

D I G I T A L

E C O N O M Y

BOLA AHMED TINUBU

Agenda for ICT and digital economy

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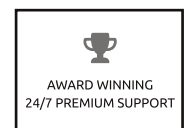
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Nigeria's Digital Economy: Unlocking Opportunities and Driving Growth

In recent years, Nigeria has witnessed a remarkable transformation in its digital landscape, propelling the nation towards becoming a major player in the global digital economy. With a population of over 200 million people, Nigeria boasts a vibrant tech ecosystem that is redefining industries, creating jobs, and driving economic growth. The growth and potential of Nigeria's digital economy are immense. But the opportunities and challenges cannot be addressed by government alone. Government needs partners in the private sector to get Nigeria's digital economy going. But partners need right policies and the demonstration of the required willpower which government cannot shy away from.

The Rise of Digital Innovation

Nigeria's digital economy has witnessed an impressive surge in innovative startups and tech-enabled solutions across various sectors. From fintech and e-commerce to health tech and agri-tech, entrepreneurs are leveraging technology to address pressing challenges and tap into unexplored markets. These digital innovations are not only transforming traditional industries but also fostering financial inclusion, improving access to healthcare, and enhancing agricultural productivity.

Enabling Infrastructure

The rapid growth of Nigeria's digital economy is underpinned by the development of critical digital infrastructure. The expansion of broadband internet connectivity, mobile penetration, and the deployment of 4G and newly licensed 5G networks have created a solid foundation for digital transformation. Furthermore, initiatives like the National Broadband Plan and the establishment of tech hubs and innovation centres have fostered an environment conducive to technological advancements.

Government Support and Policies

The Nigerian government has recognized the potential of the digital economy and has taken proactive measures to support its growth. Policies such as the National Digital Economy Policy and Strategy (NDEPS) and the Nigerian Startup Act aim to create an enabling environment for startups, attract investments, and promote digital literacy. Additionally, initiatives like the Presidential Enabling Business Environment Council (PEBEC) have streamlined business registration processes, making it easier for

entrepreneurs to start and grow their ventures.

Job Creation and Economic Growth

The digital economy has emerged as a significant driver of job creation and economic growth in Nigeria. The tech sector has witnessed an influx of local talent, as well as a growing interest from international investors. Startups are not only providing employment opportunities but also contributing to the country's GDP through revenue generation, tax contributions, and foreign exchange earnings. Furthermore, the digital economy has empowered Nigerian youth, offering them avenues for entrepreneurship and self-employment.

Addressing Challenges

Despite the tremendous progress, Nigeria's digital economy still faces challenges that need to be addressed for sustained growth. Access to reliable and affordable internet connectivity remains a barrier, particularly in rural areas. Additionally, issues related to cybersecurity, data privacy, and intellectual property rights require robust frameworks and regulations. Collaboration between the government, private sector, and academia is essential to address these challenges and ensure a thriving digital ecosystem.

Nigeria's digital economy has the potential to propel the country to new heights, driving inclusive growth, and fostering technological innovation. With a young and vibrant population, abundant entrepreneurial spirit, and government support, Nigeria is well-positioned to become a digital powerhouse in Africa and beyond.

By investing in digital infrastructure, fostering innovation, and addressing key challenges, Nigeria can unlock the full potential of its digital economy, transforming the lives of its citizens and positioning itself as a global player in the digital era.

Government must be development-focused

The Tinubu-led government, to go by its antecedence in Lagos, has a reputation for being development-focused with much faith in private-sector led participation. This credential should lend it easily to addressing most of the aches that have scared away investors. This government must keep to its own words to initiate policies that will engender investors to take huge stakes in salvaging an economy already on its knees. It has an ace in the digital economy.

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REPORTS

The Evolution of Ransomware - Navigating a new age of cybercrime

PAGE: 16 - 20

OPED

■ The synergy of business and IT will be key to **harnessing Africa's full potential**

■ **A tale of multiple ICT regulators**

■ **Why Nigeria needs a data protection and privacy law**

eInterview

Oluwatosin Olabode:
The future of digital wellness

NCS is engaging gov't to use AI and Robotics for good governance, national development
- Prof Sodiya

BRIEFING

Traders in Jos seek other digital alternatives to cope with Nigeria's shortage of cash

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GIZ partners Socialander to bring digital skills to 6,000 Nigerian youths

NITDA woos Business Sweden for talent development initiative

NCC refutes allegations of telephone "tracking" NCC refutes allegations of telephone "tracking"

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Ivorian government unveils Startup Act to support most talented startups

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Likely agenda for ICT and digital economy

Page: 6-9

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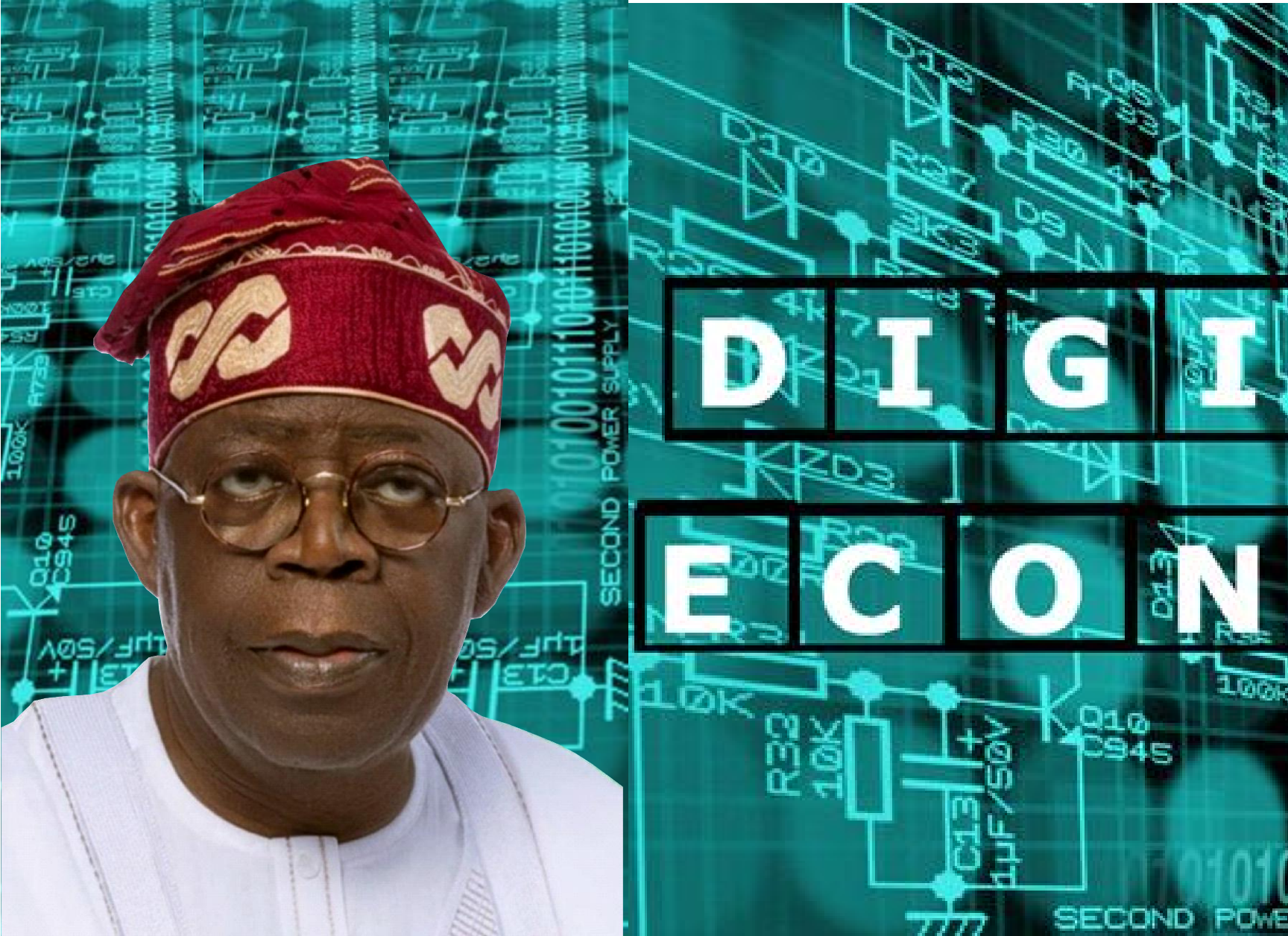
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Bola Ahmed Tinubu government:

The likely agenda for ICT and digital economy

By Olusegun Oruame

By May 29, 2023, the President-elect, Bola Ahmed Tinubu, will officially become the Commander-in-Chief of the Armed Forces to usher in a new democratic dispensation as Executive President of Nigeria.

IT Edge News.Africa peeps into how the ICT, digital economy sector will play out under a Tinubu administration through the opinions of stakeholders and the manifesto of Tinubu-led All Progressives Congress (APC) government.

Despite economic difficulties marked by dwindling foreign earnings in the last decade, ICT with digital economy has remained one of the most promising sectors under the Buhari government contributing over 18% to the country's GDP.

But there have been persistent headwinds cutting down business prospects and forcing many ICT companies to either downsize or simply go comatose with thousands of their staff embracing the 'japa' syndrome to seek newer opportunities in Europe, US and rest of the globe.

Businesses, not just technology enterprises, already overwhelmed with economic difficulties are also over-taxed



as government desperately seeks money to settle its own obligations.

Tinubu has expressed willingness to address some of these challenges.

The Ministry of Communications & Digital Economy with the agencies under it are at the heart of the incoming government's agenda to drive early results.

In his manifesto with 16-point action plan, he laid out how his government will address issues of the digital economy, national security, youth empowerment & entrepreneurship, the economy, entertainment & culture, agriculture, power, oil & gas, transportation, healthcare, sport, women empowerment, social programs, judicial reforms, federalism/decentralization of power and foreign policy.

Tinubu stated in the manifesto: "We will: (i) extend tax and other credits as well as urban youth employment incentives to domestic manufacturing entities. Tariffs and other measures will be implemented to safeguard such industries. (ii) encourage domestic manufacturers and producers to add value to basic products thus promoting value-added industry and production.

