

# Cyberattacks on PHL gov't, firms reach over 3,000

SUCCESSFUL cyberattacks on the government and companies in the Philippines reached over 3,000 from 2020 to 2022, an official of the Department of Information and Communications Technology (DICT) said.

"The monitored attacks are approximately 3,000, while the detected threats are around 54,000," DICT Assistant Secretary for CyberSecurity and

Upskilling Jeffrey Ian C. Dy told reporters on the sidelines of the HackforGov event on Wednesday.

Mr. Dy said 60% of the more than 3,000 high-level attacks detected by the Philippine National Computer Emergency Response Team (CERT-PH) are attacks on the government.

"It is tagged as a threat when we find out that you are vulnerable and you need to do something

about it — for example, when your patches are not updated," CERT-PH Chief George P. Tardio said.

Data from global cybersecurity company Kaspersky showed the Philippines ranked second among countries most attacked by web threats worldwide in 2022.

This is two notches higher than its ranking in the previous year, when it recorded 50.54 million web attacks.

"Given the increased vulnerability of our nation's digital landscape, it is crucial to protect the Philippines' critical infrastructure by continuously improving our cyber preparedness and incident response capabilities," DICT Undersecretary Paul Joseph V. Mercado said at the event.

Among its programs is the HackforGov event, a cybersecurity competition that aims to build

capacity by providing students with hands-on experience in the various techniques used in the virtual world.

The DICT said there is a lack of cybersecurity professionals in the Philippines, as they estimate Certified Information Systems Security Professionals to be at just around 300 nationwide, majority of whom are in the private sector.

"It is a challenge. We are improving but not as quickly as we want, as fast as we want compared to other ASEAN (Association of Southeast Asian Nations) neighbors," Mr. Dy said.

"The figures vary. Some research says that we should have at least 200,000 cybersecurity professionals within the next month to two years," he added. — **Justine Irish D. Tabile**

## realme to launch C55 in the Philippines next week

REALME Philippines is set to launch the latest addition to its C-Series lineup, the realme C55, in the country on April 18.

"Here at realme, we make it a priority to stay committed with our mission to deliver segment-leading features in camera, storage, charging and design. The realme C55's Mini Capsule is a testament that an elevated yet holistic mobile experience is possible even at an entry-level price point," Jane Yan, realme Philippines vice-president for Marketing, was quoted as saying in a statement on Wednesday.

"By introducing the realme C55, the brand once again disrupts the entry-level smartphone market with fresh-looking unique designs made available to Filipinos," the smartphone brand said.

The realme C55 features upgrades to the brand's C-Series smartphone lineup to improve user experience, it said.

It introduces the Mini Capsule feature, which realme said will make this the first globally mass-produced Android smartphone to have this capability.

"This feature is wrapped around the punch hole of the selfie camera cutout, expanding animation formed into a capsule to help track Charging and Battery Status, Data Cap Usage as well as Step Tracking," the company said.

The C55 will be the thinnest C-Series phone to date, coming in a 7.89-mm Ultra Slim Design.

"The latest smartphone also features a squared off, boxier design as compared to the realme C33 and

realme C35. This enables a comfortable grip and in-hand feeling," the brand said.

The new phone has a 6.72-inch display, the largest in the C-Series lineup, with an FHD+ resolution. The C55 will also be the first to have a 90Hz refresh rate among realme's C-Series smartphones.

It features a 64-megapixel (MP) main camera and a 2-MP depth lens, as well as an 8-MP selfie camera.

It is powered by a Mediatek Helio G88 chipset and has a 5,000mAh battery.

The realme C55 comes in three colors: Sunshower, Rainy Night, and Rainforest.

It will be available in two variants: a 6GB memory + 128GB storage model and a 8GB+256GB version.

realme Philippines will hold an exclusive viewing of the C55 at the Clark Aurora Music Festival on April 15-16.

The phone will be launched via livestream on realme's official TikTok and Facebook accounts on April 18, 6 pm.

The realme C55 is now available for blind pre-order at the brand's offline stores until April 18.

"To make things more thrilling, the realme C55 blind pre-order customers automatically gets an entry for the freebie giveaway wherein they can win any of the following prizes: realme Pocket Bluetooth Speaker, realme Cobble Bluetooth Speaker, realme Smart TV Stick, realme Hair Dryer, and realme M2 Sonic Electric Toothbrush," the company said. — **Bettina V. Roc**

## Humanizing CX: Retaining the human touch in the digital age

By Irene Xu

DIGITAL has long become the main avenue for meeting customer expectations as it offers a more convenient and holistic way of interacting with the brand. As a result, customer expectations have skyrocketed to new heights. Banks today cannot afford to lag, and maximizing the data at their disposal is critical.

