

# AI: 10

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## HOW ARTIFICIAL INTELLIGENCE PROVIDES A COMPETITIVE ADVANTAGE IN PROMOTIONAL TRADE FUNDS MANAGEMENT

WHAT'S HOT

HOW AN ONLINE FASHION STORE LEVERAGES AI TO DELIVER HYPER-PERSONALIZED EXPERIENCES



HEADLINE NEWS IN A FLASH

THIS TECHNOLOGY CAN ALLEGEDLY IDENTIFY COVID-19 THROUGH YOUR VOICE CHARACTERISTICS: HOW DOES THIS WORK

SPECIAL AI FEATURES

AI FOR +VE CHANGE: R&D AND COMMERCIALISATION

# THIS BOOTSTRAPPED STARTUP AIMS TO MAKE STOCK MARKET INVESTMENTS AI-DRIVEN

Upside AI is a Mumbai-based investment firm that uses machine learning and fundamental analysis to invest in the Indian stock market. Kanika Agarrwal, Atanuu Agarrwal, and his friend Nikhil Hooda believe artificial intelligence (AI) is the new Warren Buffett. This got them to start Upside AI in December 2017.

Over the past year, the startup claims to have generated 52 percent returns for its investors. Investors can feed their profit and loss (P&L) statement, balance sheet, and cash flow data into the ML algorithm. The algorithms teach themselves to understand companies that are not only fundamentally good businesses but are also in-demand stocks. At the end of its analysis, it gives a breakdown of what sectors as well as companies people should be investing in.

“We then manually check each company suggested for corporate governance and management integrity because the whole idea is to invest in fundamentally good companies to buy and hold. We rebalance the portfolio every quarter as companies release financial results. We started building the algorithm in 2017, spent a year beta testing, and after two years in development, in July 2019, Upside AI started offering its investment products to external clients,” says Kanika.

The startup has two sides to the business - one is portfolio management services, which cater to HNIs, institutions, and family offices in India and globally. Here, it largely looks after Rs 50 lakh plus ticket sizes. The clients give money to Upside AI, which buys shares, handles them, and reports to the clients, but the team is in control of the investments.

The other part of the business that we have recently launched and the one that we would like to announce slowly is the retail advisory vertical. Through the retail advisory business, it is our ambition to make sophisticated technology more accessible to India (which so far has solely been available to high net worth investors globally).

The main idea of starting Upside AI has been to eliminate human errors and biases in the fundamental decision-making process. However, the team faced its own set of challenges. The first problem was building the tech itself. The challenges of AI are true across industries, including investing - data quality, the quality of the model built, solving qualitative investing issues like corporate governance and wider acceptance of the technology. Additionally, convincing people to trust technology with their money is an upward climb because it's new. Kanika says, the top funds in the world use technology to invest money in the stock market. She adds that close to 60 to 70 percent of the money in the US market is invested using tech.

Currently bootstrapped, Upside AI charges a percentage of fee per year to manage clients' money. It also takes a certain percentage of profit share based on how well they do for the clients. Most of the clients are based in India and the US. Upside AI now competes with the likes of online brokerage firm Zerodha and investment firms like Groww. However, the startups focuses on larger offices as the size of equity investments in India are still small. ■

Source: *Your Story*



# HOW AN ONLINE FASHION STORE LEVERAGES AI TO DELIVER HYPER-PERSONALIZED EXPERIENCES

Algomomy (previously Manthan), an Algorithmic Customer Engagement (ACE) Solutions, announced ZALORA, an online fashion and lifestyle store, is deploying the Algomomy Hyper-Personalization Suite to drive 1:1 personalized interactions across the customer's digital buying journey.

ZALORA will leverage the personalization suite to create consistent experiences across all digital touchpoints - search, content, browse and product recommendations for six countries, on the web as well as mobile and email.

