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虛擬銀行：傳統銀行的對手還是出路？

VIRTUAL BANKS: CONVENTIONAL BANKS'
RIVAL OR SOLUTION?



港深合作促進灣區醫療發展
HK-SHENZHEN COLLABORATION
PROMOTES MEDICAL CARE IN
GREATER BAY AREA

生活體驗構建國際關係產業化
ORCHESTRATING INTERNATIONAL RELATIONS
INDUSTRIALIZATION BY LIFESTYLE EXPERIENCE

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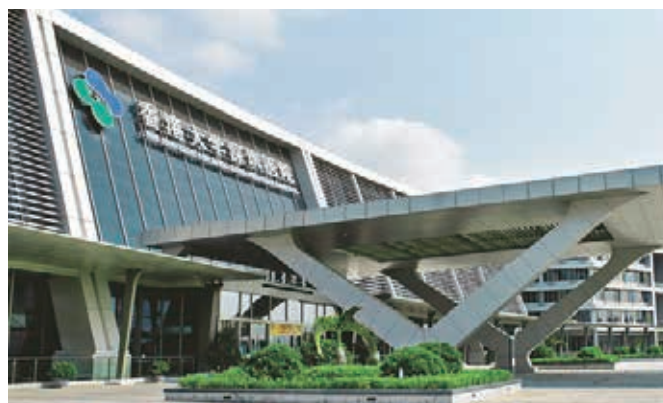
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香港辦事處 Hong Kong Office

香港中環干諾道中24至25號4字樓
(港鐵中環站A出口或香港站C出口)
4/F, 24-25 Connaught Road, Central, Hong Kong
(MTR Central Station Exit A / Hong Kong Station Exit C)
Tel: (852) 2525-6385
Fax: (852) 2845-2610
E-mail: cgcc@cgcc.org.hk
Website: www.cgcc.org.hk

廣州代表處 Guangzhou Office

廣州南沙區港前大道南162號中總大廈801室
Room 801, 162 South Gangqian Road, Nansha, Guangzhou
Tel: (8620) 3991-2168
Fax: (8620) 3468-3839
E-mail: info@gzo.cgcc.org.hk

特約供稿 Article Contributor:

香港經濟日報專輯組
Hong Kong Economic Times – Supplement Team

廣告查詢 Advertising Enquiry:

Link-Up Design Ltd
李先生 David Lee
Tel: (852) 2151-0886
Email: david@linkupdesign.com

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蔡冠深 博士
Dr Jonathan CHOI

團結應對外憂內患挑戰

RESOLVING INTERNAL AND EXTERNAL CHALLENGES AS A UNITED COMMUNITY

中美貿易摩擦近期不斷升溫，早前雙方宣佈再相互加徵關稅，美國甚至將中國列為“匯率操縱國”等，令緊張局勢進一步升級；加上《逃犯條例》引發的社會爭議和暴力衝突事件未有平息跡象，香港正面對內外形勢嚴峻夾擊，勢將打擊營商環境，影響經濟民生發展。

上月財政司司長公佈多項支援企業及利民紓困措施，相信可為本港經濟帶來一定提振作用。我期望社會各界能夠團結一致，以香港整體福祉為依歸，聚焦經濟民生，攜手跨越當前難關。

貿戰拉響經濟警號

中美作為全球兩大經濟體，貿易糾紛持續，難免對環球經濟帶來挑戰，例如新加坡、德國等相對依賴出口的國家，最新季度 GDP 均出現萎縮，全球經濟下行風險不斷擴大。香港作為高度開放的外向型經濟體，自然無法獨善其身，第二季 GDP 按年增長僅 0.5%，不但較第一季數字更低，接近十年低位，按季更是倒退 0.4%。

事實上，今年以來本港轉口貿易表現持續受壓，連帶航運、物流、融資等行業相繼出現經營壓力，股匯市場亦因中美貿易等不確定性而大幅波動，失業率更錄得近兩年來首度回升，反映貿易戰影響已逐步蔓延至實體經濟和就業市場；加上英國“硬脫歐”風險、日韓貿易衝突、多國政局不穩等眾多外圍不明朗因素，均影響環球資金流向及投資環境，對本港經濟和企業經營增添變數。

在經濟大吹寒風之際，特區政府宣佈推出多項支援中小企業及紓解民困措施，包括進一步延長“中小企融資擔保計劃”的“特別優惠措施”，額外注資“BUD 專項基金”和“中小企業市場推廣基金”並作出優化調整，有助提高企業調配資金的靈活性，鼓勵開拓更多新市場以分散風險，符合業界中長期發展需要。我期望當局能考慮將“BUD 專項基金”適用範圍進一步延伸至“一帶一路”沿線市場，協助港商探索更多元市場發展商機，實現產業鏈橫向擴張及縱深發展。

回歸理性抓緊機遇

除了貿易戰外在挑戰，《逃犯條例》修訂爭議亦令社會氣氛鬱悶低落，對業界造成雙重打擊。自 6 月初以來，示威活動不但影響市民消費意欲，部分暴力衝突和癱瘓航運交通的行為更嚴重破壞本港國際形象，多個國家或地區對香港發出旅遊警示，不少旅行團、商務旅客甚至外地政府官員更延後或取消訪港行程，本港酒店、零售、餐飲等業務經營更是首當其衝。因應營商環境變化，當局提出豁免政府收費、給予租金和稅務寬減等措施，有助減輕經營成本，保障就業機會，為企業應對當前困境提供“及時雨”。

此外，國務院最近發佈《關於支持深圳建設中國特色社會主義先行示範區的意見》，引起外界關注香港會否被深圳取代的疑慮。我認為，《意見》文件中有不少戰略定位正好給予港深兩地深化合作、互補優勢的契機。例如，《意見》提出加快實施創新驅動，支持深圳強化產學研深度融合創新優勢，香港的大學在上游科研方面有一定實力，加上在知識產權保護和接近國際市場的相對優勢，只要港深兩地在政策上能作出適當配合，兩地應可攜手在推進粵港澳大灣區創新發展擔當重要的引領角色。

還有一個重要因素，是香港仍然保留着資金自由進出、沒有外匯管制的獨特優勢，這是擔當國際金融中心的關鍵。香港必須更好地利用相關強項，在推進人民幣國際化進程中發揮重要的樞紐和橋樑角色。

香港過去曾遇過不少風浪，但憑着多代香港人不屈不撓的拚搏精神，最終亦能走出困境。我深信，面對當前內外交困的重大挑戰，只要各界能夠團結一致，尤其在目前的社會爭議問題上摒除成見，平心靜氣，回歸理性討論，重新聚焦經濟民生議題，抓住“一帶一路”和粵港澳大灣區等發展機遇，積極融入國家發展大局，必定能為香港當下因局尋求出路，推動香港迎來更美好的發展前景。🔗

“只要各界能夠團結一致，平心靜氣，回歸理性討論，必定能為香港當下困局尋找出路，推動香港迎來更美好的發展前景。
I firmly believe that when all sectors of society are united – especially when we return to peaceful, rational dialogs on the social issue facing us, we will be able to find a way out and usher Hong Kong into a better future.”

The business environment and the social and economic developments of Hong Kong continue to deteriorate as a result of external and internal challenges. On the one hand, the trade friction and political tension between China and the US has escalated further, following new tariff hikes imposed by the two countries on one another, and the US's calling China a “currency manipulator”. On the other hand, the contestations and violent clashes caused by the *Fugitive Offenders Ordinance* amendments show no sign of abating.

While the relief measures announced recently by the Financial Secretary to help businesses and local residents do provide a boost to the local economy, I earnestly hope all sectors in the community can stand together to ride out the difficult time.

Economic alarm triggered by the trade war

The enduring trade conflict between China and the US is shaking the global economy, and Hong Kong's open, export-oriented economy is not immune from the impact. In the second quarter of this year, the city's year-on-year GDP growth was merely 0.5%. The figure is not only lower than that of the first quarter, but is nearing a 10-year low and marks a 0.4% quarter-to-quarter decline.

The entrepot trade of Hong Kong has been under much pressure since the beginning of this year. The stock and currency markets have also been fluctuating as a result of the Sino-US trade war, the extensive impact of which is manifest in the unemployment rate, which has risen again for the first time in nearly two years. The risk of a “no-deal” Brexit and trade conflicts between Japan and Korea, among other factors in the external environment, only add to the uncertainties facing the Hong Kong economy and local businesses.

In response to the unfavorable economic climate, the HKSAR Government has launched a number of measures to aid small to medium-sized enterprises (SMEs) and relieve people's financial burden. Measures targeting businesses include the extension of the “Special Concessionary Measures” under the “SME Financing Guarantee Scheme”, and additional funding for the BUD Fund (Dedicated Fund on Branding, Upgrading and Domestic Sales) and the SME Export Marketing Fund (EMF). These programs are also streamlined to enhance flexibility in capital allocation and encourage risk diversification through the opening up of more new markets. I hope the authorities will also consider expanding the coverage of the “BUD Fund” to the Belt and Road (B&R) markets to help Hong Kong businesses to tap into more diverse markets.

Returning to rationality and seizing new opportunities

In addition to the trade war and other external factors, the controversies over the *Fugitive Offenders Ordinance* amendments have severely dampened the morale of the local community and hampered businesses. Consumption desire has dwindled due to protests in the streets. Violent incidents and activities that resulted in the crippling of air traffic have even tarnished the international image of Hong Kong. Numerous countries and regions have issued travel warnings to the city, dealing a direct blow to the hotel, retail and catering industries. Considering the changes in the business environment, the proposed government fees exemption, and rent and tax reductions by the authorities will no doubt relieve the burden and operational cost of businesses and in turn secure employment opportunities for those working in the affected industries.

A recent document released by the State Council which outlines the Central Government's intention to build the city of Shenzhen into a pilot demonstration area of socialism with Chinese characteristics has caused concern over whether Hong Kong's status will be replaced by Shenzhen. I personally believe that the strategic positioning of Shenzhen and Hong Kong will create plenty of cooperation opportunities for the two cities. In fact, through coordinated policies, Hong Kong and Shenzhen will be able to take up leading roles together in the development of the Guangdong-Hong Kong-Macao Bay Area (Greater Bay Area).

Meanwhile, Hong Kong still enjoys free capital flow and no foreign exchange control, which are vital to its status as an international financial center. Hong Kong must fully utilize these advantages to play a hub and bridge role in the internationalization of the RMB.

The city of Hong Kong has seen its fair share of ups and downs. But generation after generation of Hong Kong people have demonstrated their can-do spirit to help Hong Kong out of one challenge after another. In the face of the current internal and external challenges, I firmly believe that when all sectors of society are united – especially when we return to peaceful, rational dialogs on the social issue facing us – put our focus once again on the economy and the livelihood of the people, and actively integrate into the country's national development framework by seizing opportunities from the B&R and the Greater Bay Area, we will be able to find a way out and usher Hong Kong into a better future. 🌀

虛擬銀行： 傳統銀行的對手還是出路？

Virtual Banks: Conventional Banks' Rival or Solution?

虛擬銀行，顧名思義是沒有實體的銀行，不設任何分行，這也是與傳統銀行的最大分別。虛擬銀行主要透過互聯網、手機應用程式等提供全天候的銀行服務。這種免除了中介的銀行經營新模式，對傳統銀行來說是對手還是出路？

A virtual bank, as the name suggests, is a bank with neither physical presence nor branches, which is also its biggest difference from a conventional bank. Is this new intermediary-free banking model a rival or solution for conventional banks?