Despite the multitude of options banks have in pursuing digital transformation, many of today's financial institutions still grapple with reimagining and elevating their customer experience (CX). Ad hoc approaches to tech-investment decisions may work adequately in the short-term, but in the long run, leads to a proliferation of systems that cannot communicate with each other, can be difficult or unable to integrate, scale or modify.

More critically, it is almost impossible for banks to make consistent, coordinated decisions over customer engagement or interaction due to silos and prolonged decision-making lead times that foil efforts to offer personalized customer experiences at scale.

With years of experience working with the banking industry, we believe the first step to creating relevant, moments-based CX is about deeply understanding customer journeys. When banks can understand the emotions and the ever-evolving needs of customers across each touchpoint, they can enhance and tailor their offerings accordingly. Consumers, too, will delight in a frictionless user experience that offers convenience, speed, greater choice and more informed decision-making about the financial decisions that they will make.

Without that key first building block, however, customer experience will be mired in irrelevant marketing campaigns with poorly articulated messages and frustrating customer service interactions. Customers and employees alike demand more transparency, fairness, and value from banks they do business with. It is incumbent on banks to meet these demands by continually refining their CX strategy to forge better connections with customers, especially through strategic partnerships with non-financial players or financial technology

(fintech) firms. As CX continues to transform, it is no longer a linear movement. The customer journey is broken into numerous touch points where decisions must be made with high relevance at scale, and in real time.

Innovation is crucial for any business aiming to drive sustainable growth and ensure future success. But blending innovation with a human-first mentality provides the impetus for lasting impact. The surge of online engagements is not only an illustration of the rising need to humanize CX in the wake of the pandemic, but also provides new opportunities to reimagine the banking experience through insights that boost customer mapping. With customers increasingly dependent on technology, digitization that retains the human touch is essential to differentiation and gaining imperceptible insights that enable the customer journeys to be enriched via discovery of new trends and swifter forecasting.

This is achieved by powering CX with artificial intelligence (AI). Integrating AI to uphold customer centricity, by way of gathering information about the consumers and their personal feedback, humanizes CX and enables banks to deliver enhanced experiences that are genuinely caring. In addition, adaptive planning, journey activation, and a real-time decision engine enable banks to create customer experiences that increase customer loyalty and engagement, thus bolstering sales and overall profitability.

### FEWER HUMAN INTERACTIONS WITHOUT LOSING THE HUMAN TOUCH

Humanizing the customer experience goes beyond just knowing and understanding what the customers need. Understanding the "why" and "what," will equip banks to better embed their products and services to meet the needs of their customers, to create bespoke experiences throughout their banking engagements.

For many banks, human-to-human interaction has always been the norm. It was a given in the not-too-distant past that, upon entering a bank, a customer may go directly to a bank teller who would either provide assistance or offer opportunities for the customer's benefit — be it opening a savings account, purchasing insurance, or applying for a loan. This created genuine connections with the customer.

## Danish company plans to launch solar power solutions in PHL agri sector

GRUNDFOS Holding A/S, a Danish company, has announced its plans to expand its presence in the Philippines by introducing solar power solutions to boost the country's agriculture sector.

"Solar energy presents an opportunity to tackle challenges in agriculture," Rick Holland, head of Grundfos Asia Pacific Water Utility Business, said in an e-mail to *BusinessWorld* on April 4.

"Grundfos continues to see climate smart farming tools and technologies make a difference by encouraging more efficient use of resources," he added.

Grundfos, through its subsidiaries, provides liquid pumps for industries

including agricultural, biofuel, wastewater, and water utilities.

"With agriculture being a highly resource intensive sector, more reliable, affordable and sustainable solutions are needed in the industry to meet these growing demands while boosting climate resilience across the food systems," Mr. Holland said.

He also noted that as the Philippines transition to more renewables, solar energy presents opportunities to address challenges in the agriculture sector.

"There has been a surge in demand for the use of solar energy across different applications in the agricul-

ture sector, including solar powered pumping systems, greenhouse heating, remote supply of electricity, and solar powered cooling systems," he said.

Mr. Holland added that introducing such technologies also supports the country's renewable energy targets.

Under the Philippine Energy Plan, the country is targeting to increase renewable energy in its energy mix to 35% by 2030, and 50% by 2040.

To date, coal-fired power plants still account for the biggest share in the country's power mix with 57.5%, while renewable energy accounts for 23.4%. — **Ashley Erika O. Jose**

## DoTr eyes PPP for LRT-2 West Extension project

THE Department of Transportation (DoTr) is considering implementing the Light Rail Transit Line 2 (LRT-2) West Extension project through a public-private partnership (PPP) arrangement, following the proposal to combine the train system with the Metro Rail Transit Line 3 (MRT-3).

"Karamihan kasi ng projects ng LRT-2 is ODA (official development assistance) -funded... pinagaaralan namin ngayon kung pwedeng i-PPP na ang West Extension project (Most of LRT-2's projects are ODA-funded, and we are studying now if we can implement the West Extension project under PPP," DoTr Undersecretary for Railways Cesar B. Chavez said in a chance interview on Tuesday.