ZALORA will leverage Algomomy's real-time Customer Data Platform to unify all customer interactions and activate personalized interactions across all digital channels. The supporting library of 150+ pre-built personalization algorithms, which includes Deep Recs, will ensure shoppers are engaged with the right set of product recommendations, optimized for their individual preferences and stage in the buying journey.

In addition, Algomomy's Xen AI, the patented composite decisioning engine will help ZALORA pick the right strategy for every interaction, considering their engagement, conversion or revenue goals. Personalization will also influence a shopper's search and browse results based on their real-time behavior, making online shopping coherent and friction-free at every step.

Personalization is a central part of our customer experience, and our discussions with Algomomy helped us improve our personalization efforts. We're excited about the customer engagement and revenue opportunities ahead of us and Algomomy's innovative capabilities such as Visual AI that will make online shopping more human-like for our customers," said Alessio Romeni, Chief Revenue Officer at ZALORA.

ZALORA with presence in Singapore, Indonesia, Malaysia & Brunei, Philippines, Hong Kong and Taiwan, helps customers discover authentic products from over 3000 brands across a variety of categories, from apparel, shoes, accessories, beauty, pre-loved, and lifestyle products including home & living.

ZALORA is a customer-centric company and we're delighted to partner with them as they look to solidify their position as the market leader" said Ravi Shankar, SVP Customer Success at Algomomy, "Algomomy's investments extend beyond just the ACE platform with our personalization experts who are partnering with our customers and enabling their transformation, ensuring their success in this digital-first world. ■

Source: CyberMedia.

The COVID-19 pandemic has led to many discoveries including vaccines and special tests, which help medical experts alleviate the problem. Previously, there was an AI tool used to predict the potential animal host of the next coronavirus. Indeed, creating a helpful tool does not stop, as recently, an AI health tech company called Vocalis has arrived with a possible solution to screen people. Vocalis has apparently created an AI technology that could allegedly predict if someone has the virus through their voice.

Vocalis, a known company that incorporates health to AI, has developed a technology that makes use of a person's voice to allegedly predict whether they have been infected. The process is pretty simple, and it starts with the company collecting the data from the subject's voice.

The technology would then identify the characteristics of COVID-19 by analyzing the data gathered from the voice. Specifically, 512 features are extracted from a vocal sample, and they are interpreted by the spectrogram as images. In conducting clinical tests, Vocalis first needs to know the type of voice recordings that would be collected for the identification of the disease. It highlights the information on the audio, which will be carried out in the trials.

To understand how the method works, a person who has COVID-19 symptoms like shortness of breath, fever, and headache undergoes a detection test using AI technology to identify the symptom's underlying characteristic. ■



## THIS TECHNOLOGY CAN ALLEGEDLY IDENTIFY COVID-19 THROUGH YOUR VOICE CHARACTERISTICS : HOW DOES THIS WORK

SOURCE: TECH TIMES



## ROBOTS RUN LOGISTICS CENTER AMID GROWTH OF E-COMMERCE INDUSTRY

Delivery services have become part of our daily lives. And to make this process faster and more cost-effective, delivery firms are turning to artificial intelligence.

At Hyundai L&S's smart logistics center,' there are no people carrying around boxes. Instead, robots do all the heavy lifting. From when packages arrive, to when they leave, the whole system is automated using robots. This smart robot, with a 3D camera attached, can accurately move the parcels around. It can easily pick up small boxes as well and transfer them through the automated trail.

When the boxes are moved upstairs, they're automatically inspected and are ready for delivery workers to take them away. Aside from moving boxes around, other types of robots can select products or even pack them in a box while making sure the right items go to the right places. This technology is not taking jobs away, but rather, it's allowing people to focus on more important matters like delivering packages. People had to manually sort the parcels before going on a delivery, but with the help of these robots, it has reduced that burden.