According to the president-elect, "these incentives

“ Our youths shall become a leading catalyst driving the economic resurgence. This goes beyond the provision of decent jobs. It speaks of empowerment of those who see their future as starting and owning businesses in the new economy ”

will include lower import tariffs on semi-manufactured goods production lines such as the automotive and IT industries (iii) Develop major and minor industrial hubs in each geopolitical zone. (iv) Promote IT to boost industrial creativity while spurring the financial inclusion of larger segments of the population by encouraging greater use of innovative new technology. (v) Provide tax credits, holidays and reduced interest rate loans to businesses that hire a certain percent of youth in their workforce and provide genuine on-the-job training and mentoring for their young employees."

The Tinubu government envisions focusing on investing and expanding opportunities for young people.

"Our youths shall become a leading catalyst driving the economic resurgence. This goes beyond the provision of decent jobs. It speaks of empowerment of those who see their future as starting and owning businesses in the new economy," said Tinubu.

Adding: "It goes to opening the economy in a way that encourages the best that the modern digital and IT-driving sectors have to offer existing industries and sectors, we will be brave and innovative enough to see how new economic vistas powered by today's technology can create jobs and provide goods and services that will propel us toward greater prosperity and development."

For many stakeholders, the Tinubu government must set itself aside from the usual 'all talk, no show' of most politicians. "This government has little room to maneuver outside of just delivering on quick, good results. The country has been through long nights of economic shackles that only a sense of early respite will be acceptable," said one CEO of a tech company in Lagos.

Director & Founder, Fantsuam Foundation, Dr John Dada, sees things in similar vein. "Successive administrations have treated digital inclusion as a privilege to Nigerians. The recent poorly executed cashless policy was a death knell to the Nigerian informal economy. The calculation of a GDP that excludes the informal economy cannot give the true picture of Nigeria's economic growth and performance.



"I hope the incoming administration will see the opportunities inherent in supporting the rural, informal economy to become digitized. Tinubu must correct this anomaly and do itself a favour through accelerated digital inclusion of the rural, unserved, informal economy," said Dada in Kafachan town, Kaduna state, north western Nigeria where Fantsuam operates.

Another expert in Lagos said Tinubu's track record in Lagos could mean business orientation will be readily infused into how things work and "certainly define how the sector operates" going forward.

His words: "I believe that the new federal government will prioritize digital transformation, particularly in governance, by promoting public sector innovation to enhance government operations and effectiveness and for improved revenue generation in particular.

"Additionally, I expect it will prioritize private sector involvement in the sector to achieve its economic objectives. While the government will attempt to leverage digital technologies to drive economic growth, the key challenge is whether it will ensure that a balance that enables these technologies to use to improve citizens' quality of life, expand job opportunities, and foster inclusive growth for Nigerians.

“Promote IT to boost industrial creativity while spurring the financial inclusion of larger segments of the population by encouraging greater use of innovative new technology.”

"Another challenge is whether the government is able to demonstrate the political will to address policy and regulatory challenges that hinder telecom infrastructure development, such as multiple taxation, right of way, and bureaucratic bottlenecks.

"In my view, the government will promote greater utilization of digital technologies by focusing on digital literacy, human capital development in ICT, and youth innovation. However, the question still remains whether the government will adopt inclusive approaches or stick with the status quo. Furthermore, the government's level of commitment to local technology research and development is also a critical factor

to consider.”

Co-Founder of Precise Financial Systems (PFS) and former president of the Institute of Software Practitioners of Nigeria (ISPON), Dr. Yele Okeremi, told *IT Edge News.Africa* in Lagos “My opinion is that the ICT sector should be made to work for Nigeria and Nigerians. The coming government should encourage local tech firms to scale. They should be encouraged to develop their muscles by starting with solving smaller problems using local technology and gradually advancing to more complex challenges. I believe in positive affirmative actions towards local tech firms with a view to developing them to regional and global players.”

Fresh vim in target areas

In summary, the Tinubu government will certainly be seeking to put more vim in potential targets in respect of the ICT, digital economy sector. These areas include:

Broadband penetration: Nigeria is aiming to achieve 70% broadband penetration by 2025. This will require significant investments in broadband infrastructure and policies that encourage the development of the telecoms industry. The Tinubu's manifesto appears to have identified a support pull to attract investment into broadband expansion.

E-commerce growth: with a horde of operators in this sub-sector, Nigeria is currently one of the fastest-growing e-commerce markets in Africa. The government cannot but bring policies to reinforce growth by setting targets to increase the number of online businesses, improve logistics and delivery systems, as well as create policies that foster innovation and entrepreneurship.

Digital skills development: the Tinubu manifesto directly ties into this focus and for obvious reasons. With a large youth population, Nigeria has an opportunity to develop

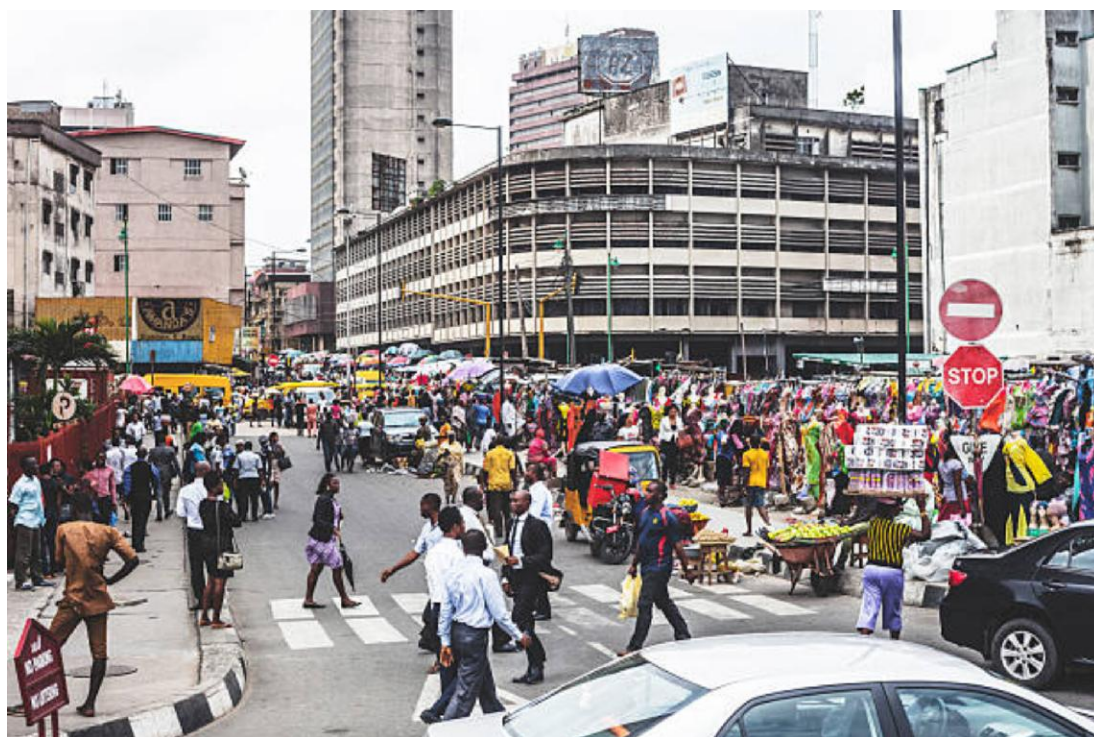
digital skills and create a competitive workforce. The government cannot but expand on the already existing initiatives in this realm setting new targets to increase the number of digital skills training programs, expand access to education, and encourage the private sector to invest in talent development.

Fintech innovation: Nigeria's fintech sector has gained significant global attention as it has experienced tumultuous but positive growth in recent years. The government has its tasks cut out for it here to increase the number of fintech startups, improve regulatory frameworks, and create policies that encourage financial inclusion and digital payments.

Data Protection: Nigeria enacted the **Nigeria Data Protection Regulation (NDPR)** in January 2019, a comprehensive data protection framework that aims to safeguard the personal data of Nigerian citizens and residents. It is based on international best practices and aligns with the **General Data Protection Regulation (GDPR)** of the **European Union**. Since 2019, the country has made progress to create a **Nigeria Data Protection Bureau (NDPB)**. There are currently moves to create an Act of Parliament for data protection to give teeth to the data protection ombudsman and set the stage for a proper entry into the global data economy. This is one area stakeholders expect the Tinubu government to accelerate legal, policy and administrative action plans.

Cybersecurity: This cannot be ignored as Nigeria becomes increasingly digital, the risk of cyber threats and attacks will grow. Yes! There are already numerous efforts to play strong in this arena. But a lot needs to be done in terms of catch-up. Encouragingly, the Tinubu government appears to have cybersecurity in focus and within a broader framework to

quote its manifesto document: “Our government will implement measures to eliminate attacks on vital national infrastructure. This will be known as our (Critical Infrastructure Protection) CIP Plan. Integral to this effort shall be the deployment of modern technologies, tools, and equipment to end crude oil theft, prevent vandalism of national assets, and reduce, to the barest minimum, environmental pollution of the Niger Delta.” The government clearly has no alternative to setting definable targets to improve cybersecurity infrastructure, increase awareness of cyber threats, and develop policies to protect citizens and businesses.



Traders in Jos seek other digital alternatives to cope with Nigeria's shortage of cash *By Tracy Yekaghe*



As the shortage of physical cash continues to bite even harder in the Nigerian economy, many traders in different markets within the city of Jos are left with no choice than to seek digital ways to carry out their transactions to avoid a total shutdown of their businesses.

But the 'forced' cashless transactions imposed by the Central Bank of Nigeria (CBN) are not without their own constraints. Mobile and web transactions have become slow and often incomplete raising tempers and frustrations of traders not only in Jos but across Nigeria to go by some reports on social media.

One of the traders at the popular Katako market told *IT Edge News* she was yet to download the Palmpay app but currently making sure to do all her transaction at midnight to reduce the technical hitches she experiences when making transfers during the day.

Another point of sales (POS) agent confessed to partially switching to the use of Moneypoint via Google Chrome since it is currently faster for him compared to solely depending on the current speed rate of the different commercial banks.

One woman whose business is stationed within the popular Faringada Tomato Market expressed her frustrations whenever she needed to make transfers either using the USSD codes or her bank's mobile app. Because of regular failure rates, she was forced to download the Opay App as an alternative option.

MMOs, PSBs gain grounds

Meanwhile as the traditional banking channels develop hiccups, it would appear Payment Service Banks (PSB) like MTN's

MoMo PSB and Airtel's SmartCash PSB; and the motley assemblage of mobile money operators (MMOs) including Paga Mobile, Kudi Mobile, Kongapay, Opay, PalmPay are gaining grounds rapidly.

