

rtificial Intelligence (AI) has been one of the most exciting technological advancements of the 21st century, with its potential to revolutionize various industries, simplify complex tasks and improve our daily lives. As someone at the forefront of the AI movement, Dr. Ayesha Khanna, spends much time communicating that the purpose of AI is not to replace humans, but to amplify human potential.

"What the past three years have shown is that we need to build resilient communities where technology is keeping us together and supplying us with the tools to thrive during difficult times," she said. "What we have seen is that AI and other digital technologies actually make us stronger and more ready for difficult times, like a pandemic. In both the cities and rural environments, we can use technology to connect us and make us all safer and productive during any circumstances."

Dr. Khanna is the Co-Founder and CEO of Addo, a global artificial intelligence solutions firm headquartered in Singapore and San Francisco. She was named one of Southeast Asia's groundbreaking female entrepreneurs by Forbes magazine and is a strategic advisor on artificial intelligence,

smart cities, and the metaverse to leading corporations and governments worldwide. Her clients have included SMRT, Singapore's most prominent public transport company; Pfizer, one of the world's largest pharmaceutical companies; Singtel, Singapore's largest telco; SOMPO, Japan's largest insurance firm; Habib Bank, Pakistan's largest bank; and Smart Dubai, the government agency tasked to transform Dubai into a leading smart city. Before founding Addo, Ayesha spent over a decade on Wall Street developing large-scale trading, risk management, and data analytics systems for leading financial institutions. Ayesha is a member of the World Economic Forum's Global Future Councils, a community of international experts who provide thought leadership on the impact and governance of emerging technologies; and is the author of Straight Through Processing (2008) and co-author of Hybrid Reality: Thriving in the Emerging Human-Technology Civilization (2012).

Ayesha said that at its core, the purpose of AI is to augment human intelligence by automating repetitive tasks, processing vast amounts of data, and providing insights that humans may not have considered. This enables us to focus on the tasks that require the skills and creativity unique to humans, freeing up time and resources for more meaningful work. This technology enables humans to perform their jobs better, faster,

and with greater precision. And, in the end, live more fuller lives.

Examples of how AI has changed our lives abound in the medical field. In the world of finance, AI is enabling investors to analyze vast amounts of data to make informed investment decisions. As a tool to assist humans in their work, AI allows us to perform our jobs better and more efficiently.

"The advancements in medicine, thanks to technology such as AI, are incredible," Ayesha said. "Let's say you need an ultrasound because you have some type of ailment. You lie on a bed and are put into a huge machine and the results are fed to a bank of computers in another room. But how about if you could do all this at home? The machine is shrunk to the size of your hand, and it is connected to your smartphone. The Artificial Intelligence in the phone will point to any issues and send an alert to a doctor, who then schedules an immediate appoint for you. No back and forth to doctor offices, no waiting. Immediate results and actions."

The benefits of AI address some of the world's most pressing problems, such as climate change, poverty, and disease. By automating complex tasks, AI can help us tackle these issues in ways that were previously not possible. For example, AI can process vast amounts of data from satellite

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better for all". Our partnerships are critical to our commitment to making a wider societal impact and are an important pillar of our ESG strategy.

## What role should lotteries play in wider society?

**R. Chvátal:** We believe that lotteries are a force for good and can create value for all stakeholders. This is not just about ensuring robust player protection standards. It's also about directly contributing funds and other resources to support local communities. Our local community programmes in every market enable all our employees to make a positive impact on the ground.

We're also passionate about changing lives through sponsoring initiatives across sport, culture and responsible gaming. For example: We are a partner of Wings for Life – a global non-profit that raises funds for Spinal Cord Research; We are a long term supporter and sponsor of the Czech Olympic team and Sazka Tour (the largest cycling race in the Czech republic); and In Austria, we hold Lottery Days to support cultural institutions, which grants free access to museums, theatres and festivals with a valid lottery ticket.