Factories are also becoming more automated. This gripper can carry heavy pieces of metal and other robots will weld and paint. So, these machines can make a whole car by themselves. Then, the forklift will carry the product by checking the sensors on the top and reflectors installed around it. This will help check the real time location and avoid obstacles.

The transport ministry is planning to help companies build more smart logistics centers and is aiming to support the development of 50 centers this year. ■

SOURCE: ARIRANG.CO.KR

## SUPPLY CHAIN STRAINS SHARPEN FOCUS ON AI ; USE OF PREDICTIVE MODELS FOR FORECASTING DEMAND HAS PROVEN CRITICAL IN THE PAST YEAR



The use of AI and its various subsets, such as machine learning, is enabling these companies to forecast demand with increasing accuracy and to optimize their supply chains, executives say.

"As a supply-chain provider, as a logistics provider, we are very much in the data business," said Mario Harik, chief information officer at XPO Logistics Inc., while speaking Wednesday on a virtual panel at the WSJ Pro AI Executive Forum. Mr. Harik said that events such as the accidental blocking of the Suez Canal by a shipping vessel this week demonstrate how supply-chain optimization and diversification have become essential. AI is a useful tool to quickly figure out how to reroute shipments and plan for extreme events by building redundancy into operations through multiple distribution facilities, he said.

Others have found that investments in AI have been paying dividends during the pandemic. At Koninklijke Philips NV, for instance, the company began experimenting with AI around 18 to 24 months ago, said Ivanka Janssen, its global head of supply chain, while speaking on the same panel. As the pandemic hit, the company ramped up its production of ventilators and other medical equipment five or six-fold. But it also had to simultaneously scale down production in other areas as supply chains buckled under the strain of the pandemic. Operating in such a dynamic environment means that forecasting models become increasingly important, Ms. Janssen said. ■

SOURCE: THE WALL STREET JOURNAL ONLINE

Are you concerned about your lost baggage? Information Technology company SITA has launched WorldTracer Lost and Found Property, an artificial intelligence-enabled solution that solves a million-dollar headache for the air transport industry: how to quickly return items left behind on aircraft or in airports to their owners.

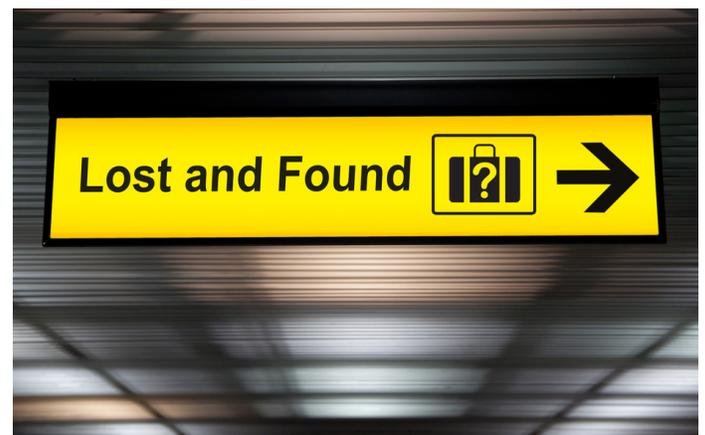
WorldTracer Self-Service is a completely contactless way for passengers to report delayed baggage from their mobile device, avoiding long queues at busy baggage service counters or offices. This service compliments SITAs end-to-end assistance across the baggage journey along with the recently launched Baggage Delivery Service that enables couriers and airlines to track bags from the airport to the passengers final destination.

## SITA LAUNCHES AI - ENABLED SOLUTION FOR LOST ITEMS AT AIRPORTS

Leveraging SITAs WorldTracer solution, which more than 500 customers use at 2,200 airports by most of the worlds airlines, Lost and Found Property cuts the cost of repatriating lost items 90 per cent. Airline employees can register a found item, create a missing item report, and validate a match under two minutes. The solution also dramatically speeds up the time taken to find and return found items, with 60 per cent of these items returned within the first 48 hours.