陳家強：虛擬銀行帶來全新體驗

Chan Ka-keung: Virtual Banking Offers a Whole New Experience

WeLab 集團資深顧問、虛擬銀行董事局主席陳家強認為，虛擬銀行的特質切合新一代的生活方式，預期將受到年輕人歡迎：“新一代喜歡通過手機溝通，反而不喜歡面對面對話。有研究發現，一個人每天看手機可多達數千次，叫的士、訂機票、繳費等都離不開手機，可見手機是最貼近現代人日常生活的東西。”

“虛擬銀行的概念就是提供一個金融平台，諸如付款、借貸、信用卡服務、買保險、資產管理等，全部都可以通過手機完成，這將與傳統銀行的體驗截然不同。”陳家強續指，虛擬銀行的概念或多或少源自內地的電子支付，現時支付寶和微信支付壟斷內地電子支付的市場，雖然兩者都不是銀行，但正正經營與理財相關的業務，即是“不是銀行的公司提供銀行的服務”，充分體現金融的靈活多變，充滿可能性。”

大幅降低成本 打破地域限制

和傳統銀行相比，虛擬銀行因不設實體分行，可大大減少租金和人手成本，再透過運用人工智能等技術，可進一步減省人力工序，“過去很多傳統銀行處理借貸，人手成本很高，如果一般的無抵押借貸，銀行通常不受理，因風險和成本皆高。但現時內地有一種貸款促成服務的技術，通過分析不同網上、社交媒體、手機資料及日常行為，從中了解借貸人的行為模式和心理特徵，以便借貸機構評估信貸風險，最快數分鐘就可完成批核。”

陳家強表示，現時傳統銀行所採用的科技和電腦系統是多年前建立，難以大規模改動，新興的虛擬銀行則運用

了最新科技，數據可通過雲端儲存，成本比傳統銀行低得多之餘，也方便未來作修改和優化，相對靈活得多。

此外，陳家強認為技術突破更可打破地域限制，此乃金融業未來發展的趨勢，“若虛擬銀行於全世界普及的話，理論上一個香港客戶，不一定需要有香港本地的戶口，他只要有海外的虛擬銀行戶口，同樣可以享受一樣的金服務，而無需在香港開戶，有助突破金融發展的地域限制。”

金管局政策具前瞻性

今年金管局先後發出八個虛擬銀行牌照，陳家強形容有關政策相當進取，如韓國和台灣只發了兩、三個牌照，新加坡未來也會發牌，但牌照條款的限制相當多。他分析，因香港向來崇尚自由市場，相信自由競爭，機構取得牌照後，自然會通過市場機制調節，汰弱留強。

陳家強闡釋，金管局向來鼓勵金融科技的發展，並密切注視金融科技（FinTech）的新趨勢，“金管局可能特別留意到，內地的 FinTech 發展迅速，以內地一間保險公司為例，若有客戶撞車需要索取保險賠償，只需把損毀的部分拍照並發予保險公司，經過 AI 分析後，馬上評估到是否需要賠償、賠償金額多少。在此趨勢下，香港亦必須早作準備，以免落後於人。”

但陳家強預料，虛擬銀行短期內未必會對傳統銀行帶來很大衝擊，傳統銀行始終擁有許多長期、忠實的客戶，他們不會輕易離開；反之，虛擬銀行開戶簡單，客戶也可隨時離開，因此要如何留住客戶，倒是每家虛擬銀行都要面對的重大挑戰。



陳家強 Chan Ka-keung

Chan Ka-keung, Senior Advisor of WeLab Holdings and Chairman of WeLab Virtual Bank, believes that virtual banking is set to be well received by young people as it is in line with their lifestyle: “The new generation prefers to communicate via mobile phones than to hold face-to-face conversations. They will inevitably use their mobile phones to call taxis, book air tickets, pay fees, etc., which shows that mobile phones are the closest thing to the daily lives of modern people.”

“The concept of virtual banking is to provide a financial platform where transactions such as payment, borrowing, credit card services, insurance purchase and asset management can all be completed via mobile phone.” Chan added that the Mainland e-payment market is currently monopolised by Alipay and WeChat Pay. Although neither of them is a bank, they are actually running a wealth management-related business, which fully reflects finance’s flexibility and adaptability, and the wealth of possibilities it presents.”

Significantly reduces costs and overcomes geographical constraints

Compared with conventional banks, virtual banks can greatly reduce rental and manpower costs since they do not have any brick-and-mortar branches, and by using technologies such as AI, they can further cut down on manual processes. “In the past, many conventional banks handled borrowings at high manpower costs. However, there is now a loan facilitation technology in the Mainland that analyses different online, social media, mobile phone and daily behavioural data to understand a borrower’s behavioural patterns and psychological characteristics so that lending institutions can assess credit risks



and complete the approval process in a matter of minutes.”

According to Chan, conventional banks are currently using technologies and computer systems that were built many years ago and cannot be changed massively. In contrast, emerging virtual banks use the latest technologies and can store data in the cloud, which not only incurs much lower costs than conventional banks, but also facilitate future modifications and improvements.

In addition, Chan believes that technological breakthroughs can overcome geographical constraints. “If virtual banking is widely adopted around the world, theoretically a Hong Kong customer does not necessarily need to have a local account in Hong Kong. As long as he has a virtual bank account abroad, he can enjoy

the same financial services without opening an account locally.”

HKMA’s forward-looking policy

This year, the Hong Kong Monetary Authority (HKMA) has issued eight virtual banking licenses, which Chan said was quite aggressive. For example, South Korea and Taiwan issued only two or three licenses, and Singapore will issue licenses in the future, but their eligibility criteria are quite restrictive. According to his analysis, since Hong Kong has always been a free-market advocate and believes in free competition, licensed institutions will naturally be subject to the market mechanism, and only the fittest will survive.

Chan explained that the HKMA has always encouraged the development of financial technology (fintech) and closely keeps an eye on its new trends. “The HKMA may

have particularly taken note that fintech is developing rapidly in the Mainland. An insurance company in the Mainland is a case in point. If a customer needs to claim insurance compensation for a car crash, he only needs to photograph the damaged parts and send the photos to the insurance company. Through AI analysis, the insurance company can immediately assess if and how much compensation should be paid. Given such a trend, Hong Kong must prepare well to avoid falling behind.”

Nevertheless, in Chan’s view, in the near future virtual banking may not necessarily have a big impact on conventional banks, which after all always have many long-term, loyal customers. By contrast, it can be easy to open an account in virtual banks, but customers can also close it at any time, so how to retain customers is a major challenge for every virtual bank.

梁嘉麗：傳統與虛擬銀行 協同締多贏

Carrie Leung: Win-win Collaboration between Conventional and Virtual Banks



梁嘉麗 Carrie Leung

虛擬銀行預計最快可於年底投入服務，雖然傳統銀行短期難免會面對一定競爭壓力，但長遠可望透過提升科技與人才補足，與虛擬銀行發揮協同效應，推出更多元化的服務及產品，令更多中小企乃至普羅大眾受惠。

香港銀行學會行政總裁梁嘉麗指出，踏入數碼化時代，金融科技（FinTech）急速發展，愈來愈多人已習慣使用傳統銀行的網上理財服務，這正是促成虛擬銀行出現的一大原因。“虛擬銀行的出現，不但是FinTech興起的必然結果，更是香港邁向智慧銀行新紀元的重要一步，並有助鞏固國際金融中心的地位。”

虛擬及傳統各具優勢

雖然傳統銀行亦設有資訊科技部門，但梁嘉麗坦言，與擁有金融科技企業及人才支持的虛擬銀行相比，兩者在科技應用上仍存在一定距離；加上虛擬銀行以網絡平台運作而沒有實體分行，有助減省租金等成本。“憑藉這些先天優勢，虛擬銀行除了可投入更多資源發展新業務外，也可加強大數據收集及分析，為客戶度身訂造更多個人化產品和服務，達至優化客戶體驗，乃至普惠金融的目標。這對注重

效率、便利及成本的年輕一代、中小企以至初創企業，尤為吸引。”

但梁嘉麗強調，傳統銀行亦有不少優勢，如根基深厚穩固、資本實力較強、信譽優良等，更重要的是擁有大批建立了長期關係的客戶，並可透過分析目標客戶對哪些服務有較大需求，為他們配對合適的產品。相對而言，虛擬銀行的業務由零開始，在推出創新便捷的服務之餘，其財務穩健和網絡安全皆備受關注，相信也是虛擬銀行日後能否贏得客戶信任的關鍵元素。

服務質素是致勝關鍵

梁嘉麗指出，隨着網上理財服務普及，加上虛擬銀行正式投入市場，愈來愈多傳統銀行客戶，包括大企業以至高端客戶，在尋求銀行服務時未必再會區分傳統銀行及虛擬銀行，而是考慮哪間銀行的服務更快、更好、更適合自身需要，故兩者實可互補長短，從而全面提升競爭力。

虛擬銀行的興起，梁嘉麗認為銀行客戶是最大的得益者，特別是中小企。因虛擬銀行的營運成本較低，在業務規劃上更靈活，可望推出更多以中小企為對象的服務和產品，釐定收費時亦會因應成本而有所調整，增加服務的吸引力，締造雙贏。

“人才從來是推動行業發展的重要一環，銀行業也不例外。香港金融管理局已聯同香港銀行學會、銀行業界及相關專業團體，推出‘銀行專業資歷架構’（「Enhanced Competency Framework」，簡稱ECF），作為業界共用的專業能力標準。”梁嘉麗引述，當中涵蓋打擊洗錢及恐怖分子資金籌集、網絡安全、零售財富管理、信貸風險管理等六個專業領域，傳統銀行

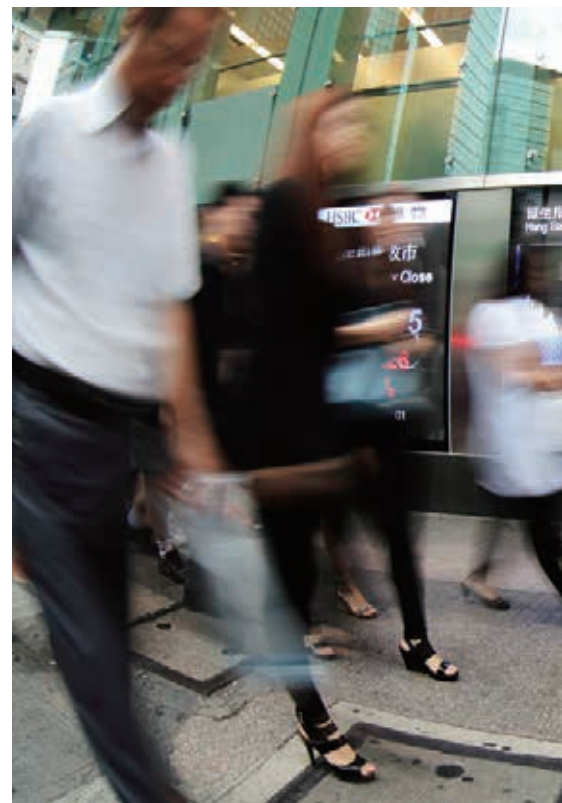
及虛擬銀行均可從中找到適用範疇，培訓所需人才。

競爭成為進步契機

“因傳統銀行須兼顧眾多現行業務，短期內難以投放大量資源，提升數碼科技與人才水平，以至開展虛擬銀行的個人化服務。”不過，梁嘉麗指傳統銀行可利用這個契機，逐步推動數碼化及電子化，藉此降低成本，提升在金融科技及收費方面的競爭力。”

梁嘉麗續說，虛擬銀行同樣可透過培訓及引入更多熟悉銀行多元化業務發展的人才，增強在財富管理、風險管理等銀行專業領域上的實力，長遠將可拉近與傳統銀行的距離。

有危便有機，任何行業引入競爭，皆有助促進業界整體共同進步。梁嘉麗強調，金融科技並非由虛擬銀行壟斷，傳統銀行亦可同步發展，通過彼此良性競爭，更可促成嶄新服務及產品，對行業和客戶皆有好處。



Virtual banks are set to start providing services later this year. Although conventional banks will inevitably face some competitive pressures over the short term, they could achieve synergy with virtual banks in the long run by improving technologies and talents.

