation, digital and analytics capability building, customer value management, operational excellence, and business management. Abi Akl has helped shape the turnaround and growth strategy, digital transformation, and development of leading consumer organizations. Formerly, he was chief corporate development officer at Majid Al Futtaim and managing director of the digital arm of the group, where he played a key role in the transformation of the business and the development of its digital capabilities. Read more about Joe here. "It is a dynamic time in the region, and those who embrace bold change will undoubtedly reap the rewards. At Oliver Wyman we are committed to empowering our clients so that they achieve groundbreaking results, and we are thrilled to strengthen our strategic advisory services to retail and consumer clients across India, the Middle East, and Africa."

(SIDC) to Consolidate Enterprise Resource Planning Under Unified Private Cloud SAP Solution

By : Wael Elhosany - Mohamed Elattar

Saudi Industrial Development Company (SIDC), a joint stock company with investments across multiple industries including industrial fibers, furniture mattresses, ceramic sanitary wares products, storage and logistics, has signed an agreement with global technology company SAP SE (NYSE: SAP) to accelerate its transition to cloud computing and consolidate all of its operations under a single unified enterprise resource planning (ERP) solution. With the deployment of the ERP solution, SAP S/4HANA private cloud, SIDC will benefit from a streamlined and integrated system, improving visibility and control over all of its operations to ensure consistently high standards and continued implementation of best practices across the diverse industries in which it operates in Saudi

Arabia and Egypt.

Eng. Bandar Alhomaideh, Vice Chairman of the Board of Directors and Managing Director of SIDC, said of the transformation, "The Saudi Industrial Development Company is committed to investing in and supporting businesses in the Kingdom of Saudi Arabia. It also strives to guarantee delivery to customers in various sectors of the best services and products in its category. The complexity of our operations and the extension of our activities across a wide range of sectors in the Kingdom of Saudi Arabia and the Arab Republic of Egypt required a flexible system for managing enterprise resources with capabilities to unify and integrate our business operations while maintaining our ability to adapt and undergo continuous development. SAP S/4HANA Private Cloud provides the ability to access and control processes, obtaining

instant information that enhances our informed decision-making process."

Prior to signing the agreement, SAP and SIDC collaborated closely to create a roadmap for comprehensive digital transformation, replacing complex and heavily customized silo systems with a unified ERP solution. The aim was to integrate business processes and give 360-degree visibility of all operations, backed by meaningful real-time data and analytics. The implementation will include the adoption of RISE with SAP to accelerate the move to the cloud and to ensure automatic software upgrades under a single agreement. As a result, SIDC will benefit from SAP's continued focus on embedding advanced technologies such as generative AI and sustainability analytics across its solutions. SIDC's subsidiaries will also enjoy automation

capabilities across business processes that create efficiencies and enable employees to focus on innovating in their core areas of business.

On the sidelines of the signing ceremony, Mohammed Alromaizan, Vice President of SAP KSA, said, "SAP has in-depth expertise in more than 40 industries, so we were ideally placed to understand SIDC's complex structure and diverse needs. We worked hand in hand with the SIDC team to ensure a secure, agile and comprehensive digital transformation that will enable the company to benefit from greater control, transparency and resiliency. With automatic upgrades in technology and a flexible, scalable system, SIDC will be able to continue its successful investments and respond quickly to opportunities for future growth."

4SALE - KUWAIT'S LARGEST ONLINE CLASSIFIEDS PLATFORM - ACHIEVES RECORD REVENUES

By : Mohamed Elattar - Ghada Helmy

4Sale, Kuwait's leading online classifieds platform, announces it achieved a record year in 2023, with its primary business division (Consumer) increasing revenues by 11%.

4Sale's stellar performance saw increased activities across all its 197 categories. The Company's Consumer business was a particularly strong performer, especially the household sector. The trend of consumers trading more and more online - as opposed to physically in cash - also continued. In 2023, over 90% of the Company's sales were online - up from 65% as recently as 2019.