Using cutting-edge technology such as computer vision, machine learning and natural language processing, WorldTracer Lost and Found Property searches a global database of images and descriptions to match the found item to a missing item report. The solution uses image recognition to identify details such as brand, material and colour. It also recognizes similar words in the description to make a definitive match. ■

SOURCE: SEYCHELLES NATION



## MACAU SHOULD LEGALIZE ONLINE GAMING AND IMPORT AI TECH TALENTS FROM MAINLAND CHINA – EXPERT

Tourism and gambling expert Zeng Zhonglu mentioned that Macau should consider legalizing 'online' gambling and invest in importing skilled workers from Mainland China who could help develop Artificial Intelligence in the sector. The Professor at the Macao Polytechnic Institute (IPM) Centre for Gaming and Tourism Studies defended in an interview with Lusa that "the only way for Macau to develop AI technology in the gaming industry is to recruit talents from mainland China".

"AI is very important for online gaming. So far, Macau does not have an online gaming industry. In the future, Macau should consider legalizing it, otherwise, it will be behind, because other territories, other countries, are developing this area very quickly, Zhang warned.

Although Macau is able to offer luxury casinos and hotels, the best in Asia, the academic stressed, today the online game is "a potential threat to the business" for the gambling capital of the world. "Competition between destinations has become increasingly fierce, increasingly intense" and, therefore, "Macau must distinguish itself, it must find a new path", warned the academic, since the casinos Macao reals may start to be passed over.

In Macau, "gambling companies have close contact with customers so that they can learn about customers' behaviours or preferences much better than other locations," he explained. So the casino capital of the world "must use this knowledge to develop games,' slot machines 'or some other gaming products" for the Asian market, which it knows well, he said. ■

Source: Macau News Agency



## RAIL COMPANIES TEST AI SYSTEMS THAT SPOT VISUALLY IMPAIRED RIDERS

Keihan Electric Railway Co. is testing an artificial intelligence (AI) system that uses image-recognition technology to quickly spot riders using white canes or wheelchairs and then notify station staff of their presence. The new system is aimed at preventing accidents involving passengers with disabilities, such as falling onto the tracks from the station platform. Similar systems were also run on a trial basis by Kintetsu Railway Co. and Sagami Railway Co.

Keihan's AI system is being tested at its Gion-Shijo Station in central Kyoto, which is close to Yasakajinja shrine and other major sightseeing destinations. The rail company mainly serves the Kyoto-Osaka area. It worked with Apprhythm Inc., an Osaka-based information technology firm, to install four cameras at the station ticket gates in February.

The AI system will continue to accumulate image data through the end of March so it learns how to tell when people are using white canes or wheelchairs, and eventually detect them automatically. Starting in April, station staff will begin receiving notifications on their work phones any time the system detects them.

Transport ministry figures show 61 accidents in fiscal 2019 involved visually impaired people falling from station platforms onto the tracks.

Kintetsu, which serves the Kinki region, introduced a similar system on a trial basis in June last year at the ticket gates of its Yamato-Saidaiji Station in Nara. A Kintetsu representative said the system is effective because it allows station employees in the staff room to learn about the presence of white cane and wheelchair users, even when none of the station staff is available at the ticket gates. ■

Source: Indo-Asian News Service

Every year, Consumer Packaged Goods (CPG) companies invest billions in trade promotions. By industry estimates, they spend 15% to 20% of their revenue on trade promotions with the goal of sparking sales. However, research conducted by Nielsen has found that as many as 72% of CPG promotions fail to break even. This is a bitter pill to swallow, but leveraging Artificial Intelligence (AI) can help CPGs and retailers achieve better promotional outputs.

Many sales teams plan similar promotions, year after year. This hasn't proven to be optimal; CPG account teams and retail category managers often lack accurate, real-time insights into the bigger picture. This is where AI comes into play, changing the way trade promotions are managed and empowering CPGs to make better-informed promotional decisions through enhanced data analysis.