Carrie Leung, CEO of The Hong Kong Institute of Bankers (HKIB), said that increasingly more people are accustomed to using the online banking services of conventional banks amid the rapid development of fintech, which is a key reason for the emergence of virtual banks. “The advent of virtual banking is not only an unavoidable result of the rise of fintech, but also an important step for Hong Kong to move towards a new era of smart banking.”

Virtual and conventional banks each have their own strengths

Leung said that although conventional banks also have IT departments, there is still a certain gap in terms of technology applications compared with virtual banks, which have the support of fintech firms and talents. In addition, virtual banks are able to reduce rental and other costs as they use online platforms instead of brick-and-mortar branches. “Besides investing more

resources to develop new businesses, virtual banks can step up big-data collection and analysis, tailoring more personalized products and services to improve customer experience as well as achieve inclusive finance. This is particularly appealing to young people, SMEs and start-ups that focus on efficiency, convenience and costs.”

However, Leung stressed that conventional banks also have many advantages, such as deep-rooted foundation, strong capital strength and good reputation. More importantly, they have established long-term relationships with a large number of customers. By contrast, virtual banks start their business from scratch. Besides offering innovative and convenient services, their financial soundness and cybersecurity are of paramount concern, which are the key for virtual banks to winning the trust of customers in the future.

Service quality is key to success

Leung noted that as online banking services become popular and virtual banks come onto the market, increasingly more conventional banking customers, including large businesses and high-end customers, will no longer distinguish between

conventional banks and virtual banks when seeking banking services. Instead, they will consider which bank's services are faster, better and more suitable for their needs. Therefore, conventional banks and virtual banks can actually complement each other.

In Leung's view, the biggest beneficiaries of the rise of virtual banking are banking customers, especially SMEs. Since virtual banks have lower operating costs and greater flexibility in business planning, they can roll out more services and products for SMEs and adjust their fees according to the costs involved.

“The Hong Kong Monetary Authority (HKMA) has teamed up with the HKIB, the banking industry and relevant professional bodies to launch the Enhanced Competency Framework (ECF) for Banking Practitioners as a set of industry-wide competency standards.” Leung said that the framework covers six areas of expertise, such as anti-money laundering and counter-financing of terrorism, cybersecurity, retail wealth management, and credit risk management, from which both conventional and virtual banks can identify areas of application and for training of needed talents.

Competition is an opportunity for progress

“Conventional banks need to take care of many existing businesses, making it difficult for them to invest a lot of resources in the short term to improve digital technology and talents.” Nevertheless, Leung said that conventional banks can use this as an opportunity to gradually drive digitalization and computerization, thereby reducing costs and increasing their competitiveness in fintech and fees.”

Leung added that virtual banks can also strengthen their capabilities in banking specialties such as wealth management and risk management through training and bringing in more talents who are familiar with the development of diversified banking services, which will help them close the gap with conventional banks in the long run.

Competition leads to progress and opportunities. Introducing competition into an industry will help the industry improve together as a whole. Leung stressed that fintech is not monopolized by virtual banks and conventional banks can also develop concurrently. Through healthy competition with each other, they can even develop brand-new services and products, which are beneficial to both the industry and customers.



魏向東：傳統銀行在走路 虛擬銀行卻在飛

Steven Wei: Traditional Banks Are Walking but Virtual Banks Are Flying

發展金融科技乃大勢所趨，銀行界亦積極備戰。在可見未來，銀行客戶只要手機在手，便可以隨時隨地在指尖上完成開戶和交易。香港理工大學工商管理學院尚乘金融科技中心副總監魏向東認為，政府推動虛擬銀行發展能有效促進香港的金融科技，吸引國際企業及專才和技術來港，令虛擬銀行的先進技術及營運紮根香港、引領世界，從而形成香港長遠發展優勢。

虛擬銀行普及需時

電子支付在香港已流通一段時間，至今仍未能像內地般廣泛使用，魏向東相信，香港發展虛擬銀行同樣需要一個過程：“由於香港早已具備完善的金融系統，使用八達通和信用卡亦非常方便，相對如微信支付和支付寶等其他電子支付方式，未有特別提高香港人日常支付的效能。”

魏向東估計，虛擬銀行開始時或短期內亦可能面對同樣情況，短期內應不會對傳統銀行構成實質挑戰。但他補充，虛擬銀行不需要實體店，能降低營運成本，而在服務管道、風險控制及服務成本等方面都佔有優勢，難免搶走傳統銀行部分客源，更會額外吸引全球的客戶。

小額貸款有優勢

魏向東預期，虛擬銀行可利用先進的大數據風控技術，在以個人及中小企為目標客戶的小額貸款業務上，較傳統銀行佔有優勢，與傳統銀行的貸款業務形成部分競爭、部分互補的局面，並對中小型銀行的貸款業務帶來較大威脅。因此，傳統銀行需要增加金融科技的資源投入，做好線上業務，應對虛擬銀行普及化的挑戰。

客戶體驗、效率及安全穩妥是營運銀行的三大重要因素。魏向東認為，當中客戶體驗對虛擬銀行來說是成功的



魏向東 Steven Wei

關鍵所在。長遠來說，虛擬銀行要憑藉大數據、人工智能等技術，為客戶帶來“超預期的體驗”。

推動業界轉型升級

魏向東引用馬雲一句話：“如果銀行不改變，我們就改變銀行。”言下之意就是銀行改變的動力不一定來自內部。魏向東指出，今次金管局發出虛擬銀行的牌照，將會在業內產生“鯨魚效應”（意指透過引入強者，激發弱者變強的效應或通過個體的介入對群體產生競爭作用）。面對虛擬銀行的挑戰，傳統銀行若不改變，恐怕被市場淘汰。

微軟創辦人蓋茨說過：“我們需要銀行服務，但不一定需要銀行。”由於網絡的發達，人們可以在不同平台途徑獲得銀行服務。針對虛擬銀行的特點，魏向東認為，傳統銀行應有更鮮明的定位及更專業的服務，中小企業和個人客戶或許傾向使用虛擬銀行，但不代表他們會完全捨棄傳統銀行。

慎防沒有預期的風險

至於大企業和高端客戶，魏向東表示，虛擬銀行在短期內未必有明顯優勢，因虛擬銀行始終缺乏針對高端客

戶的人性化服務和大筆交易的安全性信用保障。他續指，傳統銀行的信用來自多年來客戶乃至社會的信賴，信用累積需時，虛擬銀行難以在短期內建立。

銀行業置身金融科技時代，魏向東形容“傳統銀行在走路，虛擬銀行卻在飛”，創新驅動是虛擬銀行騰飛的翅膀。金融科技衍生創新的金融服務、金融產品、商業模式。他強調，創新可能存在“沒有預期”的風險，新興的虛擬銀行亦然，無論是業界本身還是客戶在享受科技帶來的好處之餘，也要做好風險評估，避免遭遇“沒有預期”的風險。

Amidst the irresistible trend of fintech, the banking industry is gearing up to stand up to the challenge. According to **Steven Wei, Deputy Director of AMTD FinTech Center of the Faculty of Business of the Polytechnic University of Hong Kong**, the government's active efforts to promote virtual banking could, indeed, effectively propel fintech development in Hong Kong. The move would attract companies, professionals, and technologies from around the globe to Hong Kong, such that advanced, world-leading technologies and operations of virtual banking can be rooted locally. Hong Kong could then establish a competitive advantage for long term development.

Virtual banking takes time to popularize

While electronic payment has been adopted in Hong Kong for quite some time, its popularity is yet to catch up with the same in the Mainland. Wei believed that the development of virtual banks in Hong Kong, similarly, has to follow a certain path.

As Wei saw it, virtual banks may not be able to constitute any substantial challenge to traditional banks in the near future. However, he added that with no brick-and-mortar operations, virtual banks can lower their operation costs; they also have an edge in service channels, risk control and the cost of service delivery. As such, virtual banks are able to capture certain clients from traditional banks, and even attract additional clients from around the world.

Competitive edge in small loans

Wei foresaw that by employing advanced technology in big data risk control, virtual banks do have a stronger edge over traditional banks in the scope of small loans business targeting at individuals and SMEs. Their strengths are partly competitive and partly complementing for traditional banks in loan business. As such, virtual banks do pose a rather strong threat to the loan business of small to medium banks. Traditional banks must, therefore, invest more resources into fintech expansion to respond to the challenges arising from the increased popularity of virtual banks.

Customer experience, efficiency and security are the three pillars for banking operations. Wei believed that customer experience is the critical success factor for virtual banks. In the long run, virtual banks must ride on big data, artificial intelligence and other technologies to bring experience that “exceeds the customer’s expectations”.

Promoting industrial restructuring and upgrading

Wei quoted the famous line of Jack Ma: “If banks do not change, we must change the banks” to explain that an initiative to change does not have to come from inside. Wei pointed out that the virtual bank license issued by HKMA would create a “catfish effect” in the industry (by introducing a strong competitor, weaker players are inspired to become stronger. In other words, the intervention of an individual could often spark competition in a community). To stand up to the challenges of virtual banks, traditional banks must initiate changes to escape from the fate of elimination.

Internet advancements have enabled users to obtain banking service through various channels. In response to the unique features of virtual banks, Wei thought that traditional banks shall equip themselves with a more distinctive positioning and enhance their professional services. While SMEs and personal clients may prefer using virtual banks, it does not mean they would completely give up traditional banks.

Stay vigilant about unexpected risks

Wei remarked that virtual banks may not necessarily have a distinct edge with sizeable companies and high-end clients in the short run, because they lack the personal services that target high-end clients and the security and credit assurance for large transactions. He added that credit with traditional banks has originated from the trust on clients and even on the society. Credit takes time to build, which would be something difficult to gain by virtual banks in the short term.

Commenting on the role of the banking industry in the age of fintech, Wei said that “traditional banks are walking, but virtual banks are flying”. The innovation driver forms the wings that help virtual banks soar. That said, he also highlighted the “unexpected” risks associated with innovation, which could occur in emerging virtual banks. Although the industry itself or clients are enjoying the benefits brought about by technology, risk assessments shall be in place to prevent actual clash with “unexpected” risks. 🔄





港深合作促進灣區 醫療發展

HK-Shenzhen Collaboration Promotes Medical Care in Greater Bay Area

隨着大灣區整合，香港與內地醫療領域的合作越見頻繁。2012年香港大學深圳醫院啟用，是首間由香港和內地合作營運的醫院，成功融合香港的管理經驗及深圳的創新氛圍，被視為大灣區醫療合作的典範。其成功經驗，預示了未來大灣區醫療發展的新方向。

Opened in 2012, the University of Hong Kong (HKU)-Shenzhen Hospital is the first hospital operated in partnership between Hong Kong and the Mainland. It successfully integrates Hong Kong's management experience and Shenzhen's innovative atmosphere and is regarded as a model for medical collaboration in the Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area). Its success heralds a new direction for the future of medical care in the Greater Bay Area.