"The cash crisis may have become a blessing for many mobile money operators and PSBs. There has been a significant increase in the signups to electronic wallets as consumers see the network of traditional banks as unreliable" said Abuja based financial technology expert, Michael Oludare.

"Interestingly, while the non-bank led mobile money operators are gaining traction; those operated by the conventional banks are losing out as the same level of skepticisms by consumers for the banks is impacting negatively on the mobile money operation of these same old banks. Most banking customers would rather use a Paga, KongaPay or Opay than rely on their own bank's mobile app," he added.

A senior official at MTN Nigeria told *IT Edge News* in Lagos, that its digital wallet, MTN MoMo, "has recorded unprecedented uptakes by subscribers in the last few weeks."

Under the law, MMOs and PSBs are allowed to carry out functions that include accepting deposits and withdrawals from individuals and small businesses; issuing debits and prepaid cards to their customers; and operating electronic wallets; among others.

By design, PSBs and MMOs are licensed by the CBN to complement other banks and to bring banking services to the unbanked in Nigeria by leveraging technology.

MEA will see world's fastest AI spending growth through 2026, says IDC

Spending on artificial intelligence in the Middle East and Africa (MEA) including Israel will reach \$3.0 billion in 2023, according to the latest Worldwide Artificial Intelligence Spending Guide from International Data Corporation (IDC). While this will account for just 2% of the global total for 2023 (\$151.4 billion), the region will see the fastest growth rate worldwide over the coming years, with IDC forecasting that AI spending in MEA will increase at a compound annual growth rate (CAGR) of 29.7% over the 2022-2026 period, reaching \$6.4 billion in 2026.

"The rapid adoption of cloud and digital transformation in MEA will result in AI being incorporated into many different products and solutions," says Manish Ranjan, senior

program manager for software, cloud, and IT services at IDC MEA. "Organizations across the region are investing in AI technologies and related software and services to drive greater efficiency through automation and contribute to a more agile operating environment. The effects of the pandemic have fueled further spending in relation to AI/ML adoption, particularly within the banking and finance, manufacturing, trade, healthcare, and government verticals."

Banking, retail, and federal/central government will be the MEA region's biggest spenders on AI in 2023, followed by discrete manufacturing. Together, these four industries will account for nearly half (44%) of the region's total AI spending in 2023. However, IDC expects professional services and

transportation to be the fastest-growing industries over the five-year forecast periods, with respective CAGRs of 36.4% and 33.9%.

"AI growth in the region looks very promising as businesses are increasingly investing in AI- and analytics and business intelligence (ABI)-based solutions in order to strengthen and expand their customer experiences, build digital capabilities, and drive innovation," says Ranjan.

Adding: "Augmented customer service agents, fraud analysis and investigation, augmented threat intelligence and prevention systems, and sales process recommendation and augmentation are the key business use cases where organizations are investing more in the market."

60% of e-shop phishing scams exploit Apple's brand name

Due to its ease of access and efficacy, phishing remains one of the most common types of cybercrime. By purchasing pre-made phishing kits, fraudsters may easily start phishing operations with very little technical knowledge.

Data presented by [Atlas VPN](#) reveals that e-shop brands were the most often utilized lure by phishers in 2022. E-shop phishing scams accounted for 42% of financial phishing cases in 2022.

Companies in the banking and payment system industries were also imitated, but they comprised only around 10% of all financial phishing occurrences each.

The data comes as a courtesy of Kaspersky and is extracted from the devices of Kaspersky security product users. Users voluntarily made

the data available, and the data was anonymized.

Globally, the popularity of online shopping is increasing, and as a result, more companies are being imitated by phishers.

Yet one brand is imitated much more often than any other. With approximately 60% of e-shop financial phishing threats in 2022, Apple continues to be the brand that fraudsters most frequently impersonate.

Another brand that is favored by cybercriminals is Amazon. Amazon, with 15%, stayed in second position as the most imitated brand in e-shop phishing sites and emails. Together with Apple, these two brands appear in around 75 out of 100 phishing attacks.

While Mercari, MercadoLibre, and eBay

brands are also used in phishing scams, they only appear in around 6 out of 100 cases.

Watch out for emails from PayPal

According to current data, while the vast majority of financial phishing scams imitate e-shop brands (42%), payment systems (10%) are also used as a lure by phishing artists.

In the world of electronic payment methods, PayPal has long been a favorite target for con artists. The vast majority (84.23%) of phishing URLs for electronic payment systems target PayPal.

As a result, the shares of other payment systems have fallen precipitously, with American Express falling to 2.02% in 2022, Visa decreasing to 3.10%, and MasterCard declining to 3.75%.

NCC not responsible for monitoring social media contents



The Nigerian Communications Commission (NCC) said it is not the regulator of the contents of the social media networks that many stakeholders have complained about.

The telecoms regulator made the submission during a recent visit of the National Civil Society Council of Nigeria (NCSCN), led by its Executive Secretary, Blessing Akinsolotu, who sought the intervention of the commission on the worrisome and misleading content of social media platforms.

“We know that NCC, as the regulator of the telecoms industry, has greater role to play in helping to curb the spread of fake news and incendiary contents that Internet users put on social media platforms. Therefore, we want NCC to partner with us in this regard,” he stated.

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Akinlosotu said the situation demands immediate intervention of key stakeholders to

ensure that the content of the social media and the Internet are credible and enhance national social cohesion.

Director, Public Affairs of the Commission, Mr. Reuben Muoka, who received the group on behalf of the Executive Vice Chairman of NCC, Prof. Umar Danbatta, informed the organization that commission's mandate does not extend to controlling the content of such media platforms.

According to Muoka, the major role of the telecom regulator is to facilitate the deployment of telecom infrastructure that provides different types of telecommunications services, including improving broadband that enhances robust Internet experience, and ensuring fair competition as well as the protecting of telecom consumers.

Muoka said the mandate includes making services available, accessible and affordable for Nigerians who may leverage such access to engage in digital social mediation for the benefit of the individual, businesses, and the nation's socioeconomic growth.

In the performance of its functions, Muoka said the Commission promotes collaboration and partnerships with different stakeholders such as NCSCN, in creating awareness and promoting access to different categories of consumers in the country. He said the Commission looks forward to furthering collaboration with NCSCN in its efforts to align with the aspirations of users of telecommunications services across the country.

Konga is most innovative e-commerce brand in Africa



A new consumer-focused survey has projected Konga as the most admired and innovative e-commerce company on the African continent.

The survey, which was published on March 15, 2023, coincided with the World Consumer Rights Day.

The market-wide consumer-based survey examined the current state, performance and growth path of e-commerce in Africa. The poll, which cut across multiple consumer layers from youths to middle age and Boomers returned a promising verdict on Konga, identifying it as the fastest growing e-commerce company in Africa.

The survey carried out by DigiPundits, a pan-Africa digital research and marketing firm returned the same verdict on Konga as previous independent surveys, all of which placed Konga top of the pack in the areas of

pocket-friendly pricing, operational efficiency, and the courage to take responsibility whenever a hitch occurs.

When asked which of the e-commerce companies in Africa they would wish to work with, most of the respondents, mainly youths, said they preferred Konga as a potential workplace of choice.

Respondents described Konga as highly responsive, ambitious and bullish in its deployment of technology to scale-up operations. They also ranked Konga high as a responsible corporate citizen. Respondents recalled that during the Covid-19 lockdown when they had to rely more on e-shopping, Konga stood out not only in making sure that prices of goods were heavily discounted with free, real-time delivery, but also in going a step further to supply thousands of families

nationwide with essential food items, free of charge.

The e-commerce giant's unique composite online-offline model was also cited as a unique differentiator over competition. The existence of Konga brick-and-mortar stores nearer to the people across the country has made it easier for the e-commerce company to deliver goods and respond to emergencies ahead of others, the survey noted.

Respondents to the survey questions also cited ease of payment on Konga platform as one of the reasons they are loyal to the brand. Konga launched KongaPay in 2015 in partnership with Nigerian commercial banks to ease the bottlenecks and check insecurity associated with online payments. KongaPay, a secure and easy-to-use payment app for Konga customers and other users, stood out above the rest as it comes bundled with internal security and full compliance with extant KYC regulations that gives online payers peace of mind.

This innovation has, over the years, protected online shoppers on Konga platform against cyber crooks when they share sensitive information such as their bank or credit card details, contact information and address while processing transactions. KongaPay mirrors the Amazon payment platform with its convenient payment features. The CBN-licensed mobile money wallet has equally been fully integrated with many banks in Nigeria which makes payment for transactions seamless and safe.

Konga was founded in July 2012 with just 20 staff. But it has grown to an e-commerce giant in Africa with over 800 staff. It has received rave reviews as the most customer-friendly e-commerce company which unlike much of the competition, has a pedigree for vending original products because of its strong liaisons with global Original Equipment Manufacturers (OEMs).

GIZ partners Socialander to bring digital skills to 6,000 Nigerian youths

About 6,000 young Nigerians are to benefit from a free digital skills acquisition program organized by a digital marketing agency in Lagos, Socialander, in partnership with GIZ, the Germany's federal enterprise that promotes international cooperation, development and education. The free training is designed to expose beneficiaries to in-demand digital skills and make them compete at a global scale. The online and offline training course will hold at GIZ centres in Abuja, Lagos and Benin. "We are delighted with this partnership with



GIZ as it provides us with the opportunity to equip more young Africans with digital skills, which is in line with our goals as a digital

agency in Africa," said CEO of Socialander, Bella Victor.

He said the training will equip beneficiaries with different digital portfolio services including digital marketing, product design & branding, digital PR, data analytics & management, among others.

"This comes after the digital agency commenced its free internship program, SIP2022 (Socialander Internship Program 2022), aimed at training 5,000 African youths in various digital marketing skills," he added.

NITDA woos Business Sweden for talent development initiative



The National Information Technology Development Agency (NITDA) is seeking the support of Business Sweden which the regulatory agency has identified as a major attraction of foreign partnership towards talent development.

Business Sweden, a platform to drive business, has a unique government and private sector mandate that helps international and Swedish companies to leverage their strengths and lay the foundation for green, inclusive, and digital growth in Sweden and across global markets.

Director General of NITDA, Kashifu Inuwa Abdullahi expressed the desire of the agency to work with Business Sweden in line with the proposal made by the Deputy Ambassador of Sweden in Nigeria, Mr. Joran Bjallerstedt and his team during a recent courtesy visit to NITDA in Abuja.