Let's look at the ways Artificial Intelligence can make promotions more profitable.

### **Artificial intelligence helps boost micro-segmented strategies**

A CPG sells products in multiple categories through hundreds of retailers. Aligning strategic priorities with daily promotional planning and other activities can be both complicated and tedious! Artificial intelligence algorithms can help by assigning the right posture for each micro-segment and adjusting it over time as needed. This makes combining local tactics (i.e. for each category, brand, region, or even each individual retailer) with the CPG company's global strategy much easier.

Also, AI can make the most of point-of-sale data, using real-time processing to analyze it and extract information that teams can use to create highly specific promotional offers. Such offers can be deployed whenever and wherever needed.

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## ML and AI Identify Patterns Across Promotional Activities

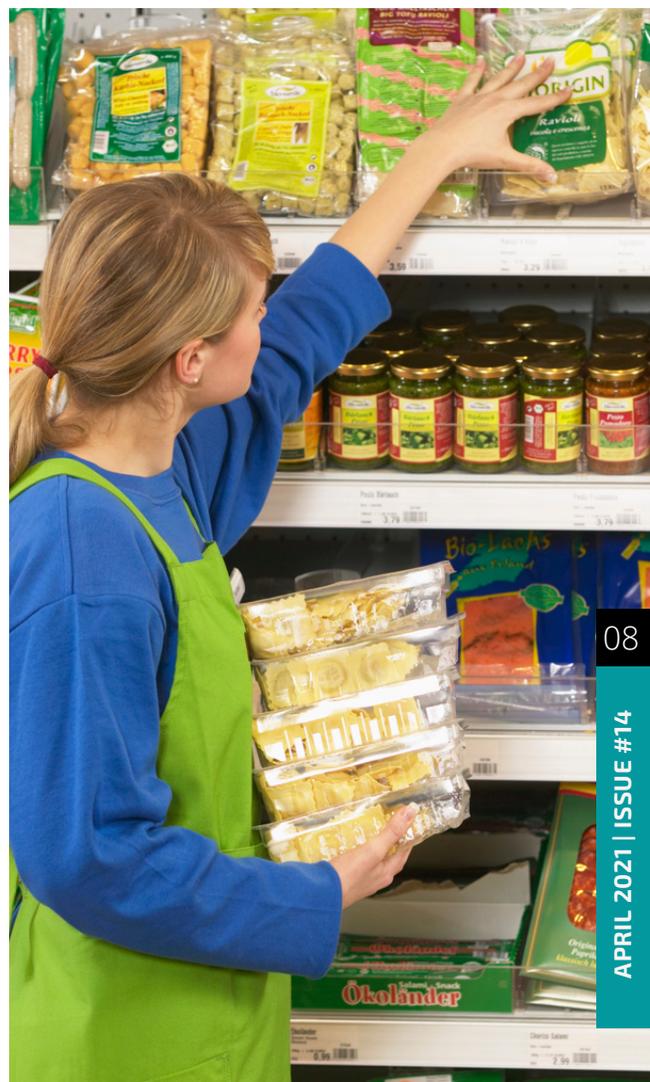
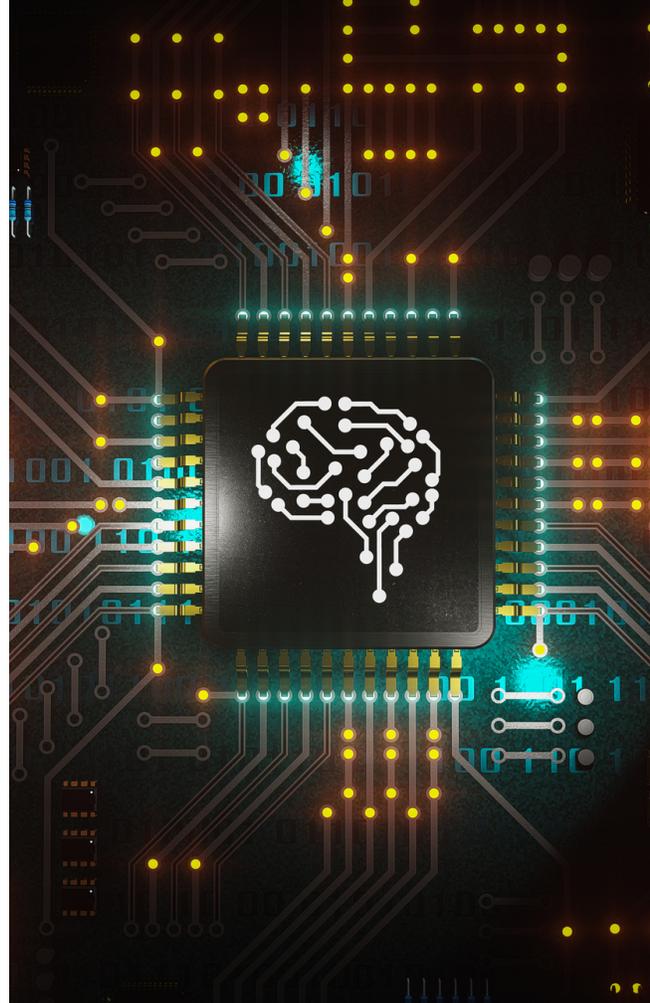
During the planning stage, CPGs and retailers pull in historical promotional data from the previous years (i.e. in respect to the same products, stores, tactics, and forecasts). Models enhanced with Machine Learning (ML) can help identify potential modifications, thereby regenerating the forecast and providing more accurate predictions in tune with current category performance trends. For new promotions (those without historical data), ML's deep learning capabilities can be employed, comparing a set of similar or lookalike promotions to the new promotion and using the result to develop an initial forecast.