2009年國務院發佈《關於公立醫院改革的指導意見》，選擇深圳作為全國醫療改革試點之一。香港大學深圳醫院院長盧寵茂指出，當時深圳提出大膽構想，希望興建一家新醫院，交由香港大學管理，作為兩地醫療合作的試驗地，那就是後來的香港大學深圳醫院。

“這構思非常大膽，因彼此的醫療體制截然不同，將香港的管理方法套用到內地，並同時進行改革，光想像便知困難有多大。我們正在進行的是全世界最大的醫療研究項目，影響着大灣區7,000萬人口，甚至全國14億人的健康。”

香港、內地醫療各有優勢

盧寵茂認為，香港與內地的醫療體制雖存在差異，但各有優勢，如可透過互相學習，取長補短，可達致雙贏局面。“香港的公營醫療是專業和公益性的，公立醫院每年由政府固定撥款，病人只需支付低廉診金，員工也是固定薪金，醫院無需擔心財政問題，可真正做到以病人利益為中心，但效率卻需斟酌。”

內地醫院則是獨立營運，需要自負盈虧，透過診金收入達到收支平衡，較為市場化。很多醫院為顧及財政，往往以創造收入為出發點，醫生亦抱有多勞多得的概念，因此效率相當高。但盧寵茂指出，內地醫院有時因過分商業化，為求盈利而忽略了病人利益。

“如我們可以融合彼此的優勢，既有香港的質量，又有內地的數量；既有香港的標準，又有內地的效率；既有香港的專業，又有內地的企業，兩者融合平衡，那豈不是最理想嗎？”

促進內地醫療改革

盧寵茂續指出，引入香港的管理，有助改革內地醫療系統的一些長期弊病。例如內地醫院服務是逐項收費，收費標準由政府釐定，項目卻過分瑣碎且收費過低，“內地掛號費只10



盧寵茂（右二）
Lo Chung-mau (second from right)

元、20元，許多醫生為求增加收入，就為病人多做檢查、超聲波、電腦掃描、打點滴等，不僅造成過度醫療，且罔顧病人利益。例如點滴含有很多抗生素，病人或因副作用造成感染、過敏反應，甚至有人因此死亡。”

因此港大深圳醫院率先引入“打包收費”，即類似香港的醫療套餐，希望可改善情況。盧寵茂表示，初期病人不太習慣，但經數年實踐後，效果十分理想，“打包收費解決了過度醫療的問題，令醫生、病人、醫院的方向一

致，就是希望，病人順利康復，而不是利益掛帥，且收費更比一般逐項收費低30%。”

灣區醫療整合惠及香港

隨着大灣區整合，往返內地生活、工作、養老的香港人越來越多，通過大灣區醫療資源整合，香港亦可從中受惠。例如港大深圳醫院的門診服務，現可使用香港醫療券，將來更可能涵蓋住院服務；醫院亦開通了香港平安鐘，長者在內地如有需要，按鐘便可享用相關服務。

過去在內地養老的港人，如有需要，往往要特意回港就醫。現時港大深圳醫院已與深圳復康會頤康院展開合作，入住的長者如有需要，醫院會直接派出醫生提供服務，免卻舟車勞頓回港之苦。此模式如可擴展至內地其他安老院，有望吸引更多港人北上養老。

According to the State Council's *Guiding Opinions on the Reform of Public Hospitals* issued in 2009, Shenzhen was selected as one of the pilots for nationwide medical reform. **Lo Chung-mau, Chief Executive of the HKU-Shenzhen Hospital** said that, at that time Shenzhen came up with a bold idea to build a new hospital, to be managed by the HKU, as a testing ground for medical collaboration between the two places. It was later the HKU-Shenzhen Hospital.

"This is a very bold idea. Because of the stark difference between their medical systems, it is easy to imagine how difficult it is to apply Hong Kong's management approach to the Mainland and reform at the same time. What we're doing is the world's largest medical research project, which affects the health of 70 million people in the Greater Bay Area and even 1.4 billion people across the country."

Hong Kong and the Mainland both have their strengths in medical care

In Lo's view, Hong Kong and the Mainland can achieve a win-win situation by establishing a complementary relationship since their medical systems both have their own strengths despite being different from each other. "Hong Kong's public hospitals are funded by the government on a fixed annual basis. Their employees are paid a fixed salary and patients need to pay only a low fee. The hospitals can truly focus on patients' interests since they do not have to worry about financial issues, but their efficiency has to be taken into consideration."

Run independently, Mainland hospitals are market-oriented as they are responsible for their own profits or losses. Many hospitals are often geared to revenue generation as they need to take finance into account, while doctors are motivated by the idea of doing more to earn more, so they are very efficient. However,

盧寵茂相信，隨着香港和內地醫療系統合作更緊密，一些長期困擾香港的醫療問題，亦可望得到解決。“香港公立醫院早已超出負荷，預約服務輪候時間冗長，動輒以年計。反觀內地醫院因較市場化，十分歡迎病人。若將來內地醫療提升至香港的水平，部分輪候中的病人可轉介到內地醫院，長遠可舒緩公立醫院的壓力。”

Lo noted that Mainland hospitals sometimes are too commercialised and overlook patients' interests.

"Would it be ideal if we could combine and balance the strengths of each other, e.g. Hong Kong's quality with the Mainland's quantity; Hong Kong's standards with the Mainland's efficiency; and Hong Kong's expertise with the Mainland's enterprises?"

Promotes medical reform in the Mainland

Lo added that applying Hong Kong's management model will help correct some of the long-standing weaknesses of the Mainland's medical system. For example, Mainland hospital services are charged by items, but the items are overly detailed and the fees are too low. "In the Mainland, the registration fee is only RMB10 or RMB20. To earn more money, many doctors prescribe unnecessary examinations, ultrasounds, computer scans, intravenous injections, etc., which not only cause excessive medical treatment, but also disregard the interests of patients. Intravenous injections, for example, contain a lot of antibiotics and may cause infection or allergic reactions due to side effects, or even death."

Therefore, the HKU-Shenzhen Hospital pioneered a "package pricing system", which is similar to Hong Kong's medical package charges. According to Lo, patients were not used to it at first, but the results are excellent after several years of keeping it in practice. "Package pricing resolves the issue of unnecessary medical treatment and aligns the interests of the patient, doctor and hospital, i.e. the patient's smooth recovery, rather than seeking profits. Moreover, package charging is 30% cheaper than charging by item."

Medical care integration in Greater Bay Area will benefit Hong Kong

With the integration of the Greater Bay



Area, more and more Hong Kong residents are moving to and from the Mainland to live, work and retire. Hong Kong can also benefit from the integration of medical resources in the Greater Bay Area. For example, at the HKU-Shenzhen Hospital, Hong Kong's health care vouchers can now be used for outpatient services and may also cover inpatient services in the future. The hospital also has a cross-border call and care service where Hong Kong's elderly in the Mainland can call to get help from the hospital.

At present, the HKU-Shenzhen Hospital is in collaboration with the Shenzhen Society for Rehabilitation Yee Hong Heights, where the hospital will provide outreaching medical services for the elderly living in the facility so that they can avoid the trouble of travelling back to Hong Kong for medical consultation. This model, if extended to other elderly homes in the Mainland, is set to attract more Hong Kong residents to the Mainland for retirement.

Lo believes that some of the long-standing medical care issues plaguing Hong Kong can be fixed with closer cooperation between Hong Kong and the Mainland's medical systems. "Hong Kong's public hospitals are currently overstretched. On the other hand, Mainland hospitals are very welcoming towards patients as they are more market-oriented. When the Mainland catches up with Hong Kong in terms of medical care standards, some patients on the waiting list can be transferred to Mainland hospitals. This will alleviate the pressure on Hong Kong's public hospitals in the long run."



生活體驗構建 國際關係產業化

Orchestrating International Relations Industrialization by Lifestyle Experience

我們日常從網絡、電視或報章看到國際新聞，遠在天邊發生的事情，似是遙不可及。近年踏上創業路的國際關係學者沈旭暉，則透過生活化及消閒的經營方式，讓國際關係“落地”，使這門學科的專業知識可以更加普及。

International relations scholar Simon Shen became a business starter a few years ago, pursuing a strategy developed around everyday life and leisure to popularize international relations.

在一般人眼中，國際關係是一門比較“離地”的學問，沈旭暉經常思考如何將這個學科的元素變得更“貼地”。“從前我們會把閱讀、飲食、消閒等視為獨立的事情，現在我們談的是知識型消費，可以透過衣、食、住、行過程中吸收國際知識，消閒之餘，亦有 life enrichment（豐盛生活）的元素。”

從生活中實踐終身學習

“知識型消費”是一個怎樣的觀念？沈旭暉觀察到，在這個世代，大家不只是純粹地消費，更追求終身學習，而學習不局限於課堂，更可通過生活不同體驗來學習。

“過去社會分工如教育機制、消費機制等都很 rigid（死板），但在當前大數據及 AI 的潮流下，全世界探討的是去中介化，很多事情都變得零碎。就以教育為例，過往區分了不同的科目，現在則着重不同的學習體驗，如透過喝一杯咖啡，了解咖啡豆的產地、甚



沈旭暉（右）冀透過國際關係產業化，讓國際關係更加普及。
Shen (right) hopes to popularize international relations through industrialization.



GLOs 與新加坡的夥伴合作，為兒童提供編程教育。
GLOs teams up with Singapore partner to offer coding education for children.

麼是公平咖啡等，這是因為我們喜歡咖啡，才衍生了對這些知識的興趣與追求，是一種由小見大、edutainment（寓教育於娛樂）的概念。”透過連繫生活上許多零碎事情，從中建立一些可以產生協同效應的“education plus”（“教育+”）產業，就是沈旭暉推動國際關係產業化的初衷。

六大範疇產生協同效應

2017年，沈旭暉成立初創公司GLOs（Glocal Learning Offices），當中的Glocal包含全球（Global）和本地（Local）兩個概念，國際關係產業包括六大範疇，每個範疇都集合了4至5間公司。

“旅遊方面，我們有主打冷門地方作深度旅遊的旅行社；創意方面，我們有來自韓國的IP figure手機女孩（Mobile Girl）；生活方面，我們有舉辦國際關係深度講座的café；教育方面，我們與新加坡的夥伴合作，為兒童提供編程教育；研究方面，我們與台灣的出版社合作，出版國際關係的書籍；在社區方面，我們則有為企業提供文化智商（Cultural Intelligence Quotient，簡稱CQ）評估系統的顧問服務公司。現時我們網頁上的公司仍未齊備，亦不斷有新公司的加入。”沈旭暉坦言，國際關係產業的合作公司夥伴都不是抱着要“賺大錢”的心態，反而希望在互相推動下能有更多相關的公司出現，豐富人們的生活。

反傳統的品牌建立方式

從事不同業務的公司結合成為“國際關係”的產業，看似把風馬牛不相及的東西“炒埋一碟”，這與傳統經營路線可謂完全相反，即創立一間公司，讓其發展並成為“品牌”，再利用品牌拓展不同業務。沈旭暉期望以顛覆傳統的方式，透過建立品牌，將看似零碎的事物集合，並產生協同效應。

“我的角色就是建立國際關係產業的品牌，並把這些零碎的東西放到整個品牌版圖上的不同的地方，慢慢建立出一個ecosystem（生態系統），讓不同公司都能透過這個品牌擴展客源，或增加自己的發展潛力，達至雙贏，我認為這些mix and match（配搭）是有趣的。”沈旭暉強調，國際關係產業每間公司的經營和運作，都交由不同領域的專家主理，分工明確，讓整個概念能夠實踐出來。