Abdullahi expressed NITDA's readiness to partner with the Business Sweden to explore the diverse avenues in promoting trade and entrepreneurship for the Nigerian teeming youths in line with one of the pillars of the National Digital Economy Policy and Strategy (NDEPS).

"With the Startup Act, Nigeria is positioning to thrive in the Information Technology ecosystem, and President Muhammadu Buhari, GCFR, is set to inaugurate the Council for the Startup Act, which is the apex organ for the implementation of the Nigerian Startup Act," said the NITDA boss adding that a technical working group committee is drafting the implementation framework for the Startup Act in collaboration with the private sector.

He also said the government was working on the Nigeria outsourcing strategy, which is going to focus on making Nigeria the preferred outsourcing destination of the world.

According to him, the National Digital Skills and Strategy, which is aimed at making Nigeria the global talent factory towards bridging the global talent gaps is already working to connect various talents with jobs.

"We can supply Sweden with the right talent needed to develop your businesses because in the digital economy or in the world we are today, companies are as good as its next products or services," he said.

He assured that Nigeria has the requisite talent required to nurture its citizen to fit into the best digital offerings the world has to offer because of the nation's youthful population.

"NITDA recently, launched the regulatory intelligence framework that creates awareness on happenings within the ecosystem and gathers intelligence on how to regulate processes which enables dynamism in our regulation formulation."

"Our regulations focus on achieving four objectives which are, to regulate market creation, to enable innovation, to regulate customer or consumer protection, and to regulate efficiency and effective service delivery," he added.

He noted that some issues of concerns in Nigeria are waste management, transportation and logistics, financial inclusion, and agriculture among others

He said efforts are ongoing in building clusters for Business Process Outsourcing (BPO) to wedge against the lack of job opportunities for graduates. The agency is into many partnerships geared towards digital skill acquisition with MIT-REAP, Google, CISCO and others.

"In the same vein, we are sponsoring students for first degree, MSC and PhD on different courses, and currently in talks with the Universities in changing their curriculum to address the skill gap deficiencies among graduates," he added.

The Director General for Business Sweden West Africa, Anthonia Adenaya, earlier expressed her organisations intent to work with NITDA.

"We work to promote relationships in Sweden and other countries in Africa and would love to develop innovation highway between Nigeria and Sweden, especially in areas that Nigeria wants to develop under the purview of NITDA." Said Adenaya as she commended NITDA's efforts in enabling a robust digital economy adding that NITDA's objectives aligns with Business Sweden which is "a powerhouse of innovation, sustainability, co-creation, and equality."

NCC refutes allegations of telephone "tracking" NCC refutes allegations of telephone "tracking"

The Nigerian Communications Commission (NCC) has refuted allegations of telephone "tracking" and "leakage" made against it "by some individuals and groups in the social and alternative media."

The telecoms regulator said in statement issued this week in Abuja and signed by its Director, Public Affairs, Reuben Muoka, that it has become necessary to address the allegations and stated:

"The Commission wishes to make the

following clarifications:

1. The Commission denies the allegations in their entirety
2. By the provisions of the Nigerian Communication Act (NCA) 2003 and other extant Laws of the Federation, the Commission does not and cannot "track" nor "leak" telephone conversations of anyone.
3. The Commission has reported the allegations, which we take seriously, to relevant security agencies for proper

investigation and necessary action.

4. The Commission restates its commitment to discharge its responsibilities to the Nigerian people in accordance with the provisions of the Constitution of the Federal Republic of Nigeria; the NCA 2003; and other extant Laws of the Federation; and global best practices.

"For the avoidance of doubt, the Commission denies these allegations and advises the public to disregard them."

Ivorian government unveils Startup Act to support most talented startups



To give more weight and visibility to young innovative companies, Côte d'Ivoire has announced a new legal framework. The Ivorian Startup Act, which is awaiting parliamentary approval, should soon bring a wind of change in the entrepreneurial ecosystem. This news results from a reflection initiated in 2018.

"A meeting with our Tunisian counterparts during a benchmarking study at the end of 2022 accelerated the process," said Florence Tahiri Fadika,

who is technical advisor in charge of innovation and change at the Ministry of Communication and the Digital Economy. "Tunisia is one of the first countries in Africa to have implemented a Startup Act. Their model is inspiring because it is very operational. The benchmarking mission, organized by the NTF V project, enabled us to benefit from Tunisia's experience and to identify good practices."

Making Côte d'Ivoire a talent pool

Following Tunisia's model, the Ivorian Startup Act is driven by a strong political will and intends to bring concrete results. "While waiting for the law to be officially voted by our assemblies, we are already working to make the Startup Act a tangible reality. The idea is not to copy the Tunisian legislation but to adapt it to the reality of our economy. A mapping study is underway and should enable us to precisely target the needs of our ecosystem," Fadika said.

"At the same time, we are developing construction projects for new technology parks and start-up campuses," she said. "Under the Startup Act, eligible start-ups will be able to benefit from state-of-the-art infrastructure and numerous amenities in order to succeed both regionally and internationally."

A committee of experts and enthusiasts will grant a Startup Act award. The beneficiary start-ups will be able to access new opportunities in terms of training, financing, promotion and access to public contracts and international markets.

Fadika is already planning for an Ivorian delegation to attend the important Vivatech trade fair. "With the help of the NTF V project and all the support structures of the ecosystem, we can make Côte d'Ivoire an attractive hub for start-ups from Africa and elsewhere."

FirstBank announces name change of subsidiaries

- **Reiterates commitment to boosting cross-border business opportunities in Africa and the world**



FirstBank
Since 1894

First Bank of Nigeria Limited, Nigeria's premier financial services institution, has announced a phased corporate name change of its subsidiaries in the United Kingdom and Sub-Saharan Africa. FBNBank UK, FBNBank Sierra Leone, FBNBank Gambia and FBNBank DRC are the first set of subsidiaries effecting the name alignment. They are now known and addressed as FirstBank UK, FirstBank Sierra Leone, FirstBank Gambia and FirstBank DRC. The Ghana, Senegal and Guinea subsidiaries will be next in the phased name change implementation.

The name change is being implemented to align the subsidiaries with the parent brand and to enjoy the strong heritage

and brand equity built by FirstBank Nigeria in its 129 years of banking leadership. This will further enhance the quality-of-service delivery resulting in better brand clarity, uniformity and consistency across all the markets where the Bank operates.

A leading financial inclusion services provider, FirstBank Group is committed to its nation-building goal. It has taken giant performance strides on its unique growth trajectory as it continues to build distinctive capabilities through partnerships and the constant drive to reinvent itself. This performance is evidenced in the numerous awards and recognitions bestowed on the institution. These awards include Best Private Bank for Sustainable Investing in Africa 2023 by Global Finance Awards; Best Corporate Bank in Western Africa 2022 by Global Banking & Finance; Best CSR Bank Africa by International Business Magazine in 2022; and ranked as number one in Nigeria in terms of Overall Performance; Profitability; Efficiency and Return on Risk by the Top 100 African Bank Rankings 2022 released by The Banker Magazine from the stables of Financial Times.

In addition, in Euromoney Market Leaders, an independent global

assessment of the leading financial service providers conducted by Euromoney Institutional Investor Plc., the Bank was crowned: Market Leader in Corporate and Social Responsibility (CSR); Market Leader in Environmental, Social and Governance (ESG); Highly Regarded in Corporate Banking and Digital Solutions and Notable: in SME Banking.

Speaking on the name change, Dr. Adesola Adeduntan, CEO of FirstBank Group, said "the name change which coincides with FirstBank's 129th founding anniversary (March 31st, 2023) is indeed a milestone reflective of our resolve to continuously provide the gold standard of excellence and value as we put our customers First. The new identity of the subsidiaries contributes to an enhanced brand presence. It helps our customers and stakeholders better appreciate the value of the diversified products suites, competitive pricing and extensive business networks the FirstBank Group offers. These include our commitment to boosting cross-border businesses including trade and investment opportunities essential to enhancing trade relations amongst countries, thereby strengthening the economies of host communities and reducing poverty," he concluded.

Uniccon Group drives Africa's inclusion in blockchain tech with launch of SmartAfri Labs



The Uniccon Group of Companies has launched SmartAfri Labs its blockchain technology to drive the inclusion of Africans and adoption of the specialized technology in the region.

"Africa has less than a five percent stake in the projected \$1.1 trillion the industry promises. We have created technology and platforms to drive inclusion by up to 25 percent by the year 2025. Our VR headsets for example are more affordable, and will not exclude poor Africans from using the technology. This is inclusion," said Chairman of Uniccon Group, Dr. Chuks Ekwueme, during the launch in Abuja.

"It is erroneous to view blockchain technology as being crypto. It is much more than that, and that notion should be vacated. We have built this platform, which is a fusion of Web 2.0 and 3.0 and we are keen on being key participants in the 4IR. There is a huge market in our NFT marketplace as Nigerians and Africans from the creative and other industries can tap into it to generate

wealth and add to the GDP," Ekwueme told the audience that included those that joined virtually via YouTube, Zoom, Instagram, Twitter, and Discord.

The novel product, which is the first African blockchain technology, consists of SmartAfri Chain (blockchain node), NFT Marketplace (Create and sell NFTs), SmartAfri Verse (Metaverse), SmartAfri eMarket (fusion of 2.0 and 3.0) and Uniccon VR (locally made and subsidized headsets). The project seeks to increase stakes for Africans, encourage more developers to get into the niche, and overall, to drive massive inclusion.

"We have created this technology to allow Africans to stand tall, raise their heads, spread their shoulders, and take giant strides in an ecosystem that was once alien to them," said General Manager, Uniccon, Kehinde Ake at the launch stating that "SmartAfri Labs offers exceptional levels of security, transparency, and efficiency, granting users the ability to transfer assets, save data, and carry out smart contracts in a

decentralized and fraud-proof network."

Keynote speaker, John Paul Nwobodo, an industry investment analyst with Adaverse, spoke about the monumental impact of blockchain technology in a wide variety of industries. Using the banking industry as a point of reference, he said "according to the 2021 World Bank report, 66 percent of Nigerians are unbanked, and the banked are being recycled by existing financial services providers. The cost of cross-border remittance is very high and using blockchain can help reduce these numbers, making cross-border remittances cheaper and defying geographical barriers."