## AI Helps Optimize Promotional Spend

Overpredicting or underpredicting is what most retailers experience; thus, they sometimes end up overspending (spending more than necessary) or underinvesting (not spending enough to get their target sales). Artificial Intelligence can effectively forecast promotions' performance, taking into account various factors and examining their potential impact. This helps retailers and CPGs better understand and strategize their promotional and ad investments. Furthermore, AI can automate the allocation of promotions in the circular design process, testing creativity for the most lift and in-store foot traffic. Once the offers have been submitted, AI can tell category managers or marketing teams which promotion goes where in the design. Every page has a sales lift or marginal lift opportunity, and AI can predict and optimize it with precision.

## AI Maximizes Returns on Every Promotional Channel

Today, retailers are heavily reliant on trade fund dollars from CPGs to run promotions. Still, both parties have their own challenges and priorities. While the CPG account manager strives to meet the allocated target per retailer, the retailer category manager has to meet the retailer's target for the category. This is where AI capabilities can be leveraged to come up with promotion optimization, resulting in alternative promotion tactics and enabling CPGs to keep margins within the desired threshold.



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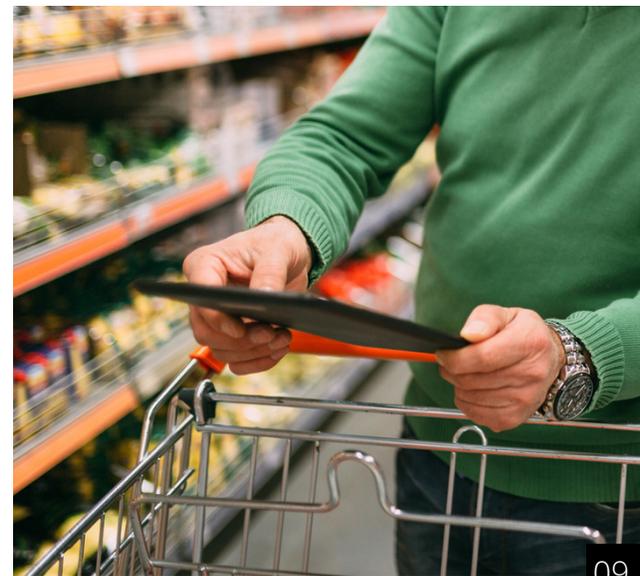
This further empowers category managers to build an efficient plan with the right level of markdowns and CPG funding, as is key in achieving returns on investment. AI-enabled solutions can also provide a centralized place for developing and implementing effective and mutually beneficial promotions. A single consolidated promotion bank across retailers and CPG-initiated promotions can provide real-time insights (i.e. from within a dashboard), showing where adjustments can be made for the greatest impact.