知識型消費群成目標對象

由學者到初創企業家，過程中沈旭暉又面對怎樣的轉變？答案不是營商的理論與實戰，反而是對於“我”這個身份的轉變。“學者的訓練很強調一種抽離、客觀的心態，要把‘我’這個身份放下（impersonalized），才可客觀分析事情。反之，這個時代的初創強調品牌的個人化、個性化，一間公司由第一天起，便要展示其個性，

因為在未來的世界，真正不能取代的是brand value（品牌價值），因此學者impersonalized的態度，與商業上很強調個性的元素是存在衝突，我需要經常轉換不同的身份。”

正在崛起的知識型消費客群是國際關係產業的目標顧客對象。“在大數據的發展下，現時市場講求‘一籃子消費’。我經常會想，一個喜歡到伊朗旅行的中產人士，他們應該也會喜歡悠閒地坐在咖啡店裏寫作、看書，那麼他們亦很可能願意聽一至兩小時較為沉悶的深度知識講座；同樣，若他們有子女的話，我相信在中英數這些傳統科目之外，他們更希望讓子女學習編程。因此，我們產業的目標客群，就是一群具共性，希望在工餘時間追求知識的知識型消費群。”沈旭暉相信，當整個產業變得更為成熟時，將能集合同質性較強的客群，形成完整的產業生態，最終達至真正的知識轉移。🔄

Most of us, international relations is a rather offbeat branch of knowledge. Shen is always looking for ways to make elements of this subject closer to life. “In the past, we tended to see reading, dining and leisure as individual activities. Today, we are talking about intellectual consumption. It is a concept of acquiring international knowledge and enjoying leisure in the course of daily food,



GLOs Café 舉辦 “朝鮮日常” 北韓文化節，邀請 GLOs Travel 深度遊專家 Jacqueline 與旅遊達人 Auman 作分享。
North Korea cultural festival at GLOs Café, featuring sharing sessions with GLOs Travel discovery tour expert Jacqueline and travel expert Auman.

clothing, housing and transportation. It also contains life enrichment elements.”

Put lifelong learning into practice in everyday life

Shen has noticed that in addition to consumption, people nowadays also want lifelong learning. Learning is not restricted to the classroom. Knowledge can be acquired from different experiences in everyday life.

“In the past, social division of labor, such as the education and consumption mechanisms, is very rigid. Given today’s big data and AI trends, the whole world is thinking about disintermediation and many activities are becoming broken up into different fragments. In education, for example, the focus has been switched from academic subjects to different learning experiences. For instance, people can learn about places of origin and fair-trade coffee by drinking a cup of coffee. It is a matter of creating big things from small ones; a concept of edutainment.” A synergetic “education plus” industry can be built by linking up small things in life. Such is

Simon Shen’s original purpose to promote international relations industrialization.

Synergy of six different aspects

Shen set up GLOs (Glocal Learning Offices) in 2017. “Glocal” is a combination of global and local. The international relations industry covers six domains, each with 4 to 5 companies.

“In tourism, we have a travel agent that specializes in discovery tours to destinations off the beaten track. In the creative domain, we have IP figure Mobile Girl from Korea. In lifestyle, we have a café that hosts featured talks on international relations. For education, we work with our partner in Singapore to offer coding education for children. On the research front, we work with a Taiwanese publisher to produce publications on international relations. In the community domain, we have Cultural Intelligence Quotient (CQ) which is a consultancy offering assessment systems for corporates.” Shen says frankly that none of their partners has a mindset of “making big money”. Contrarily, they hope to interact and encourage more like-minded companies to join them in enriching people’s lives.

Unconventional branding approach

Some many think that combining companies of different businesses into an industry of international relations is a smorgasbord of totally unrelated elements. It is in total disagreement with the conventional way of business operation. Shen hopes to establish a brand with an unconventional approach that consolidates piecemeal elements to create synergy.

“My role is to build a brand of international relations industry. Piecemeal elements are placed in different locations of the brand domain to gradually develop an ecosystem where different companies can expand their client base or enhance their development potentials through the brand. It is a win-win strategy.” Shen stresses that every company within the international relations industry has its own businesses and operations. There is distinct division of labor and all activities are managed by experts of related fields.

Targeting at knowledge-based consumers

What changes has Shen experienced during his journey from scholar to startup entrepreneur? Surprisingly, it was not changed in business theories or practical operations that challenge him, but rather identity changes. “Scholars are trained to detach and remain objective, i.e. stop acting in the first person and get impersonalized. By contrast, today’s startups often pride themselves on personalization and individualization. The impersonalization approach of scholars is therefore in conflict with the highly personal approach of the business world. I therefore have to change identities all the time.”

The emerging knowledge-based consumer group is a target customer group for the international relations industry. “In this age of big data, the market is striking at “a consumption basket”. I often think that a middle-class consumer who likes holidaying in Iran would also enjoy writing or reading leisurely in a café. They might even be willing to sit through one or two hours of boring and intense knowledge talks. That is why our industry’s target customers are a group of knowledge-based consumers who have common traits and wish to acquire knowledge in their spare time.” Shen believes when the industry is more developed, it can assemble a more homogeneous customer group to form a complete industry ecology to achieve the ultimate goal of knowledge transfer. 🔄

茶餐千般姿采 乍現十字冰室

Cross Cafe Makes a Splash in Cha Chaan Teng



比起茶餐廳，“冰室”一詞來得更為老香港——綠白地磚，斑駁窗花，再加一杯菠蘿冰，活脫就是粵語長片中某天下午白燕找吳楚帆訴心聲的場景。來到今天，不少新開設的茶餐廳都刻意以冰室為名，希望藉着懷舊風潮，喚起埋藏你我他心底的一份味覺回憶。

The word bing sutt (“ice house”) is even more reminiscent of old Hong Kong than cha chaan teng (“tea restaurant”), conjuring up images of green and white tiled floors, mottled papercut window decorations, and pineapple ice, like a scene from an old Cantonese film. Many of today’s new cha chaan teng set out to make a name for themselves as bing sutt, hoping to ride the wave of nostalgia by recalling the flavours of days gone by that are buried in Hong Kong’s collective psyche.

連開四店 異軍突起

華 洋薈萃四個字，經常出現於介紹香港的文字。那麼，有着法蘭西多士與福建炒飯共存的茶餐廳，應該頗能體現箇中精神。其實由冰室、咖啡室到茶餐廳，無論稱呼如何變遷，它都是最接香港地氣的代表。毫不誇張地說，只要人在香港，光顧必然有期。

要數香港有幾多茶餐廳，可能就如談論意大利有幾多薄餅店，恐怕一時之間難以數算得清。茶餐廳在香港遍地開花，無論走到哪裡，菠蘿油與絲襪奶茶的香氣總是隱然飄蕩街頭。這亦說明了茶餐廳這門生意，競爭劇烈，經營不易。然而，本地近年一家茶餐



吧枱位的巨型壁畫，由著名藝術家 Alana Tsui 操刀。
The giant mural at the bar was painted by the celebrated artist Alana Tsui.

廳異軍突起，不足兩年已連開四家分店，成績甚為亮眼，那就是十字冰室。

無心插柳 神父牧牛

單是招牌，十字冰室已令不少香港人感到眼熟。原因簡單，招牌字款設計沿襲十字牌鮮奶。這家喻戶曉的品牌，早在80年代已是立基集團一員。集團近年更活用品牌口碑開辦冰室，期望以奶品入饌，將自家馥郁濃厚的經典味道，為傳統茶餐平添新姿。

立基國際集團有限公司飲食業務總經理高健邦指，十字牌牛奶在香港為人熟悉，但背後故事卻鮮有聽聞。原來十字牌鮮奶早在50年代由大嶼山聖母神樂院製造，當年隱居的神父意外獲得乳牛，就以既來之則安之的心態製作及銷售牛奶，一來希望創造收入以維持教會運作，另一方面也希望為當時物力維艱的香港人帶來營養。

豈料愈來愈多人購買十字奶，單靠幾位神父之力，畢竟難以滿足需求。基於一眾神父與立基集團創辦人紀愛華早有聯繫，便想到彼此合作以延續產奶業務，好讓更多市民能夠得到營養。結果合作成事，公司增聘人手，牛奶廠亦由大嶼山搬到元朗，一直運作至今。高健邦指，十字牌的宗教背

景在消費者心中形成信心，雖然不算高調宣傳，但品質口碑一直不脛而走。

奶品入饌 活用品牌

然而時移勢易，競爭日趨劇烈之下，不少本港傳統品牌都必須活化以圖生存。十字牌亦無法躲開風潮，於是集團便想到運用旗下飲食品牌的協同效應，於飲食界一展拳腳。負責管理十字冰室業務的 **Studio City Holdings 助理總經理劉金永**說，十字牌鮮奶雖然有名，但卻局限於現今中老年一輩，相比之下在年輕消費者中的知名度卻不算高。因此，十字冰室銳意年輕化，期望吸引年輕人也可以透過創意食品重新認識這個本地品牌。

由芒果木瓜牛奶麥皮，到火腿爆蛋菠蘿包，由經驗廚師組成的創意團隊，一直為十字冰室出謀獻策，希望新一代亦可留意到十字牌的青春活力。劉金永指，十字牌的产品一直是冰室的強大後援。例如近來極受歡迎的乳酪產品 Spoona，就活用了在冰室的創意甜點中。同樣，冰室的前線經驗，亦會回饋於十字牌新產品的研發中。

多管齊下 掌握脈搏

高健邦補充，十字冰室亦屢次走進學校。他們留意到本地青少年經常不吃



高健邦（左）及劉金永
Paul Ko (left) and Edwin Lau

早餐，又或是只以薯片、汽水權充早餐。有見及此，他們曾與明愛聖若瑟中學合作舉辦活動，贊助校隊營養早餐。事後，開始有學生培養起適當地吃早餐的習慣。“當然，他們是不是繼續飲十字牌我就不得而知了。但最重要是能夠幫助年輕一代建立正確的價值觀念，為他們帶來正向改變。”他笑指。

本地飲食業經營不易，人手不足更是長期問題。劉金永坦言，十字冰室亦面對同樣的困難。故十字冰室亦曾向本地修讀“旅遊與款待”DSE課程的中學生介紹行業實況，期望將來更多生力軍投身業界。至於未來發展，高健邦指本地已有若干茶餐廳成功衝出香港，這也是他們未來的目標。期望有天，十字牌鮮奶的香滑可在他方流傳，十字冰室的霓虹光管亦可於異地灼灼亮起。

Exceptional success with four stores opening in short order

The phrase “combining the best of China and the West” often comes up in articles about Hong Kong. It could hardly be a more apt description, then, for cha chaan teng, where French toast is served alongside Hokkien fried rice. While the names may evolve from bing sutt and coffee shops to cha chaan teng, these establishments remain the most archetypal representatives of Hong Kong culture.

Cha chaan teng can be found everywhere you go in Hong Kong, and give the streets a faint aroma of pineapple buns and “silk stocking” milk tea. This also shows that

the cha chaan teng business is highly competitive, and by no means an easy sector to operate in. However, one cha chaan teng in particular has achieved extraordinary success in recent years, opening four new stores in just two years and achieving impressive results. It is called Cross Cafe.