4Sale is consistently upgrading its product offering to leverage Kuwait's digitalisation momentum. 2023 saw the launch of 4Sale Realty - the Company's initiative to shake up Kuwait's property market via an immersive digital experience. 4Sale Realty has been an immediate success and is registering exponential growth in property listings for rentals. 4Sale expects this vertical to be a major business division by the end of 2024, with consistent platform upgrades planned through the year.

2024 is set for another strong growth year, as our search facilities are refined and enhanced. A major strategic initiative will be hyper-personalized recommendations to customers for products and services. This will give us an even greater ability to optimize strategies for holidays and major commercial events such as Black Friday etc.

Modern customers want very specific, tailored interactions; their tastes to be truly understood; and

simple, easy access to goods. 4Sale is ideally placed to provide this. We are adopting a model of optimization via data collection - akin to Google and Facebook. With a deep understanding of user preferences, we provide relevant recommendations, creating a more personalized and valuable customer experience.

2024 will also see our entire infrastructure upscale, as we anticipate our rapid growth to continue. By 2025, our goal is to reach two million monthly active users, across many more verticals. This will be a significant market share in a country with approximately five million people - and requires the infrastructure to match it.

Tarek Sakr, Chief Executive Officer of 4Sale, said: "I am thrilled at our outstanding performance in 2023 - which is a testament to the very hard work of all our employees - and to them I say thank you. While a market leader, 4Sale's ambition remains undimmed; we want everything we do to be bigger and faster, easier and more personalized for customers, with maximum choice. Everything we do in 2024 in product development and our overall strategy will be geared to these goals. I look forward to the next year with confidence and excitement."

Nabil Mohamed, Chief Product Officer and Chief Technology Officer of 4Sale, commented: "With a robust and efficient platform in place, our attention is pivoting to hyper-personalization, aiming to transform sporadic transactions into daily habits. We are committed to delivering an enhanced user experience and embracing technological advancements for the benefit of our users.

Saudi Arabia expands partnership with World Economic Forum's UpLink platform to catalyze breakthrough innovations

By : Bakinam Khaled - Samah Saeed

The Kingdom of Saudi Arabia and the World Economic Forum's (WEF) innovation platform UpLink today signed two agreements to catalyze innovative global solutions to today's most pressing environmental and sustainability challenges.

Signed on the sidelines of the World Economic Forum Annual Meeting 2024 in Davos, Switzerland, by His Excellency Faisal F. Alibrahim, Saudi Arabia's Minister of Economy and Planning and Børge Brende, President of the World Economic Forum, the agreements focus on Catalyzing Innovation for an Ocean Positive Economy and Catalyzing Innovation for a Positive Circular Carbon

Economy (CCE).*

The two agreements aim to foster innovation ecosystems around early-stage impact entrepreneurs to stimulate investments and support for breakthrough solutions that address critical sustainable development challenges including ocean degradation, biodiversity loss, and the circular carbon economy.

The initiative is spearheaded by the Ministry of Economy and Planning (MEP), in partnership with the Ministry of Energy, Ministry of Environment, Water and Agriculture (MEWA), the Saudi Green Initiative (SGI) and the WAVE Initiative under FII. Commenting on the signing of the new agreements at the World Economic Forum Annual Meeting

2024, His Excellency Alibrahim said, "Saudi Arabia is determined to meet this moment of deepening climate and sustainable development challenges with responsible environmental stewardship, and driving transformative investments in breakthrough, innovative and scalable technological solutions.

"By expanding our collaboration with UpLink, we are doubling down on our commitment to support climate-positive solutions that can help build a sustainable and resilient resource future, while unlocking inclusive economic growth opportunities, in line with the Kingdom's commitment to realizing the sustainable development agenda at the national and international level."

Gaurang Shah, EVP of Products & Engineering, EEMEA at Mastercard, said, "This strategic partnership with Mastercard delivers on Paymob's mission to fuel SMEs via access to cutting-edge financial solutions. Our joint acceleration of low-cost digital acceptance solutions will lead to greater adoption of digital payments across the region. We are dedicated to creating an environment that ensures MENA SMEs are empowered to compete in a cashless society."