### AI Helps Collect Data-Informed Insights and Recommendations

AI is instrumental in connecting the forecasting, planning and evaluation, stages and rendering them more accurate; it's also essential for scaling promotions to achieve the best results. As humans, it's not possible for us to correctly forecast complex what-if scenarios. Retailers frequently adjust their promotions; a superstore may have thousands of items in stock and millions of potential combinations of SKUs and variables. Imagine trying to make sense of all the possibilities - just trying to understand the data is a huge task. That is, it's a huge task for humans. For AI, it's all in a day's work. And along the way, AI can easily find hidden patterns, discover interesting insights into customer behavior, and develop practical suggestions for promotional activities.

It's not too much to say that Artificial Intelligence is playing a game-changing role in trade promotions management. With such data-based insight into promotional options, tactics, and optimizations, both retailers and CPG companies can chart a clearer path towards success.

Source: CMDATQ





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Data Driven Modeling:  
Exploring Its Capabilities For  
Microwave Remote Sensing of  
Soil Moisture Retrieval



Dr. Chai Soo See



Faculty of Computer Science  
and Information Technology



Universiti Malaysia Sarawak  
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LEGEND: Research Title Researcher Faculty University



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RoboAdvisor to perform reporting and predict the effects of microwave remote sensing of soil moisture to irrigation system, crop yields and food production under various scenarios of the food supply chain.

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Improving the teaching and  
learning of elementary statistics for  
non-science students: a blended  
method of technology-driven and  
student-centered learning



Dr. Suhaida binti Abdullah



School of Quantitative  
Sciences



Universiti Utara Malaysia  
(UUM)

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LEGEND: Research Title Researcher Faculty University



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RoboAdvisor to analyse the learning styles of elementary statistics for non-science students and develop their own personalised learning roadmaps to optimise learning outcomes.

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- 13 Diversity & Board Performance
- 14 The Future of Education
- 15 The Future of Cooperatives

## THREE WAYS YOU CAN BUILD & OWN AI WITHOUT CODING

### ➔ You have an idea



Yes - this idea must originate from a pressing need, pain point or an opportunity that is associated with your current operations and/or industry dynamics.

There must be a ready demand for that idea to be transformed into a system - otherwise it has to be incubated or "cook" to be ready for the market.

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We manage a "digital factory" model where we help organisations build in-house capabilities via the Digital AI Labs (DIAL) programme. DIAL is a scheme of arrangement that helps organisations build and own A.I. expert systems – to solve a specific issue with a commercial goal in mind.

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3. Roadmap
4. Prototype
5. Case Studies
6. 1-min Demo Video
7. Press Release
8. Pitch Deck

### ➔ We both ....



jointly own the IP in accordance to a pre-agreed ratio where MyFinB funds the full capex while you cover the costs of the prototype

We commercialise and launch them to the market based on the pre-agreed specifications and after the full system development is completed by MyFinB. Roles and responsibilities would have been detailed out, and a long-term partnership is forged.



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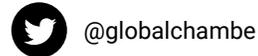
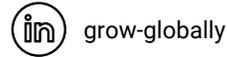
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