How monks became accidental dairy farmers

Even the Cross Cafe sign is a familiar sight to many Hong Kong people. The reason for this is simple - the sign echoes the design of Trappist Dairy milk bottles. The Trappist Dairy brand is a household name that became part of the Lark Group back in the 1980s. More recently, Lark Group has used the brand's excellent reputation to open bing sutt establishments, in the hope that adding the rich, classic flavours of its dairy produce will bring something new to the traditional cha chaan teng.

Paul Ko, General Manager – Food & Beverage of Lark International Group Ltd., explained that the Trappist Dairy brand was created by a diary at the Trappist Haven Monastery (now known as Our Lady of Joy Abbey) in the 1950s. The cloistered monks unexpectedly took possession of a herd of dairy cows and decided to make the most of the situation by making and selling milk, partly to create a source of revenue for the church, and partly to provide nutrition for the Hong Kong, many of whom were facing difficult financial circumstances at the time.

The group of monks had been in touch with Lark Group's founder Ira Dan Kaye for some time, and thought that they might be able to work together to expand the dairy business. The resulting partnership led to the company taking on more staff and moving the diary from Lantau Island to Yuen Long, where it remains to this day. Ko explained that the religious background of the Trappist Dairy brand creates consumer confidence, and although its advertising has generally been quite low key, the brand's reputation for quality has continued to grow.

Adding dairy and leveraging the brand

As competition becomes increasingly fierce, traditional Hong Kong brands need to be proactive to survive. Trappist Dairy was also affected by these unavoidable trends, and is therefore aiming to use synergistic effect to gain fresh footholds in the food and beverage business. **Edwin Lau, Assistant General Manager at**

Studio City Holdings, which manages the Cross Cafe business, explained that while Trappist Dairy is very well known, it's fame is largely confined to today's middle-aged and elderly generations. For this reason, Cross Cafe was determined to target a younger age group and use creative foods to familiarize younger generations with this local brand.

A creative team of experienced chefs has advised Cross Cafe about everything from the mango and papaya milk oatmeal to the ham and egg pineapple buns, in order to get the new generation to pay attention to the Cross and Trappist Dairy brands. Lau commented that the Trappist Dairy products have always been a strong support for the bing sutt business. For example, the bing sutt's creative deserts make extensive use of Spoona yoghurt products, which have become very popular in recent years. The frontline experience of the bing sutt business is also reflected in the development of new Trappist Dairy products.

Taking the pulse of the city with a variety of measures

Ko went on to explain that Cross Cafe has also gone into schools on a number of occasions. They noted that young people in Hong Kong often either skip breakfast or replace it with soft drink and potato chips. For this reason, they partnered with Caritas St Joseph Secondary School to host events and sponsored nutritious breakfasts for the school's teams. After these events, students started to get into the habit of eating a proper breakfast.

The local food and beverage business is a difficult sector to operate in, and a shortage of staff is a longstanding problem in Hong Kong. Lau confided that Cross Cafe also faces similar difficulties. For this reason, Cross Cafe also talked to students on the Tourism and Hospitality Studies HKDSE (Hong Kong Diploma of Secondary Education) course about the status quo in the industry, in the hope that more students will go into the industry in the future. In terms of future developments, Ko explained that as many local cha chaan teng restaurants have also achieved considerable success in markets outside Hong Kong, this is also a future goal for Cross Cafe. We hope that the delicate fragrance of Trappist Dairy products will spread to other markets, and that the neon lights of Cross Cafe will soon be lit in new locations. 🍷



與明愛聖若瑟中學合辦活動。
An event jointly hosted with Caritas St Joseph Secondary School.



十字芒果木瓜牛奶麥皮
Cross Cafe's mango and papaya milk oatmeal



火腿燻蛋菠蘿包
Ham and egg pineapple bun

日企旋風再起

A New Wave of Japanese Business



早前日本知名藥妝雜貨店“激安の殿堂・唐吉訶德 (Donki)”進駐尖沙咀，吸引大批港人朝聖，再次掀起一股哈日熱潮；而日本三大牛肉飯連鎖集團之一的“食其家”及大型藥妝集團“松本清”亦陸續計劃進軍香港，一股東洋旋風似乎席捲維港兩岸。

Japan's leading discount chain store Don Don Donki arrived in Hong Kong at Tsim Sha Tsui earlier. Its local debut set off another furor for the Japanophiles. Other big names from Japan planning to access the Hong Kong market include gyudon restaurant chain SUKIYA and cosmetics skincare drugstore Matsumoto Kiyoshi. A Japanese whirlwind is sweeping across both sides of Victoria Harbour.

“激安の殿堂”對香港人來說絕不陌生，這家以藍色企鵝為標誌的日本知名藥妝雜貨店，標榜價廉物美及包羅萬有，憑着獨特的店舖風格成功打響名堂，海內外分店超過400間。今年中，它首度進軍香港，於尖沙咀開設旗艦店，成為城中一時熱話。

香港中文大學日本研究學系副系主任何志明指出，“Donki的貨品擺設凌亂，通道狹窄，你要扒開貨品才能找到想要的東西。日本人愛整潔，但Donki就另闢蹊徑，設計上放棄了美觀和舒適，刻意營造凌亂感，反而成

為賣點。貨品擺得越亂，越要花時間去找，留在店內就越久，連帶消費就越多，這是它的成功策略。”

國內市場萎縮唯有外闖

除了 Donki 之外，日本連鎖集團“食其家”和“松本清”均計劃年內落戶香港，久違的日企風潮再度刮起。何志明分析，日本近年觀光業一枝獨秀，遊客數目連年增長，惠及相關產業一片暢旺，上述三家日企都以遊客為目標顧客，相信這些日企期望借助觀光業興旺帶來的發展勢頭，乘勢進軍海外市場。

事實上，日本正面臨人口老化和“少子化”的雙重打擊，如情況沒改善，估計到2050年人口將跌破一億，意味着內需將持續萎縮。何志明闡釋，過去日本內需強勁，企業只需專注國內市場已足夠；但80年代以後，面對越來越多的外國競爭，到後來股市泡沫爆破，日本經濟陷入衰退，加上人口萎縮，令日企不得不尋求海外拓展。

在眾多內外因素影響下，日企進軍海外也是有點迫於無奈。何志明說：“如果可以選擇，日本人都不是太熱衷做外國人的生意，有此一着只是時勢所迫。因為小至包裝袋上的文字，都要全部更改，還要聘請懂外語的人才，對日本人來說十分不便。無奈他們沒太多選擇，而且外國人有消費能力，尋求海外市場是一條出路。”

日本產品廣受港人歡迎

而香港是不少日本品牌和企業踏足海外市場的首選地，相信這與香港人的哈日情意結有莫大關係。何志明表示，日本產品向來深受港人歡迎，受歡迎的程度更令人驚訝：“香港已連續14年成為日本農產品的最大進口地，2018年香港進口日本‘飲料’超過18,000噸，‘零食’逾4,000噸，‘酒類’逾6,000,000公升。要知道日本產品並不便宜，能夠消費到這個數字，着實驚人。”

何志明補充，在70、80年代，日本產品予人高檔和昂貴的感覺，但從統計數據可見，近年港人消費日本產品的模式已徹底改變，變得非常生活化，都是普羅百姓負擔得起的日常用品及食品等。或許日企正是看中這點，希望搶攻香港的大眾消費市場，上文提及的三間日企都是大眾化連鎖集團，正好迎合當前香港人消費日本產品的需要。

日企攻港前車可鑒

上世紀70至80年代，大丸、伊勢丹、八佰伴、東急、西武等日資百貨公司相繼落戶香港，風頭一時無兩。但到90年代，日資百貨漸漸在港式微，到今天純日資百貨已近乎絕跡。

何志明認為，早期日資百貨進駐香港，售賣的是一種新文化，“我兒時住中、上環，區內店舖都很舊，但大丸有空調、環境整潔、貨品擺放整齊，進去逛就像置身日本。”後來遊日愈見方便，日資百貨的優勢減弱，但未有及時調整策略，埋下了衰敗的伏筆，“年輕人買不起，有錢人又看不上眼，一般主婦又未必要在這裏買，定位非常尷尬。而且店址全選在尖沙咀和銅鑼灣等地，租金壓力巨大，到90年代日本經濟泡沫爆破及金融風暴，很多日資百貨都難逃閉關的命運。”

何志明認為，日企再度進軍香港，必須對本地市場有透徹了解，避免重蹈前輩們的覆轍，“香港的顧客見慣世面，要求較高，並不滿足於一般服務的水平，若只把日本那一套照搬過來，未必能夠切合本地消費者。但完全本地化也不行，因會失去原有的特色和風格，當中如何準確拿捏，將是一大考驗。”

Don Donki is a familiar name to Hong Kong consumers. This popular cosmetics skincare drugstore offers a full range of quality goods at discount prices. The unique shop design is also a famous signature. Don Donki has an international retail network of over 400 shops. Its first flagship store in



何志明 Ho Chi-ming

Hong Kong, opened in Tsim Sha Tsui this summer, was talk of the town.

According to **Ho Chi-ming, Deputy Chair and Associate Professor of Department of Japanese Studies of CUHK**, “While the Japanese people love clean and neat designs, Donki opts for an alternate path. Instead of a pleasant and comfortable shop floor, it creates a selling point with disorderly merchandize displays. Shoppers tend to stay longer in the shop as they have to find what they want among the disarranged goods. Staying longer means spending more. It is a very successful strategy.”

Businesses are looking beyond the shrinking domestic market

Apart from Donki, Japanese retail chains SUKIYA and Matsumoto Kiyoshi are also planning to tap the Hong Kong market. As Ho analyzes, tourism has been outperforming in Japan in recent years. Supported by visitor arrivals which have seen increasing growth, tourist-related sectors are doing very well. All three companies mentioned above are positioned towards tourists. It is likely that they are leveraging the growth trend created by strong tourism to tap overseas markets.

With an aging population and a low birth rate, Japan is facing a double blow. Continuous contraction of domestic consumption is inevitable. Ho explains that Japan had been well supported by strong domestic consumption in the past. Businesses could sustain themselves simply by focusing effort in the domestic market. Since the 1980's, however, increased foreign competition and subsequent stock market crashes brought



the Japanese economy into recession. Population decline added to the angst and Japanese companies had no choice but to explore business opportunities overseas.

Ho said, "If given a choice, Japanese businesses prefer not to do business with foreigners. The current move is dictated by trend of the times. Doing international business involves extra work. Even the prints on every small package have to be changed and personnel proficient in foreign languages are required. It is a very inconvenient way of doing business but they do not have much choice and foreign consumers have high spending power. Exploring overseas markets is therefore a way out."

Japanese products widely popular with Hong Kong consumers

Hong Kong is the first potential overseas market for many Japanese brands and companies. According to Ho, Japanese products are amazingly popular with local consumers, "Hong Kong has been the biggest importer of Japanese agricultural products for 14 consecutive years. In 2018, Hong Kong imported over 18,000 tonnes of Japanese beverages, more than 4,000 tonnes of snacks and over 6,000,000

liters of wines and spirits. Considering that Japanese goods are not cheap, such figures are really mind-boggling."

Ho adds that back in the 1970's and 1980's, Japanese products were seen as high-class and expensive goods. Nevertheless, the consumption pattern of Japanese products in recent years has changed completely and many Japanese products have become daily supplies and foodstuff for the ordinary people. All three Japanese companies mentioned above are popular chain groups. Their offers are perfectly geared to the local consumers' everyday needs.

Learning from previous examples of Japanese companies

Back in the 1970's and 1980's, many Japanese department stores made their presence in Hong Kong, including Daimaru, Isetan, Yaohan, Tokyu and Seibu. However, Japanese department stores exited the local market one after another since the 1990's. Today, department stores wholly-owned by Japanese groups have almost all disappeared.