Uniccon's Chief Technology Officer (CTO), Eval Esege, presented SmartAfri Labs and took the audience on an experiential journey of what it does, and how its many bundled benefits work.

"SmartAfri Labs was borne out of the need to create a blockchain ecosystem that represents African values and culture. We have set up a partnership opportunity available from today to allow those who resonate with our vision to join us on this journey," said Esege.

The launch had in attendance, representatives from the National Information Technology and Development Agency (NITDA), the Nigerian Computing Society (NCS), Adverse, the blockchain community, and the private sector.

Group General Manager at Uniccon, Chris Ebosie, said the company is firmly committed to advancing IT across Africa.

CBN to close millions of bank accounts not linked to BVN



The Central Bank of Nigeria (CBN) said it will be closing millions of bank accounts across various financial institutions not linked to a Bank Verification Number (BVN).

The CBN Director of the Risk

Management Department and Chief Risk Officer, Blaise Ijebor, announced this at the recent Prembly Compliance Breakfast Dialogue.

He said the "objective is to clean up the sector and reduce the growing incidence of fraud."

According to him, the CBN will soon commence the exercise warning that account holders not linked to BVN will have such accounts frozen.

The BVN is a biometric technology with secure unique identifier to analyze human characteristics as an enhanced form of authentication for real-time banking or

other transactions. The BVN offers the verification and validation of the customers' identity seamlessly across multiple and interoperable electronic platforms.

As at April 9, 2023, the BVN count was 57,093,825 according to the Nigeria Inter-Bank Settlement System Plc (NIBSS).

Banks are under obligation to encourage accounts holders to link their accounts to the BVN or risk having their accounts shut down, the financial regulator warned adding that the action is necessary to curtail increasing incidences of fraud.

The Evolution of Ransomware

- Navigating a new age of *cybercrime*

In the most recent edition of its annual Security Report, Check Point Software Technologies looked back on a tumultuous year in cybersecurity, which saw attack levels reach an all-time high in response to the Russia-Ukraine conflict. But what can we expect in the future? In this article, Sergey Shykevich, Threat Intelligence Group Manager at Check Point, looks at the evolution of ransomware from a money-making exercise to highly organized operations.

Ransomware is one of the single biggest threats to an organization's security. In the early days, attacks were conducted by single entities who developed and distributed massive numbers of automated payloads to randomly selected victims, collecting small sums from each "successful" attack. Fast forward to today, and these attacks have evolved to become mostly human-operated processes, carried out by multiple entities over several weeks.

In 2022, 1 out of every 13 organizations suffered an attempted Ransomware attack, while the Costa Rica government was forced to declare a national emergency when Russian hackers, Conti, breached its Ministry of Finance and demanded a \$20 million ransom.

However, as we move further into 2023, ransomware as we know it is evolving: the number of victims is decreasing, and hackers' demands are changing. You could be forgiven for thinking this is a good thing but in fact, it is because the ransomware ecosystem has become increasingly fragmented but in parallel, much more focused on specific targets and more sophisticated. New variations of malware appear daily, which has created a complex and hard-to-navigate threat landscape.

Shifting focus from encryption to extortion

The focus of bad actors has moved away from ransom payments and is now firmly on extorting unencrypted data. Why? Unencrypted data is more valuable. It can be released into the public domain almost immediately, meaning victims will be eager to get it back, no matter the cost. Many different types of information are considered sensitive, from corporate financial and proprietary data to personal data relating to physical or mental health, financial data or any other personal identifiable information (PII), which makes the threat of data exposure

even more potent. Some groups now skip the encryption phase altogether, relying on threats of data exposure alone to extort money. Data exfiltration is much easier than encrypting an entire network, implementing encryption professionally and assisting with decryption when ransom is paid.

Cybercriminals find ways to do less and get more.

An extreme example of the effectiveness of the threat of personal data exposure was demonstrated in an attack on Medibank, an Australian health insurer, in October 2022. When the company refused to pay ransom demands of \$10M, the attackers (possibly connected to the REvil group) dumped massive amounts of personal information relating to pregnancy termination, drug and alcohol abuse, mental health issues and other confidential medical data relating to millions of Australian and international customers.

The evolution of Ransomware-as-a-Service (RaaS)



While the ransomware ecosystem is splintering, we are also seeing a pivot to more attractive business models, including Ransomware as a Service (RaaS).

Often referred to as human-operated ransomware, it is the human aspect that makes RaaS so dangerous. Human attackers can make calculated decisions that result in a wide variation of attack patterns specifically tailored to individual targets. Available via the dark web, it is essentially an arrangement between two parties. One develops the tools to carry out an attack, and the other deploys the payload. If the attack is successful, both parties receive a share of the profits with the initial cost and accessibility of RaaS making it so easy. Anyone can purchase a kit and they need only well-written playbooks and some basic technical knowledge to execute an attack.

RaaS is extremely profitable, and anyone selling it is a top target for the authorities. For example, in 2021, the U.S. Department of State offered a \$10 million reward for information leading to the location of RaaS specialist, DarkSide.

Security leaders are concerned RaaS will grow in popularity over the next 12 months as a potential consequence of redundancies in the technology sector. For example, in the first two months of 2023, over 107,000 tech-sector employees lost their jobs. Many layoffs were in specialist areas where technology-focused jobs are scarce, and the threat of disgruntled employees using their skills to support bad actors could start to filter into the cybercrime space.

Ransomware is a significant and costly threat that needs to be addressed. But are we seeing the tides change as governments across the world move towards offensive action against these groups?

Has the time come to hack the hackers?

Nations around the world already possess offensive hacking capabilities. In January 2023, the US Attorney General announced that the FBI and its international partners had succeeded in temporarily disrupting the network of the prolific ransomware gang, Hive. In effect, they had hacked the hackers.

The operation, which began in 2022, saved multiple government organizations

from having to pay millions of dollars in ransom payments. For example, in one instance, the FBI was able to disrupt an attack against a Texas school district and stopped it from making a \$5 million payment to the hackers. Clear proof that hacking on the offensive works and we could see more organizations adopt this method in the next 12 months.

Similarly, after two major, back-to-back cyberattacks against Australian telecommunications giant Optus and insurance titan Medibank, the Australian cyber security minister vowed to “hack the hackers”. In December 2022, Japan also started the process to amend laws to allow for offensive cyber operations against foreign hackers.

It begs the question; if more groups knew they could be hacked before they launched an attack, would they think twice about it?

What's the solution to the evolution of ransomware?

One way to prevent ransomware attacks would be to introduce a ban on organizations making payments. For example, in Florida and North Carolina, it is illegal for state agencies to pay a ransom and Australia is considering codifying payment bans into law. However, this could result in bad actors specifically targeting organizations that are least likely to cope with extended periods of downtime. Hospitals, energy providers, and schools could become prime targets and the threat of genuinely harming society or individuals could force these organizations into paying.

While elements of early ransomware remains, it is undeniable that the methods and execution have evolved. It used to be about profit, but now it is about much more than that. As the threat landscape becomes more fragmented and RaaS continues to thrive, 2023 could be a pivotal year in the fight against it.

Ready or Not: The importance of preparing for the new IoT cybersecurity regulations landscape

The Internet of Things (IoT) is rapidly expanding, and the number of connected devices is increasing at an unprecedented rate. With the growing reliance on IoT devices, the need for strong cybersecurity measures has become more pressing. To protect personal information stored on these devices, governments around the world have introduced regulations aimed at improving the standard security of IoT devices.

IoT Cybersecurity Regulations in the US and EU

In the United States, the IoT Cybersecurity Improvement Act was passed in 2020, and the National Institute of Standards and Technology (NIST) was tasked with creating a cybersecurity standard for IoT devices. In May 2021, the Biden administration released an Executive Order to improve national cybersecurity, and in October 2022, the White House released a Fact Sheet to implement a label for IoT devices, starting with routers and home cameras, to indicate their level of cybersecurity.

In the European Union, the European Parliament has introduced the Cybersecurity Act and the Cyber Resilience Act, which impose several requirements for manufacturers to meet before a product can receive the CE marking and be placed on the European market. This includes stages of assessment and reporting and managing cyber-attacks or vulnerabilities throughout the product lifecycle. The General Data Protection Regulation (GDPR) also applies to companies operating within the EU and requires them to implement appropriate technical and organizational measures to protect personal data.

Key Elements of IoT Security Regulations

To comply with the regulations, manufacturers must implement the following key elements:

1. **Software Updates:** Manufacturers must provide the option for firmware updates and ensure the validity and integrity of updates, particularly for security patches.

2. **Data Protection:** Regulations follow the concept of "minimization of data", collecting only necessary data with user consent and securely handling and storing sensitive data in an encrypted manner.

3. **Risk Assessment:** Developers must follow a risk management process during the design and development phase and throughout the product's life cycle, including analyzing Common Vulnerabilities and Exposures (CVEs) and releasing patches for new vulnerabilities.

4. **Device Configuration:** Devices must be released with a security-by-default configuration and have dangerous components removed, interfaces closed when not in use, and a minimized attack surface through the "principle of least privilege" for processes.

5. **Authentication and Authorization:** Services and communication must require authentication and authorization, with protection against brute force login attacks and a password complexity policy.

6. **Secured Communication:** Communication between IoT assets must be authenticated and encrypted, using secured protocols and ports.

Navigating Regulations with Check Point Quantum IoT Protect

However, complying with these regulations can be a challenge due to their complexity. To make the process easier, various certifications and standards such as UL MCV 1376, ETSI EN 303 645, ISO 27402, and NIST IR 8259 have been introduced to break down the regulations into practical steps. Check Point has introduced Quantum IoT Embedded to help manufacturers secure their devices with minimal effort. The solution includes a risk assessment service and a Nano Agent® that can be embedded into an IoT device to provide on-device runtime protection against cyberattacks. The Nano Agent® is a standalone solution that can be added to a product without intrusive code change and requires only minimal resources.



How intelligent automation can help drive sustainable business value



Hyper-automation represents the intersection of advanced analytics, artificial intelligence (AI), business process management, and robotic process automation. By combining intelligence, obtained through analytical insights, with automation, organisations can create efficient and intelligent processes that are less reliant on human intervention. This is according to Stephan Wessels, Head of Customer Advisory, SAS in South Africa.