## What else is a top-of-mind issue for Allwyn and/or the lottery industry going forward?

R. Chvátal: At Allwyn, we challenge

ourselves to think about building lotteries of the future. The lottery of the future is continually providing players with new and exciting ways to play, while returning more to good causes by focusing on innovation, technology, efficiency, and safety. It is one that strives to better understand the end-consumer, using the power of digital to engage with players and to create a more personalised, safer gaming experience.

The modern lottery creates a personal connection with each consumer. At Allwyn, we strive to constantly improve our lotteries with all of this in mind.

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imagery, weather patterns, and economic indicators to develop effective strategies for addressing climate change. Similarly, AI can help us identify and target poverty hotspots, providing aid and support to those who need it most.

"In many cities in Asia, we already see AI helping solve many vexing issues. As the artificial intelligence hardware is shrinking, it is also becoming faster which allows more people to use this technology. You don't have to work in an office or have thousands of dollars in computers. Your phone can be enough.

"AI is helping solve transportation issues in dense cities," she said. "New construction is being designed to move people from place to place more efficiently. In Singapore, you can use technology to schedule a drone taxi for a trip from one location to another, with no human involved. Apartments are being designed to include small outside landing pads so new technology, such as advanced drones, can deliver groceries to customers at their homes. This is another example of technology being used to promote sustainability and improve the lives of many people."

Artificial Intelligence will have profound implications for retail. Ayesha said that many of the changes to the in-store experience have been driven by technology advancements, and consumer products companies, such as lotteries, must be aware of these changes and stay ahead of these advancements. "We have seen a trend over the past few years that fewer people are going into stores," she said. "Now we see

two types of customers – those who still frequent stores and the younger generation that prefers the efficiency of digital rather than human mediated transaction. At Amazon's retail locations, you just walk out and a sensor in your phone automatically charges you. In Japan, the shopping cart has computer vision in it and tracks what you place in it and charges you. This saves time for the consumer, streamlines operations and reduces costs for the retailer.

"Contactless cashier solutions are growing and industries such as lottery must be ready," she said. "More than previous generations, the modern shopper typically does not leisurely roam the aisles, looking at POS displays and ads. They go in with a purpose and wants to be in and out quickly, which leaves less time for them to learn about your product while in the store. they know what they want to buy before they go into the store, so we need to think of the shopping "experience" as beginning before they even enter the store. Retailers are starting to use Augmented Reality technology to inform consumers about their products, allowing customers to try out products on their computers. Once they go into the store, they already know exactly what they want to buy."

However, while AI has the power to amplify human potential, it is important to approach its development and implementation with caution. As AI becomes more advanced and ubiquitous, there are concerns that it may lead to job loss and increased income inequality. To mitigate these risks, it is essential to ensure that AI is developed and used in a responsible and

ethical manner, with a focus on creating jobs and opportunities for all. To this end, governments, commercial enterprises, and individuals need to work together to ensure that AI is developed and used for the benefit of all. This requires investment in education and training programs that help people adapt to the new AI-driven economy, as well as in research and development to create AI technologies that are safe, secure, and accessible to all. Additionally, it requires a commitment to creating ethical and transparent AI systems that prioritize the well-being of people and the planet.

"People feel like they are always being watched, even in their homes," Ayesha said. "We have to be cognizant of that and make people feel more secure with this advanced technology. Same with data - how we obtain the data, how we store it, how we govern it, how we process it, how we secure it. If we help people understand and feel confident with the technology and its applications, you can maximize the upside and minimizethe downside."

AI amplifies human potential by automating repetitive tasks, processing vast amounts of data, and providing insights that humans may not have considered. With vision, imagination, and clarity of purpose, AI will continue to improve our lives and solve some of the world's most pressing problems. The future of AI is in our hands, and it is up to us to use it wisely to create a better world for all. "AI is not here to replace us," Ayesha said, "but to help us achieve our potential."