Paymob's payments infrastructure and Mastercard's payments technology to scale the adoption of low-cost solutions among micro, small and medium-sized businesses (MSMEs) in key markets. The agreement includes the acceleration and enablement of Tap on Phone, e-commerce gateway and payment links solutions. The collaboration's focus on low-cost solutions will fast-track mass adoption of digital acceptance among smaller businesses while addressing use cases previously not served by existing solutions.

Access to low-cost solutions supports Mastercard's global goal of digitizing 50 million small businesses by 2025 and advances Paymob's commitment to enabling MSMEs to thrive in the digital economy. MSMEs are the engines of economic growth and vital contributors to the GDP in

B.TECH inks MoU with Carerha to Nurture Women's Role in ICT and Entrepreneurship Sectors

By : Bakinam Khaled - Wael Elhosany

B.TECH, Egypt's leading integrated omnichannel retailer and consumer finance platform, inked a memorandum of understanding (MoU) with Carerha, a leading Ed-Tech platform that empowers women economically and fosters inclusive workplaces, to activate a strategic partnership between both parties to provide the necessary support to empower women, especially in the field of Information and Communication Technology (ICT) and entrepreneurship. The memorandum of understanding was signed by Mohamed Khattab, Executive Vice President of b.labs and Digital Commerce at B.TECH, and Jessie Radwan, CEO of Carerha, in the presence of the leadership team of both companies including Ahmed Elmenshawy, Digital Commerce Senior Director at B.TECH, Sally Gaser, Head of Agile at b.labs, and Shaimaa Abdelmoneim, Head of Strategy & Growth at Carerha. The MoU comes within the framework of B.TECH's sustainable vision to nurture women's roles and promote gender equality in the workplace, by providing a number of women in Cairo, Alexandria, and Assuit, with the needed technical skills to actively participate in diversified work fields, notably ICT and entrepreneurship under B.TECH's role as the qualification and employment partner for Carerha's "Tech Her Up" program. As an extension of this role, B.TECH will pass on its expertise in the field of e-commerce to the program's participants by providing various workshops during the training period, in accordance with international standards, enabling participants with the necessary skills and knowledge to cope with the workforce. Our strategic partnership with Carerha's "Tech Her Up" program comes in line with B.TECH's plan to expand partnerships with local and international institutions, aiming to accelerate its goal towards achieving sustainable development goals and Egypt's Vision 2030."



MSMEs to pay and get paid securely. We are delighted to enter a collaboration with Paymob that builds on our complementary strengths to empower small businesses in the region to reap the full benefits of the thriving digital economy and maximize their participation in sustainable development."



In XPENG's first investment in Africa:

Raya Auto is the exclusive agent for XPENG electric cars with European specifications in Egypt

By : Bakimam Khaled - Wael AlHossany

Mohamed Al-Najjar, CEO of Raya Auto, a subsidiary of Raya Holding Company for Financial Investments, confirmed in response to a question from "Digital World" about the company's vision to enhance its technological capabilities in the field of electric vehicle software that the company is in light of its success in concluding a strategic partnership with "XPENG." Specialized in the field of manufacturing and developing advanced electric vehicles, it plans in the coming years to increase the percentage of contribution to local car production by examining the possibility of benefiting from Raya Company's expertise in the field of information technology and integrated systems in preparation for establishing a center for innovative solutions in the field of electric cars.

نبضات

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السيستم دون.. وماذا بعد؟

أصبحت حياتنا اليومية تسير بالเทคโนโลยوجيا الحديثة فلا يخلو مكان من تقنيات التكنولوجيا حتى أن صدور المياه أصبح إلكترونياً.. وأصحابنا نتحدث في التقليد وشترى وبنجعه بالإنترنت طولة في المفهوم أو في الواقع في أي وقت وأي مكان.. وكل ذلك بحثاً عن أفضل السبل لإدارة الوقت وخفض الجهد.. لكن لأن الأسف الشديد فوجتنا بأنه في كثير من الأحيان تقابلاً موقف تسبب في تعطيل الوقت بسبب خلل في النظام الإلكتروني وبعد أن كان نسجم عبارة "فوت علينا بكرة.. الموظف مش موجود" أصبحنا نسمع عبارة "السيستم داون..."