“Organisations gain insights from understanding historic information and finding trends and patterns that enable them to improve their decision-making. But it is essential to be able to act on the insights as the value of analytics can only be realised through execution,” says Wessels. “The execution of analytics creates more information. In turn, this information can be used to gain better insights into the business and drive further analytics and actions. Essentially, the result in the ideal feedback loop that can drastically improve your decisioning.”

Introducing hyper-automation

At its core, hyper-automation supports the rapid creation of digital products. Low-code and no-code development ensure businesses are no longer reliant on having specific programming skills or lengthy legacy release cycles. Instead, they are empowered to quickly test ideas and operationalise innovation faster than before.

“In this environment, digital engineers take assets shared by colleagues to construct and operationalise a product or process. Through this, the speed and agility to operationalise and automate feature prominently in the hyper-automation cycle,” says Wessels.

Of course, the value of the analytics being performed is influenced by the quality of the insights that a company's team can create. If the team is empowered to go beyond the typical descriptive insight into the realm of predictive and prescriptive analytics, significant growth opportunities can be unlocked. “This requires a framework designed to enable the analytical process. Fuelling this is having teams collaborate to reduce the amount of information that must be reworked. By sharing information, efficiencies can be unlocked,” adds Wessels.

Making hyper-automation real

Typically, there are three phases to hyper-automation. Wessels indicates that the first is built on reducing costs. Hyper-automation can potentially reduce the operational costs of businesses by up to 30%.

“Secondly, hyper-automation will bring with it increased productivity in the workforce. If employees are free from repetitive tasks, they can achieve greater overall output and increase productivity. With this comes the third phase that of

innovation. Hyper-automation creates and sustains competitive advantage by offering customers better products, services, and overall experience,” Wessels says.

Hyper-automation is therefore not just about adding AI to automation. It assists organisations and their teams simultaneously develop and compose solutions before testing while operationalising successful innovations.

Automating analytics

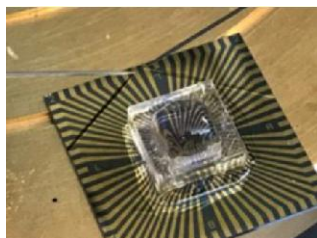
“There are several steps to consider when it comes to introducing intelligent automation in the business. Companies must start with a business case if they are to understand the value and effort involved in delivering automation projects. Companies should consider using a prioritisation matrix to select their most impactful initiatives,” says Wessels.

From an analytic enablement perspective, decision-makers must understand the processes required to drive analytical excellence in their organisation, as well as the team they have on hand to realise these ambitions. Collaboration is therefore key to enable analytic leaders to tap into contributors from a wider business.

The intentional creation of a learning loop is also important, as this gives the company the means to understand and measure the effort and return on investment for its analytical projects. Throughout all this, a culture of continuous improvement must be embraced by the business if it is to create sustainable business value through intelligent automation.

“Hyper-automation is not the latest technology fad. Instead, it will continue to build momentum as more companies look for ways to innovate and protect their margins in a competitive industry. Hyper-automation, deployed across multiple organisations and shared infrastructure, could radically transform how services are designed and delivered,” concludes Wessels.

Sensor could tell you in seconds if you have **COVID-19** or **flu**



A nanomaterials-based sensor detects flu and COVID-19 much more quickly than conventional tests. « Is it COVID-19 or the flu? New sensor could tell you in 10 seconds

Have a cough, sore throat and congestion? Any number of respiratory viruses could be responsible. Conventional tests can identify certain likely culprits by relying on chemical reactions, but some researchers want to swap chemistry for electrical changes sensed by nanomaterials.

Scientists have reported using a single-atom-thick nanomaterial to build a device that can simultaneously detect the presence of the viruses that cause COVID-19 and the flu at much lower levels and

much more quickly than conventional tests for either.

The researchers will present their results at the spring meeting of the American Chemical Society (ACS). ACS Spring 2023 is a hybrid meeting being held virtually and in-person March 26-30, and features more than 10,000 presentations on a wide range of science topics.

The symptoms of both flu and COVID-19 overlap considerably, making it difficult to distinguish between them, notes Deji Akinwande, Ph.D., who is presenting the work at the meeting.

"When both of these viruses are circulating together as they did earlier this winter, it would be immensely useful to have a sensor that can simultaneously detect whether you have COVID, flu, none of the above or both," he says.

Akinwande, who is at The University of Texas at Austin, says that the device he and colleagues are developing could be modified to test for other infections as well.

The group, including Dmitry Kireev, Ph.D., a postdoc in Akinwande's lab, constructed the COVID-19 and flu sensor using graphene, a single layer of carbon atoms arranged in a hexagonal lattice pattern. Its extreme thinness renders graphene highly sensitive to any electrical changes in its environment. Akinwande and other researchers see enormous potential in using it and other, similar nanomaterials to create sensors for many

different applications.

"These ultra-thin nanomaterials generally hold the record for best sensitivity, even down to the detection of single atoms, and they can improve the ability to detect very small quantities of basically anything that needs to be sensed, whether it's bacteria or viruses, in gas or in blood," Akinwande says.

Previously, his group reported designing a graphene-based temporary tattoo that could monitor blood pressure. The tattoo consists of pairs of sensors placed along the arteries of the arm. One half of each pair sends out an electrical current that its partner detects. This signal is used to determine blood flow.

To build the infection sensor, the researchers had to make graphene respond to the presence of viral protein. To do so, they looked to the immune system, which produces antibodies that are fine-tuned to recognize and latch onto particular pathogens. The researchers linked antibodies against SARS-CoV-2, the virus that causes COVID-19, and against the flu virus to graphene. When a sample from an infected person is placed on the sensor, these antibodies bind to their target proteins, prompting a change in the electrical current.

The researchers did not have the safety facilities needed to use whole, active flu or SARS-CoV-2 viruses to test the roughly square-inch sensor. To substitute, they used proteins from these viruses delivered in fluid intended to resemble saliva. Their results indicated that not only could the sensor detect the presence of the proteins, it could do so when they were present at extremely low quantities. This sensitivity suggested the sensor could be used for detecting the much more sparse viral particles found in breath, Akinwande says.

The sensor also worked quickly, returning results within about 10 seconds of dropping in a sample, he says. By comparison, conventional COVID-19 tests can take minutes or hours, depending on the type, and a dual COVID and flu test recently authorized by the U.S. Food and Drug Administration takes about half an hour to produce results.

Akinwande and his group are working to improve its performance further, including by expanding the slate of viruses it can detect. With funding from the National Science Foundation, they are developing a sensor designed to test for SARS-CoV-2 variants, such as omicron and delta. While they are currently focusing on a two-variant design, the test could be adapted to simultaneously identify even more, they say.

The researchers acknowledge support and funding from the National Science Foundation.



The synergy of business and IT will be key to **harnessing Africa's full potential**

By Upuli De Abrew

What is needed is for the data strategy to align with business strategy, and for it to be able to evolve in line with changing internal and external environmental factors.



The African continent is poised for economic growth, rapid urbanisation and increasing incomes with its population expected to reach about 1.7-billion people by 2030, making it crucial for businesses to fast-track data strategies if they are to remain competitive and benefit from these developments.

A major challenge in achieving these goals is that data and its associated processes have historically been seen as an IT function; while the IT department might have the knowledge and technical expertise to execute data strategies, many fail to deliver a return on investment as the initial process of defining the 'what' of the data strategy is not business-led.

Often, data strategies that are led by IT departments focus on the 'how' the technologies required for big data, data cataloguing, data governance, data integration (<https://apo-opa.info/3XXgcTE>), data lakes and metadata management without an initial and ongoing investment into understanding 'what' data is needed for the strategy to be a success.

Ultimately, there is a mismatch between

the execution of data management and what the business actually wants, resulting in various departments disregarding the organisation's technical data strategy in order to satisfy their data needs. Counterintuitively, this leads to the creation of data silos, a lack of data integrity, multiple versions of the truth and eventually a data strategy that fails.

Instead, what is needed is for the data strategy to align with business strategy, and for it to be able to evolve in line with changing internal and external environmental factors. This is usually only possible when an organisation's data and information strategies are led by senior members who understand the business and where it wants to be in the future, and are ardent proponents of using data to continually inform business decisions.

By definition, a data strategy has to have impact across all levels of the organisation; yet, we see instances where data is available, but is not used to its full potential because the business people don't know how to use self-service business intelligence (BI) tools to guide decision making. This is a common pitfall

of having only the IT department lead data strategies, but it also points to the requirement for data literacy across all levels of the business.

Does this mean that all senior business executives in an organisation should be data scientists? No. On the contrary, all that is needed is for them to be able to use the self-service BI tools and formulate their questions about the business in a way that allows the actual data scientists to manipulate data and get the answers.

One way to get this right is by having a data team that brings together business analysts (who are responsible for various business functions), supported by data scientists and developers who can assist with complex transformations and creating predictive algorithms. Not only does this ensure consistency in an organisation's data strategy, but it also means that the business's unique data requirements are met while IT best-practice is also adhered to.

The continent is blessed with a natural abundance of talent and potential, and having data strategies that are driven by a combination of business and IT with the weighting of efforts allocated differently at various stages of the process will be key to unleashing this potential. Meanwhile, this combination will also enable organisations to perform data projects that are directly linked to business goals and empower business people to make data-driven decisions on a daily basis helping drive the competitiveness of businesses in Africa.

It should be noted, however, that there is no one-size-fits-all approach that can be applied in different countries around Africa, especially given that some challenges are unique to the continent. There are also issues such as data sovereignty that need to be carefully considered; it is best that organisations work closely with a partner that has on-the-ground experience as well as a deep understanding of the conditions in different regions across the continent.

As an end-to-end data and information company, Insight Consulting works with businesses across Africa to formulate and deliver on data strategies at all levels of the organisation, unlocking actionable insights with the latest thinking and technology across the data value chain. If your organisation is looking to formulate a data strategy that matches your business goals, partner with Insight Consulting today.

A tale of multiple ICT regulators

By Sonny Aragba-Akpore



Elsewhere in the world, telecommunications, broadcast and the internet businesses have come under a single roof called convergence, but Nigeria still maintains multiple regulations for these services.

The only difference is the National Frequency Management Council which warehouses spectrum and assigns same to regulators of telecommunications and broadcasting accordingly.

But the reality on ground is that, both the National Broadcasting Commission (NBC) and the Nigerian Communications Commission (NCC) should ordinarily converge for seamless performance like it is the standard practice in several countries.