Ho thinks that Japanese department stores delighted the market with a new culture when they first came to Hong Kong. "When

I was a child, shops in Central were very old. Daimaru, by contrast, was air-conditioned, clean and tidy with merchandize neatly arranged. Shopping there was like being in Japan." As traveling to Japan became more convenient, Japanese department stores lost their advantage gradually. They failed to adjust their business strategy in time and went on a road to decline. "Young people could not afford their merchandize, wealthy people gave it the cold shoulder, and housewives did not really have to shop there. Their market positioning was awkward and all their outlets were in Tsim Sha Tsui and Causeway Bay where rents were hefty. When the Japanese economic bubble burst and the financial crisis set in during the 1990's, many Japanese department stores collapsed."

Ho thinks that Japanese businesses coming to Hong Kong now must ensure they understand the local market and learn from previous examples. "The sophisticated Hong Kong customers expect above-average services. Simply reproducing the Japanese approach here may not meet the demands of the local consumers. Having said that, a totally localized approach is not advisable either, because it would take away the original Japanese features and style. How to strike a perfect balance would be a real challenge." 🌀



指紋藏商機

Fingerprints Harbour Opportunities

指紋是辨識個人身份的重要特徵，不但具有獨特性，還可透視內在性格，對改善人際關係以至事業發展都有幫助。十年前，**莫穎恒**成為指紋分析師，更首創“七型動物性格”及手機應用程式 MiQi，令指紋分析變得簡便有趣，更吸引華爾街著名投資人注資，助她攀上事業高峰。

Fingerprints are not only an important feature identifying an individual, but also provide insight into his or her inborn personality, which can help improve interpersonal relationships and career development. **Ellen Mok** became a fingerprint analyst ten years ago. She was the first to develop “7 animal characters” to represent seven typical personality types and created the mobile app MiQi. She also attracted investment from a renowned Wall Street investor.



Jim Rogers 到香港書展出席莫穎恒的新書發佈會。
Jim Rogers participated in Mok's book launch activity.

自 小學習鋼琴的莫穎恒，大學音樂系畢業後從事鋼琴教學，並開設琴行，一切似是理所當然。為了尋求更能因材施教的教學法，她請教於鑽研指紋學的遺傳學教授，發現指紋反映性格，有助發掘個人的喜好及潛能。“教授從一位已考獲八級的學生的指紋看出，她對鋼琴根本沒有天賦，習琴只是迎合家人要求，若以音樂為事業只會事倍功半。”

以動物形象 配不同性格

這次經驗令莫穎恒大開眼界，發現小小指紋蘊藏深不可測的天地，更可助人真正掌握性格特點，繼而規劃更合適的發展方向，由此她便踏上指紋分析之路。“我希望指紋分析在香港可更普及，而非只是學術研究或小眾興趣。除了小朋友外，也可幫到成年人認識內在的自己。”

為此，莫穎恒就不同客戶的指紋分析個案，進行全面解構。經過數年，她整合多項在指紋分析下較常見的性格，以七種常見的動物形象化地概括出來，包括獅子、小狗、小貓、猴子、孔雀、牛牛及蝙蝠，創造獨一無二的“七型動物性格”，配合富設計味濃的動物造型卡片，讓普羅大眾易於理解，也大大提升指紋分析的趣味和吸引力。

手機程式更便利普及

為使指紋分析更普及和便利，莫穎恒



參與貿發局主辦的展覽，展出全球首創的指紋系統。
Mok showcased the world's first fingerprint system in an exhibition organized by HKTDC.

與合夥人合資研發首個指紋分析機及相關的手機應用程式 MiQi。測試者只需將大拇指按壓在指紋分析機的屏幕或已下載 MiQi 的手機按鈕上，即可顯示其所屬動物性格的簡要指紋分析結果，例如狗是友善忠誠而關心團隊的代表；貓是優雅的完美主義者；獅子則勇於追求目標且重視成果等。

“不過，人的性格一般較為複雜，難以用一種動物可以概念，多屬混合型，如兼具狗、貓及牛的性格，即集合忠誠、完美主義及勤奮上進的性格特點。同時，分析機及應用程式只會顯示主流的動物性格，讓測試者對自己有初步的認識。”

獲企業客戶青睞

指紋分析在莫穎恒及其團隊的積極推廣下，除了小朋友及夫婦的個人客戶外，也吸引越來越多企業客戶，如 Piaget、Tiffany & Co、Mabelle、Godiva、康宏集團、保誠保險和香港迪士尼等。“指紋分析可引入團隊建立和培訓活動的內容中，協助管理層及員工了解自己的性格，達致更有效的溝通和合作；管理層亦可因應員工的性格專長，安排合適的崗位及職

務，創造雙贏。”除了企業管理層面，指紋分析更可推廣至客戶層面，藉此準確掌握不同客戶的喜好，提供切合需要的產品和服務。

憑藉對指紋學的熱忱，加上毅力十足與創意無限，成功將興趣轉化為具市場潛力的事業，更獲得華爾街傳奇投資人 Jim Rogers 注資，全面提升 MiQi 的知名度和市場價值。“這次合作是機緣巧合，我曾經參加 Jim Rogers 的兩次講座，席間我就指紋分析及子女教育提問，更為他進行快速指紋分析及遞上動物卡片，料不到之後收到他的電郵，表示對此感到興趣，因而開展我們的聯繫，促成合作契機。”

機會總是留給有準備的人！莫穎恒時刻為指紋分析注入新構思，近年並創立 MiQi 學院，開辦專業課程培養人才，將 MiQi 的理念推廣至不同群組、領域及地區。“現時除投資研發 AI（人工智能）指紋分析系統外，我們亦透過授權加盟商的方式，使 MiQi 得以在日本及馬來西亞等海外地區發展，冀讓更多人可藉指紋分析，發掘、認識及提升自我，並有機會發展為副業以至創業項目，在現職工作以外，領略另一種使命感和滿足感。”

Mok began to learn the piano when she was a child. After graduating from university with a degree in music, she taught piano and set up a piano business. Everything seemed to be a matter of course. In an effort to find a method to teach students according to their aptitude and needs, she consulted a genetics professor who studied dactylography, and learned that fingerprints reflect personality and can help uncover the preferences and potentials of an individual.

Matching personality types with animal characters

This experience opened up Mok's eyes to the enigmatic world of fingerprints, setting her on the path to fingerprint analysis. "I hope that fingerprint analysis can be more popular in Hong Kong, rather than just academic research or niche interest."

Over the years, through fingerprint analysis, she has compiled and identified several typical personality traits and presents them as seven common animals, including the lion, dog, cat, monkey, peacock, ox and bat, creating the unique "7 inborn animal characters" with well-designed animal cards that are not only easy for the general public to understand, but also greatly enhance the fun and appeal of fingerprint analysis.

Mobile app can better promote wider adoption

To make fingerprint analysis more popular and convenient, Mok and her partners jointly developed the first fingerprint

analyser and related mobile app MiQi. The user simply presses a thumb on the screen of the fingerprint analyser or a button of the mobile phone installed with the MiQi app to show the result of a simple fingerprint analysis of his/her animal personality, e.g. the dog represents a friendly and loyal person who cares about the team; the cat is an elegant perfectionist; and the lion is courageous in pursuing goals and achievements.

"However, a person's personality traits are generally more complex and mostly mixed, so a single animal character is insufficient to represent them. In addition, the analyser and app will only show typical animal characters, giving the user a preliminary understanding of themselves."

Appreciated by corporate clients

With the active promotion of Mok and her team, fingerprint analysis has not only attracted individual clients such as children and couples, but also a growing number of corporate clients, such as Piaget, Tiffany & Co, Mabelle, Godiva, Convoy, Prudential and Hong Kong Disney. "Fingerprint analysis can be used in team building and training activities to help management and employees understand their personalities so that they can communicate and collaborate more effectively. Management can also align appropriate roles and responsibilities to the employee's personality traits." Besides the corporate management level, fingerprint analysis can be extended to the client level to accurately capture the

preferences of different clients and provide them with products and services that meet their needs.

With a passion for dactylography, combined with limitless perseverance and creativity, Mok succeeded in turning her interest into a business with market potential. She also received funding from legendary Wall Street investor Jim Rogers to enhance MiQi's visibility and market value across the board. "I attended two of Jim Rogers' talks, during which I asked questions about fingerprint analysis and children's education. I also gave him a quick fingerprint analysis and animal cards. Unexpectedly, I received his email afterwards, so we started to make contact, which presented us the opportunity to collaborate."

Opportunity awaits those who are prepared! Mok always injects new ideas into fingerprint analysis. In recent years, she has founded MiQi Institute and started professional courses to train talents, promoting the MiQi concept to different groups, fields and regions. "In addition to investing in the research and development of AI (artificial intelligence) fingerprint analysis systems, we also enable MiQi to develop in overseas regions such as Japan and Malaysia through franchising so that more people can use fingerprint analysis to discover, understand and improve themselves, and have the chance to develop it into a sideline business or even an entrepreneurial project, which could give them another sense of purpose and satisfaction beyond their current job." 🌀



出席電視節目介紹指紋分析。
Mok introduced fingerprint analysis in a TV program.



“指紋性格認證師”授權禮。
“MiQi License Consultant” authorization ceremony.




2019年 周年會員大會 Annual General Meeting 2019




本會上月舉行周年會員大會，會長蔡冠深，副會長袁武、劉鐵成、王惠貞、李應生、胡曉明及陳仲尼，永遠榮譽會長霍震寰，以及會董、會員逾百人出席。

蔡冠深致辭時表示，國家希望香港社會旗幟鮮明地反對暴力、守護法治，集中精力發展經濟、改善民生，並重申堅決支持特區政府依法施政，支持香港警方嚴正執法。蔡冠深認為，近期的社會爭議令香港大傷元氣，各界必須冷靜下來，停止暴力。他相信特區政府會聆聽各方意見，化解分歧，帶領香港重新出發。他表示，本會亦關注環球政經局勢對香港經濟和營商環境帶來的影響，早前已就新一份施政報告向特區政府表達意見，希望當局更為落力協助港商應對當前挑戰，適時推出更多中小企支援措施。

大會上，常務副會長袁武簡報過去一年的會務概況，並通過2018年度決算案及續聘德勤·關黃陳方會計師行為本會2020年度註冊會計師等決議案。(5/8) 

Last month, the Chamber held its Annual General Meeting, which was attended over 100 members including **Jonathan Choi, the Chamber's Chairman; Yuen Mo, Brandon Liu, Connie Wong, Tommy Li, Herman Hu and Johnny Yu, Vice-chairmen; Ian Fok, Life Honorary Chairman**, as well as the Chamber's Committee Members and members.

In his speech, Choi stated that the country is hoping Hong Kong people to be against violence, to support the rule of law and to focus on boosting economies. He reiterated that the Chamber support the HKSAR government to govern according to law and the police to strictly enforce the law. As the recent social dispute has cost Hong Kong dearly, Choi hopes all sectors of society to calm down and to stop violence. He believes the HKSAR government will listen to the views from different sectors for narrowing differences. Choi also said that the Chamber concerns about the impact of global political and economical situation towards Hong Kong. Earlier, the Chamber has expressed opinion to the government on Policy Address. It is hoped that the government will carry out more supporting measures for SMEs to tackle challenges.