ويعد قطاع البنوك من القطاعات الاستراتيجية التي يات التوسع في استخدامه للتكنولوجيا الحديثة ضرورة ملحة نظراً لطبيعة الخدمة التي يقدمها هذا القطاع والتي تواجه العديد من التحديات والميزات التنافسية التي تميز بنك عن آخر ومساعدة على توفير خدمات أفضل تتناسب مع احتياجات السوق علاوة على دعم قراراته للذباب إلى البنك المستقبلي.

ومؤخراً ذهبت إلى أحدى ماكينة الصرف الآلي، في حي مصر الجديدة، ولكنني فوجئت بأن الماكينة خارج نطاق الخدمة فاضطررت للذهاب إلى ماكينة أخرى وكانت المفاجأة أيضاً أن الماكينة الثانية الأخرى معلقة، ولمزيد من معرفة الوقت.. أضطررت للذهاب إلى البنك للأسفار حادث وجدت وحدة مراجعته وأسئلة كبيرة قررت أن أسحب أموالاً من حسابي بالبنك فكانت المفاجأة الأجمل أيضاً أن السيستم مطلعاً طيب قلت استفيد بالوقت ووجودي في في البنك وأعمل بعض الإجراءات في خدمة العملاء ويدوًى أتي "ماجد" عندي أن "السيستم داون" فإن هذا يعني أن كل خدمات وأقسام البنك في حالة شلل تام ولا أي فائدة والجميع تحت رحمة العడودة للعمل!! وطبعاً لا أحد يستطيع أن يقدم لك إجابة وافية أو سبب محظوظ لما يحدث.

والسؤال هل "التحول الرقمي" يشكل تحدياً لكثير من الناس؟ الموظفين وخاصة في الجهات الحكومية؟ وهل التحول نحو "المجتمع الرقمي" يولد قوى مقاومة عكسية ضد محاولة تطبيقه على أرض الواقع؟ وبالتالي فإن هناك من يحاذر زعامة قادة عملاء البنك في التحول الرقمي وتوظيف التكنولوجيا؟

هذا ما دار بذهني عند اضطراره السبوع الماضي، للتعامل مع عدد من الجهات الحكومية في مختلف القطاعات، المالية والأمنية.. وهل يholders وحديث المختصين وبخاصة الموظفين الحكوميين في جميع الإدارات والمصالح أو على الأقل في الإدارات التي تعامل مع القطاعات، المالية والأمنية.. وهل ما زالت هناك فجوة كبيرة جداً بين طموحة في مجال التحول الرقمي للجهات الحكومية وبين ما هو الواقع ولهم من على يده؟

وفي اليوم التالي ذهبت إلى مصلحة الضريبي، وبدوره أتي نسيت أن أطلع على جدول الأتعاب الكهربائية في حي مصر الجديدة، فكانت الكهرباء مقطوعة وطبعاً عبارة "السيستم داون" كانت على لسان كل العاملين في المصلحة منذ دخولي من الباب وكأنهم يقولون لي فوت علينا بكرة... تبكي الكهرباء من حيثياتها أكثر صعوبة كذلك. تفريباً وطبعاً الساعة كانت 12 ظهراً والموظفين يعادون الساعة الثانية والنصف. طيب له لا يوجد مولد كهربائي لتشغيل جهاز كمبيوتر واحد على الأقل أو جهاز كمبيوتر محمول يمكن الاعتماد عليه أثناء انقطاع الكهرباء، لمدة ساعتين، أو لماذا لا يتوافق تطبيق على الهواتف المحمومة للتعامل مع مطالب الموظفين وتلبية احتياجاتهم خاصة وأن غالبيتهم يسيرون بسداد أموال صالح خزينة الدولة؟

والسؤال الذي يطرح نفسه الآن ما هو العلاج لهذه المشاكل وكيف يمكن دعم ثقة العملاء في التعامل مع التحول الرقمي؟ وهل هذه الأعطاب تنساءل في ظل الحديث عن الشمول المالي؟