The Stephen Oronsaye committee had proposed this merger in his report a few years ago but lack of political will is believed to have undermined the report of the Committee despite its painstaking exercise where it was submitted that the NCC and NBC be merged for effective management of both sectors as allowing them to run the way they are now amounts to duplication of functions and the idea of reducing the cost of governance will be achieved in the

long run.

Triple play is now the standard practice in civilized world but it appears in Nigeria as anathema since jobs must be created for the boys so qualms having multiple regulators.

Triple play is achieved through convergence where telephony, the internet and broadcast media come under a single regulatory platform.

“Although the minister said that NITDA held over 30 stakeholders’ engagements before pushing forward the bill, but industry players are worried and wondering where and when such were held, even when the minister claims “I am sure NCC was involved.”

Convergence is already in various climes as these countries have been managing their systems in that regard. Examples of such regulatory authorities include: Office of Telecommunications (Ofcom) in the United Kingdom (UK), Federal Communications Commission (FCC), Independent Communications Authority of South Africa (ICASA), National Communications Authority (NCA) among others.

But while convergence remains a global best practice, Nigeria remains with multiple regulations thus trying to kill a single bird with many stones.

There are difficult roads to tread for convergence in Nigeria especially and trying to take the route taken by global ICT players.

And at a time when merging NCC and NBC remains a pipe dream, a third regulator is in the offing going by the proposed NITDA bill before the National Assembly lawmakers.

And if the Minister of Communications and Digital Economy, Dr. Isa Pantami succeeds in his last self-appointed assignment, the National Information Technology Development Agency (NITDA) will become a mega regulator submerging the Nigerian Communications Commission (NCC) and the NBC as the Minister is eager to push for a new Act for NITDA in the National Assembly.

The Minister had presented to the NASS a bill to repeal NITDA Act 2007 and enact a new Act whose provisions and mandates are allegedly derived from the mandates and functions in the Nigerian Communications Act 2003. Although it's not clear what the Minister wants to achieve but industry players think that if this bill sails through, it will be goodbye to the NCC Act as its mandate and responsibilities may be taken over by NITDA.

In what looked like a curious movement, a stakeholders public hearing held at the National Assembly on December 23, 2022 but because of its poor outing, it was

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adjourned to February 2, 2023. This too did not hold as it was postponed till further notice.

But the Minister has denied any ulterior motives for pushing the bill, even when there are very strong indications that he has deeper interests for the NITDA project.

The Minister said that both the NCC Act 2003 and NITDA Act 2007 were obsolete and long overdue for review due to imperatives of new technologies.

While further denying any ulterior motives for his actions, he claimed he had discussions with both the Executive Vice Chairman of the NCC and the Director General of NITDA before embarking on the project and that the insinuation that he had tilted his position in favor of NITDA simply because he was its DG is unfounded.

According to him, the old Acts did not address the fourth industrial revolution and emerging technologies.

As he put it: "We are talking about Fourth Generation (4G) Technology and Fifth Generation (5G) Technology today as well as digital economy."

"The NITDA Act was specifically on Information and Communication Technology (ICT) sector, while the NCC Act dwells more on telecommunications."

"And there was an agreement that both Acts needed to be amended."

But what is before NASS is not an amendment but a repeal of the NITDA Act 2007 and enact a new one.

Although the minister said that NITDA held over 30 stakeholders' engagements before pushing forward the bill, but industry players are worried and wondering where and when such were held, even when the minister claims "I am sure NCC was involved." The Minister was quoted as saying "the NITDA Act focused specifically on the information and communication technology, ICT, sector, while the NCC Act dwells more on telecommunications." The minister's statement is not totally true.

"He is speaking about an industry where he has no exclusive knowledge. There is nothing about emerging technologies and things happening in the telecommunications industry today that some people still at the NCC did not know about 15 years ago" one analyst reasoned.

Industry players fault the Minister on his claims and like stakeholders say in general terms, the Minister is being economical with the truth as reality on ground "should educate the Minister that he does not have any exclusive knowledge about technologies and that the people at the NCC are well trained and attend regular refresher courses and programs from time to time."

In terms of manifest duplications of roles, Section 5 of the proposed NITDA bill lists the functions of the agency that will be created and supported by the Act when enacted. With slight modifications these functions are similar with those of the NCC as clearly defined in Section 4 of the Nigerian Communications Act 2003.

The NITDA bill is awaiting action by the lawmakers.



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Why Nigeria needs a data protection and privacy law



Barring any hiccups, the *Nigerian Data Protection Bill* will become law before the curtain finally goes down for the Muhammadu Buhari's administration. With the bill already sent to the Senate by the President for approval, stakeholders including the larger international community are high on hope that the executive bill will complete its transition to become an Act of Parliament before May 29, 2023.

Nigeria is seeking to provide a "legal framework for the protection of personal information and the establishment of the Nigerian Data Protection Commission for the regulation of laws on personal information" via the bill.

The executive bill is part of a steady 'privacy' journey since 2019 when the

National Information Technology Development Agency (NITDA) first instituted the Nigeria Data Protection Regulation (NDPR) as the regulatory guide for data protection in Nigeria.

"The law alone in itself cannot do this, without awareness a law merely becomes a curio, and does not necessarily promote compliance."

Since then, the country has pushed for many policy and institutional changes all fundamental to defining the data protection sector whether as an industry or a profession within a statutory ambience including the establishment of a data protection watchdog: Nigeria Data Protection Bureau (NDPB).

That bill if it becomes law will finally provide statutory guidance to a sector that will ultimately become a major definer of Nigeria's gradual shift into a digital

economy and regulate all activities around data privacy whether for individuals or corporate entities(public and privatelyowned).

According to its promoters, the main objective of the bill is "to safeguard the fundamental rights and freedoms and the interests of data subjects, as guaranteed under the Constitution of the Federal Republic of Nigeria."

Nigeria needs a data protection and privacy law for several reasons, including:

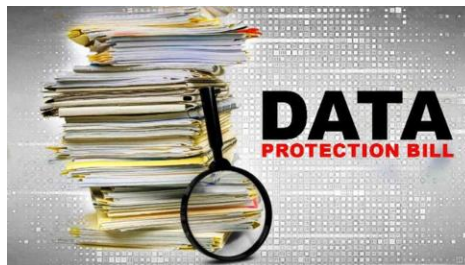
Protection of Personal Information: With the increasing use of digital technology and online platforms, there is a growing risk of personal information being misused, leaked, or stolen. A data protection and privacy law would provide legal protections for individuals and their personal data, including the right to access, correct, and delete their data. the government

Business Compliance: In today's digital age, businesses rely heavily on the collection and processing of personal data to conduct their operations. A data protection and privacy law would ensure that businesses comply with ethical and legal standards for the collection, storage, and processing of personal data.

International Compliance: Many countries, including those in the European Union, have already implemented data protection and privacy laws. By enacting its own law, Nigeria would align with global standards and improve its ability to do business with international partners.

Trust and Confidence: A data protection and privacy law would help build trust and confidence among Nigerian citizens and foreign investors in the country's ability to protect personal information. This would create a positive environment for business and economic growth.

Overall, a data protection and privacy law is essential for safeguarding personal information, promoting responsible



business practices, complying with international standards, and building trust and confidence in Nigeria's economy.

Even while we await an Act to come to be, the government in its wisdom, having instituted the NDPR and created the privacy ombudsman, NDPB, has not

allowed a vacuum to exist. Privacy regulation with

enforcement is readily becoming a norm with several corporate actors including banks sanctioned for not adhering to the provisions of the NDPR and abusing privacy rights if their customers.

Though knowledge of data protection and privacy is gaining grounds across Nigeria, it will require a national awareness campaign to take the messages to all the six zones and ultimately, build a national culture of cyber awareness or create a culture of data protection and privacy consciousness.

This is very important to promote a positive growth in the data economy sector. The law alone in itself cannot do this, without awareness a

law merely becomes a curio, and does not necessarily promote compliance. Awareness with the right attitude does. The National Commissioner of the NDPB, Dr. Vincent Olatunji, agrees with this. Months back, he told *IT Edge News.Africa* that the NDPB was aiming at "fostering a national culture of compliance to data privacy."

Since the General Data Protection Regulation (GDPR) became the standard law on data protection and privacy in the EU and the European Economic Area, it has become somewhat the benchmark for a combination of legal, administrative, and technical safeguards in several countries across the world whether in Asia, Africa, the Americas and the Middle East.

Africa's most populous country and the largest economy on the continent cannot but join the rest of world to be part of the shared prosperity in the global data economy.

"It will require a national awareness campaign to take the messages to all the six zones and ultimately, build a national culture ... of data protection and privacy consciousness."

Oluwatosin Olabode: **The future of digital wellness**

Regardless of the fast paced nature of our world today, there is a dire need for individuals to remain productive while engaging in deep meaningful work. In line with this need, IT Edge News, Tracy Yekaghe spoke with Oluwatosin Olabode, Executive Director, Doing Healthy Africa. Author of eight books including the recently published 'Digitally Well: Structures and Society in the Tech Era', Olabode, Africa's first certified digital wellness educator, is two-time TEDx and international speaker.

What might have ignited your passion for building your expertise around digital wellness?

My passion for digital wellness is rooted in the work we did with my mental health non-profit, Strengthening Society Today Foundation, which provides interventions specifically in the areas of suicide prevention among young people. Over the years of working with these young people, it became clearer how much technology and social media, for instance, were impacting their overall well-being (this was more negative than it was positive). Realizing that the use of technology can either impact us positively or negatively is what began my journey into the digital wellness world. As I tell my clients, for every FOMO (Fear Of Missing Out), there is a JOMO (Joy of Missing Out). *This will make more sense when you understand digital wellness.*

As I started to research and explore the topic of digital wellness, I became fascinated by the intersection between technology and human behavior, and the role our identity plays in how we create and use technology, so that I can help individuals and organizations navigate the challenges of our digital world and find ways to use technology in a way that supports their overall well-being and productivity goals. Seeing the positive impact that my work has had on others has only fueled my passion and motivation to continue building my expertise around digital wellness, which led me to become the first Certified Digital Wellness Educator in Africa and an Ambassador for Digital Wellness Day.

How would you define digital wellness from your perspective and what are the essential skills required for those desiring to thrive in this digital era?

