Dear Sir/Madam,

As a citizen of this prosperous city, I am delighted to learn about the strategies to build a smart Hong Kong (among all stakeholders) and smart living (focusing on individuals) and willing to share my views.

1) To enable smart Hong Kong, HKSAR must enable SME (98% of our economy comprise of SME and they are the most underprivileged in terms of putting up investment for technologies usage). To help SME to widely use technologies, HKSAR is required to facilitate them throughout the life cycle of SME, starting with incorporation, daily interactions with the government / regulatory bodies and among other business partners through provisioning of free digital certificate at corporate level.

2) Provisioning free certificate for identity would not be enough if SME does not have incentive to use it. In this respect, I would like to see technologies usage encouragement and promotion would be advocated perhaps through taxation benefits and adequate education.

3) So far e-signature in whatever form is not advocated enough that many SME would rely on signing a paper report as an approval and confirmation of a transaction. With a free certificate for corporate / SME, that will facilitate e-signature using the digital certificate.

4) For example, many SME, on a monthly basis, has to deal with MPF contributions using a lot of papers because they could / would not invest in pursuing electronic contribution software (obvious cost reason). To this end, HKSAR should assist by having many outlets (post office / banks) that enables electronic contribution process and tax incentive to encourage SME to do so. There are many other examples similar to this type of administrative processes that should be improved (e.g. legal contract signing). The benefits (effectiveness and efficiency gain among many stakeholders) would outweigh the tax incentive offered to SME.

I sincerely wish Hong Kong to advance at high speed especially when facing severe competitions form neighbor countries like Singapore / Malaysia.\

Regards
Clement Lo