At the AGM, Executive Vice-chairman Yuen Mo gave a brief on the Chamber's affairs over the past year. The final accounts for 2018 and the resolutions on the reappointment of Deloitte Touche Tohmatsu as the Chamber's Auditor for 2020 were also passed at the meeting. (5/8) 



宴賀授勳成員 Congratulating Honor & Award Recipient





本會特設晚宴，祝賀2019年度本會榮獲特區政府授勳、嘉獎及委任為太平紳士的首長、會董及會員。

應邀出席嘉賓包括榮獲大紫荊勳章的常董余國春；金紫荊星章的常董廖長江；銀紫荊星章的會員諸立力；銅紫荊星章的常董鍾偉平、會董林家禮、會員李誠權及羅榮銘；榮譽勳章的會員陳正欣和羅台秦；行政長官社區服務獎狀的會員曾耀棠等。

本會會長蔡冠深，副會長袁武、劉鐵成、王惠貞和李應生，永遠榮譽會長霍震寰、林銘森、方文雄及一眾常董、會董等向嘉賓表示祝賀。(12/8) 📷

The Chamber held a dinner gathering to congratulate the Office Bearers, Committee Members and Members who are given an honor or award by the HKSAR government.

Guests included the Recipient of GBM, **Yu Kwok-chun, Standing Committee Member**; Recipient of GBS, **Martin Liao, Standing Committee Member**; Recipient of SBS, **Victor Chu, Member**; Recipients of BBS, **Chung Wai-ping, Standing Committee Member**; **George Lam, Committee Member**; **Alexander Li and Low Lock-ming, Members**; Recipient of MH, **Daniel Chan and Lo Tai-chin, Members**; Recipient of the Chief Executive's Commendation for Community Service, **Tsang Yiu-tong, Member**, etc.

Jonathan Choi, the Chamber's Chairman; **Yuen Mo, Brandon Liu, Connie Wong and Tommy Li, Vice-chairmen**; **Ian Fok, Lam Ming-sum and David Fong, Life Honorary Chairmen** and other committee members congratulate all the guests. (12/8) 📷





“撐警隊·護法治·保安寧”集會 (30/6)
Rally in supporting Hong Kong Police

參與反暴力及 撐警活動



探訪警署 (14, 26/8)
Visiting police offices



“反暴力 救香港”集會 (17/8)
“Oppose Violence, Save Hong Kong” Rally

Joining Rallies in Support of Anti-Violence and Hong Kong Police



“守護香港 守護法治”集會 (20/7)
“Safeguard Hong Kong” Rally



本會婦女委員會與地區事務委員會組織會員參與多項支持警方及反暴力活動，響應多項和平訴求，並希望香港社會早日回復秩序。🕒

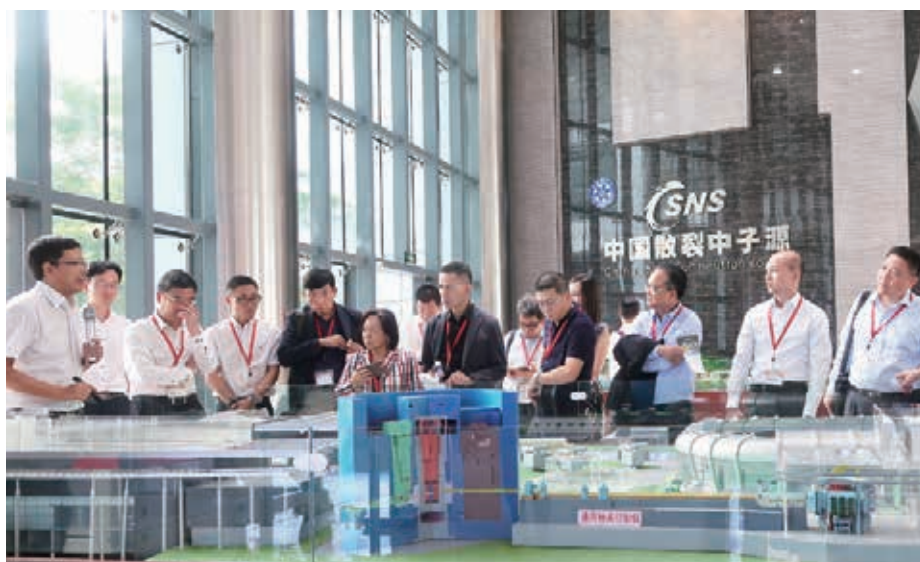
Members of the Chamber's Ladies' Committee and District Affairs Committee joined several rallies in support of Hong Kong Police and anti-violence. It is hoped to support peaceful demands and to restore order in Hong Kong. 🕒



全港婦女守護家園大集會 (25/8)
All HK Women Gathering



考察莞惠促進合作 Visiting Dongguan and Huizhou for Enhancing Cooperation



本會早前由副會長袁武及曾智明等率領考察團赴東莞及惠州考察，了解兩市在粵港澳大灣區規劃發展的最新情況，探討香港商界和青年與兩市在新興產業及創科等領域的新機遇。

考察團一行與東莞市市長肖亞非、惠州市市委書記李貽偉及副書記黃志豪等領導會面交流，並聽取他們介紹產業發展情況及優惠政策。考察團亦參觀了華為松山湖基地、中國散裂中子源及東莞得利鐘錶廠等。(22-23/8) 📍



肖亞非（前排中）
Xiao Yafei (middle, front row)

led by **Yuen Mo** and **Ricky Tsang**, the Chamber's Vice-chairmen, the Chamber organized a study tour to Dongguan and Huizhou, for understanding two cities' development in the plan of Guangdong-Hong Kong-Macao Greater Bay Area (Greater Bay Area), and exploring cooperation opportunity among Hong Kong and two cities.

The delegation met with **Xiao Yafei, Mayor of Dongguan**; **Li Yiwei, Secretary of CPC Committee of Huizhou**; **Huang Zhihao, Deputy Secretary of CPC Committee of Huizhou**. The delegation listened to the introduction of recent local development and preferential policy. They also visited Huawei Songshan Lake Industrial Zone, China Spallation Neutron Source and Dailywin Watch Products Mfg. Ltd in Dongguan, etc. (22-23/8)



李貽偉（右四）及黃志豪（右三）
Li Yiwei (fourth from right) and Huang Zhihao (third from right)





《木蘭傳說》 國慶慈善專場 “The Legend of Mulan” Charity Show

本 本會於西九文化區戲曲中心大劇院舉辦“慶祝70周年國慶暨愛心慈善專場”，招待逾千名嘉賓、會員及來自各區的長者，欣賞由“翔鴻劇團”演出的新編劇目《木蘭傳說》。

中聯辦青年工作部部長陳林、協調部副部長張強，創新及科技局副局長鍾偉強及民政事務總署署長謝小華應邀擔任主禮嘉賓，並聯同副會長袁武、李應生及一眾會員、長者，同賞粵劇，齊賀國慶。(21/8) 📺





The Chamber organized a charity show to celebrate the 70th anniversary of the founding of the PRC at Xiqu Centre, over a thousand guests, members and elderly people were invited to enjoy the show “The Legend of Mulan”, which performed by the “Fung Cheung Hung Troupe”.

Chen Lin, Director General of the Youth Department and **Zhang Qiang, Deputy Director of the Coordination Department of the Liaison Office of the Central People’s Government;** **David Chung, Under Secretary for Innovation & Technology** and **Janice Tse, Director of Home Affairs,** were invited to be the officiating guests, they enjoyed the show together with **Yuen Mo, Tommy Li, the Chamber’s Vice-chairmen** members and elderly people.(21/8) 📷





少年太空人學成凱旋 Fruitful Astronaut Training for Youth



本會連續11年獨家贊助，與康樂及文化事務署、中國航天員科研訓練中心及酒泉衛星發射中心合辦的“少年太空人體驗營”。30位本地中學生獲挑選前往北京及酒泉，順利完成九天體驗營，期間參觀內地主要航天及天文設施，包括北京航天城及國家天文台觀測站等。學生亦獲授基本太空科學和航天科技知識，並親身體驗太空人正規訓練，包括穿着航天服、心理適應、逃逸救生和血液重新分佈訓練等。而最讓學生感到興奮的，則莫過於與國家航天員會面，讓他們獲益良多。本年度更首次安排學員從香港乘坐高鐵前往貴州參觀目前全球最大單口徑射電望遠鏡“中國天眼”。學成歸來後，學生於香港太空館分享所見所聞，本會副會長曾智明代表出席並於儀式上致辭。(27/7-4/8, 20/8) 📍

For the eleventh year in a row, the Chamber solely sponsored and jointly organized the Young Astronaut Training Camp with the Leisure and Cultural Services Department, the China Astronaut Research and Training Center and the Jiuquan Satellite Launch Center. 30 students from local secondary schools were selected to head to Beijing and Jiuquan for an 9-day training camp. During their journey, they visited national space facilities including the Beijing Aerospace Command and Control Center as well as the National Astronomical Observatories. Students were also excited to undergo astronaut training including donning and taking off a spacesuit, psychological training, escape and survival training and blood redistribution adaptability training. Among all, the most fascinating experience would certainly be the meeting with the Chinese astronaut. It is worth noting that students visited the world's largest filled-aperture radio telescope "China's Tianyan" this year by taking High Speed Rail from Hong Kong to Guizhou. As a conclusion of their journey, the participants shared experience in Hong Kong Space Museum. **Ricky Tsang, the Chamber's Vice-chairman** participated the sharing session and delivered a speech. (27/7-4/8, 20/8) 📷





接待嘉賓 Reception of Guests

1. 中央統戰部三局局長王萍（左）(31/8)
Wang Ping (left), Director-General of the Third Bureau of the United Front Work Department
2. 深圳市港澳辦副主任趙志英（中）(4/9)
Zhao Zhiying (middle), Deputy Director of the Hong Kong and Macao Affairs Office of Shenzhen
3. 深圳市商務局辦公室主任管耀華（左五）(14/8)
Guan Yaohua (fifth from left), Director of Bureau of Commerce General Office of Shenzhen
4. 秘魯駐華大使路易斯·克薩達（左）(3/9)
Luis Quesada (left), Ambassador of the Republic of Peru to China



會員活動 Members' Activities

1. 工商及社會事務委員會舉辦專題推廣會，邀請“發展品牌、升級轉型及拓展內銷市場的專項基金”(BUD Fund)秘書處高級經理葉沃建蒞臨分享。(30/8)
Valentine Ip, Senior Manager of BUD Fund Secretariat, was invited to be the speaker in a promotional seminar organized by the Commerce, Industry and Social Affairs Committee.
2. 新界區聯絡處舉辦“中小企融資擔保計劃”晚餐講座，請來交通銀行商務理財代表簡介計劃內容，協助企業善用計劃。(13/8)
Business banking representative from the Bank of Communications was invited to introduce the “SME Financing Guarantee Scheme” in a dinner talk organized by the New Territories District Liaison Committee.
3. 九龍西區聯絡處舉辦交流會，九龍城區議會主席潘國華、深水埗區議會議員林家輝及油尖旺區議會議員楊子熙應邀蒞臨交流，介紹近期地區工作。(20/8)
Pun Kwok-wah, Chairman of Kowloon City District Council; Lam Ka-fai, Member of Sham Shui Po District Council and Benny Yeung, Member of Yau Tsim Mong District Council, were invited to an exchange meeting organized by the Kowloon West District Liaison Committee for introducing recent works in the districts.
4. 青年委員會於尚品薈舉行晚餐聚會，品嚐特式粵菜，並設有卡拉OK助興，歡聚聯誼。(14/8)
Young Executive's Committee organized a dinner party at LePinnacle for tasting special Cantonese cuisine and singing karaoke.