Digital wellness overviews how we are able to build balance between our offline and online lives in such a way that our use of technology and their overall physical, emotional and social well-being are not negatively impacted. It refers to the healthy state of well-being that individuals experience in their relationship with technology and digital devices. To thrive in this digital era, individuals need to develop essential skills,

including but not limited to:

- 1. Self-awareness and understanding your why:** By understanding why you use technology and being self-aware of your role therein, you can align your digital behaviors with your intentions, values, priorities, goals and objectives of being in the digital space.
- 2. Setting boundaries and having a communication charter:** Setting boundaries around your technology use can be as simple as knowing when to turn notifications on or off. For instance, you can choose to turn off notifications during family time or when you're working on an important task. Additionally, having a communication charter can help you manage others' expectations about when and how they can reach you. For example, you may choose to communicate your working hours so people do not reach out to you outside of it.
- 3. Practicing mindfulness and savoring moments:** Mindfulness can help you stay present and engaged in the moment, both online and offline. For example, if you go out on a date with your significant other, you can choose to put your phone away and focus on enjoying the moment. Being aware of each moment helps us to manage internal and external triggers that can cause distractions. The more present we are in what we are doing, the more traction we can build.
- 4. Building social connectedness:** Social connectedness is important for digital wellness because our social interactions and relationships have a profound impact on our overall well-being (these are our support structures). In today's digital age, it's easy to get caught up in the online world and spend less time connecting with people in real life. However, it's important to strike a balance between online and offline connections. For example, you can schedule regular in-person meetings with friends or family members to stay connected and build strong relationships. Our online lives must never replace our offline lives.
By developing these essential skills, individuals can become digitally well and thrive in today's digital era.



“It's difficult to make specific predictions about the future of digital wellness, but I am certain that it has come to stay. We are now witnessing an integration of the online and offline worlds as there is hardly anything we want to do that does not require some form of technology.”

Could you elaborate more on what humane digital habits are and how it can translate to digital flourishing on a global scale?

First of all, we need to understand what digital flourishing® is to better appreciate why humane habits matter in our dispensation. Digital flourishing® according to the Digital Wellness Institute is a mindful approach to digital technology usage that supports our thriving in various areas of life. This approach empowers us to take advantage of the benefits of technology while avoiding associated harms. Humane digital habits are how we take advantage of the benefits of technology. They are intentional and mindful practices that prioritize well-being and productivity. Some of these habits are what I shared in responding to the previous questions, such as setting boundaries around technology use, scheduling activities, being intentional and

paying attention, and using technology to enhance our lives rather than detract from them. The more we prioritize humane digital habits, the more we and the people around us (scaling globally) can achieve digital flourishing® because we are creating digital environments that are conducive and safe spaces rather than toxic and negative. Imagine a world where people consciously do their part in creating an ecosystem that allows us to thrive and protect our well-being.

In my book, “Digitally Well: Structures and Society in the Tech Era,” I discuss the role government has to play in setting up and implementing policies and regulations that ensure the creation of humane tech products, the role of responsible and ethical tech creators, and the role we ourselves play in the use of technology and our digital time. The adoption of humane digital habits on a global scale requires a collective effort and a commitment to creating digital environments that prioritize well-being and flourishing at all levels.

Could you share with us some of the ways through which your digital wellness platforms have impacted beneficiaries?

Absolutely! As a digital wellness educator, I have had the privilege of working with individuals from all walks of life, helping them to develop the skills and strategies they need to thrive in a digital world. For example, one of my clients, Tosin (not her real name), had been struggling with digital overload and was finding it difficult to focus on her work. Through my digital wellness program, she learned how to schedule and timebox her activities, which allowed her to reduce multitasking, distraction and overload. As a result, Tosin was able to regain control over her devices and improve her productivity and well-being.

Last year, I was honored to speak on a highly sought-after panel for Digital Wellness Day, which reached over 7 million people in 36 countries. Opportunities like this have given me a platform to help people improve their digital habits and begin their journey to living digitally well. This is especially important because the concept of digital wellness is still relatively new in this part of the world.

My digital wellness platforms have helped individuals to develop a more balanced and mindful approach to technology use, resulting in improved well-being, productivity, and relationships. For instance, many clients have learned the importance of intentional and attention management and are implementing strategies like feeds management as they curate their social media pages. I have also received positive feedback and testimonials from my newest book, which includes a workbook to help individuals not only understand what to do, but how to do it.

Do you have future projections as far as the subject matter of digital wellness is concerned? Feel free to share.

Well, it's difficult to make specific predictions about the future of digital wellness, but I am certain that it has come to stay. We are now witnessing an integration of the online and offline worlds as there is hardly anything we want to do that does not require some form of technology. For this reason, digital wellness will continue to be an important topic in the years to come, as technology becomes even more integrated into our daily lives, and people want to ensure that they are using it in a way that promotes their optimal health.

Digital wellness is a critical topic... and as organizations and individuals try to create work-life balance, the need for developing healthy habits, tools and practices around technology use will only become ever more clear as people and organizations aim to support their well-being or that of their employees.

NCS is engaging government to use AI and Robotics for good governance, national development - Prof Sodiya

During the 2nd Artificial Intelligence & Robotics Summit that held recently in Jos, Plateau state, Nigeria from 21st-23rd March, 2023, Tracy Yekaghe, *IT Edge News.Africa*, interacted with the President, Nigeria Computer Society (NCS), Professor Adesina Simon Sodiya on the value of the summit to national development. This year's event held with the theme: *AI and Robotics for National Development*. Sodiya, a Professor of Computer Science and Information Security, expressed conviction that AI and Robotics will ultimately reposition Nigeria's major social and economic sectors including health, education and manufacturing.

Tell us about the 2nd Artificial Intelligence & Robotic Summit and the reason behind this annual summit?

You know Nigerian Computer Society is the foremost and number one IT body in this country and one of the major objectives of NCS is to develop capacity in all areas of IT and computing.

Few years ago we discovered that just about 3% of professionals in Nigeria are in the area of AI and Robotics and yet to develop to the level we desire.

Hence, as the leading IT body we thought to create programs and relevant activities that would create awareness in the area of AI and Robotics that would make some of our people develop the needed Interest.

Also, because of the opportunities currently available in the adoption of AI in all the things we do, we decided that we would develop capacity in this area which led to the putting together of this summit.

The first edition held in Nassarawa state and this is the second edition of which we did our best to make this particular edition way better than the previous one.

What does this summit seek to achieve in the long run?

This summit would be an avenue for engaging government on how they can use AI and Robotics to drive good governance in order to enhance the economic function of this nation. This summit also seeks to expose participants since it is important that we begin to develop AI enabled tools and applications of which some already exist in different parts of the world.

We are using the opportunity of this summit to also bring awareness of

“We are looking forward to making recommendations to the government to also begin to have programs in our universities in AI and Robotics. We intend to propose BSc degree in AI and Robotics to the NUC National Universities Commission.”

emerging technologies in the industry since our long term goal is to advance these innovations and inventions by attracting more investors and venture capitalists as well as other corporate organizations, individuals and government to show interest and support this kind of program.

What has the impact been like? Are there success stories recorded thus far from those who have participated in the past conference?

During the summit of last year, some participants were exposed and we even got collaborators from outside the country. We now have some of our people who are currently working closely with AI experts outside Nigeria to build solutions for the country.

As a result of the previously organized summit one of the participants got connected with someone from outside of the country, even though that might not directly benefit us in the long run since he is going to develop another nation. Nevertheless, he got exposed as a result of his participation during the summit.



Are there future developments you may want to share about?

We are looking forward to making recommendations to the government to also begin to have programs in our universities in AI and Robotics. We intend to propose BSc degree in AI and Robotics to the NUC National Universities Commission.

We are also proposing the launch of the Tech Kid Program at the level of our state chapters across the federation. The aim of this program is

to ensure the development of the young boys from primary levels and secondary levels as far the area of AI and Robotics are concerned.

NCS also runs what is known as Technology Innovation Program which is an incubation program for youths working on different ideas but finding it difficult to transform such ideas into a working solution.

We would provide financial and technical support; of which our focus for this year is directed to those

“This summit would be an avenue for engaging government on how they can use AI and Robotics to drive good governance in order to enhance the economic function of this nation.”

already building or have ideas that are AI-solution based for the purpose of enhancing national development.

The Nigeria Computer Society (NCS) is currently working with the Nassarawa State Government to build an AI and Robotics Center.

We are also in partnership with the National Information Development Agency (NITDA) that currently runs the National Center for Artificial Intelligence and Robotics. The aim is to train more young people by exposing them in the area of AI and Robotics.

We look forward to having a number of indigenous robots that would be used in some of our industries for industrial automation, serving as interface between human beings and highly sophisticated machines. We are also looking forward to the full deployment of AI in Nigeria's health sector, agricultural sector, sports sector and many other areas.

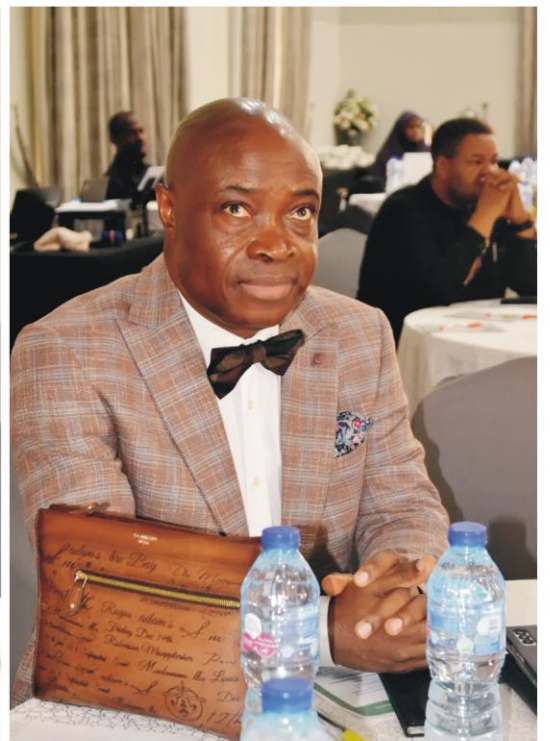
Are there challenges?

Although we got someone last year who gave us an opportunity for grants and fellowship, we are seeking for more funds to support this cause. We believe that with more support, we would be able to scale the efforts of these young people already working on their AI solution based ideas.

The National Commissioner, NDPD;
Dr. Vincent Olatunji in his opening
speech at the **Top 50 Nigeria Digital
Enablers** held at Providence Hotel,
Ikeja - Lagos.




















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