الحكومة التي تسهّل تطوير وتحسين الخدمات البنية والحكومية؟ وعلى مدار السنوات العشرين الماضية نجحت معظم البنوك في توظيف العقول الذهنية وأصبحت موجدة في كل بنك بكتابته إلا أنه وبحكم الوقت فإن عبارة "السيستم وقع" ما زالت تتردد كثيراً في كل البنوك ومن هنا تنساءل في ظل الحديث عن الشمول المالي والتحول الرقمي، هل تقوم البنوك بعمل رصد لأتم المشاكل والأخطاء التي تقاوله.. وهذا يعني أن تدرك هذه العلل بطرق مختلفة، وهي تطبيق بذاتها على إصلاح النظام حتى يتلاشى وجود مثل هذه الشائعات ولابد أن تعمل إدارة البنك على تطبيق إدخال الماكينات لأن كل الأخطاء موجودة خل في النظام تذكر من شكاوى العملاء وتجعلهم يفكرون مرة أخرى في عمليات التكنولوجيا.. والمطلوب هو استخدام التكنولوجيا بشكل جيد والعمل على تدريب العاملين في البنوك على الأنظمة الإلكترونية واستغلال الخبرات في إدارة هذه البنوك.

وبطبيعة الحال يحق للعلماء أن يتساءلوا عن لماذا أخطأ الكمبيوتر وعبارة "السيستم داون" مستمرة دون جدوى.. وهذا يعني أن هناك ثغرات في التقنيات الحاسوبية التي تشهد حدوث أخطاء في أي وقت وأي مكان.

في اعتقادى أن التكنولوجيا من أهم مقتنيات البشر ولا يمكن فقدان الثقة في استخدامها والعودة إلى الوراء لأن سبب خطأ في تطبيق الأجهزة والفاوتير الورقية أنهى وأن المستمرار في الترويج لجهة أن كل شئ في النهاية معرض معينة من التعاملات المالية والمصرقية، ليس بها أي ابتكار أو تغيرات سريعة.. والمطلوب تغيير البرامج والنظام القديمة بأخرى مستحدثة بصفة مستمرة.

في تصوري أنها محتاجون إلى مراجعة ما هو تعريف "التحول الرقمي" .. وهل وهو مجرد إحلال الكمبيوتر محل الورق والقلم أمام نفس عملية الموقفة؟.. وهي ستحافظ الجهات البنكية والحكومة على ترجم المواطن الفقير من الأباء النفسية والمالية والجهد العقلي الذي يتحمله عند اضطراره إلى التعامل مع أي جهة حكومية

بصراحة الواحد "يُقْبَلُ" بمعنى ربما يومياً لا يتطرقه الظروق إلى حكمي فهو السبب الرئيسي للنقد على شرط الملايين من المصريين يومياً.

ويظل السؤال متى نجح في تطبيق التحول الرقمي الحقيقي في

البنوك والجهات الحكومية؟ ولا يقتصر فقط مع شاشة جهاز الكمبيوتر أو

الهاتف المحمول للحصول على كل احتياجاته كمواطن في دولة تحترم حقوق مواطنيها في الانتقال إلى المجتمع الرقمي.

سمير شريف رئيساً تنفيذياً لشؤون أمن المعلومات F5**كتب: سماح سعيد - وائل الجعفرى**

كشف شركة F5 عن تعيين سمير شريف في منصب نائب الرئيس الأول والرئيس التنفيذي لشئون أمن المعلومات لدبوا حيث سيخلف غيل كوري الذي سيتقاعد اعتباراً من الأول من سبتمبر العام، ويتولى شريف

في ذلك الاتصالات والخدمات المالية غير المصرفية

والخدمات اللوجستية وإدارة المنتجات وقطاعات أخرى.

وسيتولى شريف مسؤولية تطوير قدرات الشركة

الإدارية، وتنمية استراتيجية وقائية الأمان الإلكتروني

والموثوقية، كما سيشرف على تطبيق المعايير وبرامج

الآن الإلكتروني في المنحات وخدمات F5.

رسيرف ينبع من خبرة كبيرة إلى إلقاء الضوء على

رسيرف إلى الشركة يقدم إضافة كبيرة إلى الفريق

في F5 وإن كان يمتلك خبرة كبيرة في تطوير

النظام المعلوماتي.

وسيتولى شريف مسؤولية تطوير