In a previous interview, Light Rail Transit Authority (LRTA) Administrator Hernando T. Cabrera said the agency has been requesting the issuance of a budget document known as the multiyear obligational authority to signify a commitment to fund the LRT-2 West Extension project.

The P10.12-billion project, which will have three stations, will connect the current LRT-2 line that ends in Recto to Port Area, Manila.

However, Mr. Chavez said that the current plan is to bundle LRT-2 with MRT-3 for the privatization of the two train systems' operations and maintenance.

"Kasi ang direksyon namin ngayon, yung LRT-2 and MRT-3 i-bundle na by 2025 and beyond and the Secretary approved it by principle (Our direction right now is to bundle LRT-2 and MRT-3 by 2025 and beyond which the [Transportation] Secretary approved in principle)," he said.

"So, our job now is to transfer MRT-3 assets to LRTA because remember MRT-3 is just a project under the Office of the Secretary; therefore, there's no benefit of board review, approval, and checks and balances," he added.

Mr. Chavez said that it is better to transfer the assets of MRT-3 to LRTA to have the guidance of different sectors.

"Sabi namin i-transfer na lang ito sa LRTA kasi nandoon ang NEDA (National Economic and Development Authority), andoan ang finance, ang budget and other members of the board with the private sector representatives (We said that we should transfer [MRT-3] to LRTA because that's where NEDA, Departments of Finance and Budget and Management, board members with the private sector representatives are)," he added.

Once the assets are transferred, Mr. Chavez said that they can start the bundling of the operations and maintenance of LRT-2 and MRT-3.

DoTr Secretary Jaime J. Bautista said that his office "has already engaged ADB (Asian Development Bank) to help us identify who will be the operator of LRT-2 and MRT-3."

The build, lease, and transfer agreement of the MRT-3 operator Metro Rail Transit Corp. is set to expire in 2025. — **Justine Irish D. Tabile**

## PHL tour operators optimistic on sustaining growth

THE TRAVEL sector is bullish on sustaining its growth and taking environmental responsibility for the rest of 2023, as more tourists were seen going on trips during the Holy Week.

Fe Abling-Yu, president of the Philippine Tour Operators Association (PHILTOA), said that families flocked to various beach destinations like Palawan, Siargao, and Boracay, filling hotels and resorts to the brim over the extended holiday break.

"We've observed that tourism is simply back," she said in a speech at the latest PHILTOA membership meeting on April 12.

She added that this has led to ecotourism and sustainable development being an important theme for many in the sector.

The Department of Tourism (DoT) previously said that 2023 will see the full recovery of domestic tourism. According to DoT Secretary Christina G. Frasco, "revenge travel" will spur enough growth to reach 122 million domestic trips, the industry's pre-pandemic numbers.

"We realize that tourism can no longer just be about the numbers or quantity but rather quality," she said at an ecotourism event in March.

The DoT is currently working with the Department of Environment and Natural Resources and the Department of Interior and Local Government to establish a National Sustainable Tourism Council. Geoff Andres, property president at City of Dreams Manila, said that luxury hotels and resorts must also bear the responsibility of reducing their carbon footprint.

"Luxury and sustainability can go hand-in-hand. We've found that eco-luxury resonates with our customers," he said at the PHILTOA event. "City of Dreams aims to be carbon neutral by 2030." — **Brontë H. Lacsamana**

**FULL STORY**



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5 INDONESIAN PROGRAMMER OFFICER  
10 INDONESIAN FINANCE OFFICER

- Must be 4 years Bachelor Degree in any course
- Critical thinking and problem-solving skills to quickly assess current state and formulate recommendations
- At least 3-5 years of experience in job related fields using computer as primary job tools
- Willing to work in high pressure environment
- Proficiency in management systems
- Great communications skills and must be fluent in Thai, Malaysian, Indonesian, and English language

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### JOB OPENING

**Company Name and Address:** Orico Auto Finance Philippines Inc. Unit 2104, 21F The Podium West Tower, 12 ADB Avenue corner Ortigas, Brgy. Wack-wack, Greenhills East, Mandaluyong City  
**Contact details of the Company:** Kento Watanabe | [kento.watanabe@oafp.ph](mailto:kento.watanabe@oafp.ph)  
**Job Position:** General Manager  
**Available Job Vacancy:** (1)

- Job Description:**
- Mainly responsible formulating overall strategy, managing people and establishing policies to meet the company's target
  - Expected to improve efficiency and increase profits while managing the operations of Credit, Collections and IT departments
  - Oversees the credit operations and ensure the mitigation the risk of counterparties failing to perform their financing obligations. Ensures proper compliance/observance of all regulatory credit risk policy
  - Primarily responsible for the development of collection strategies aimed to enhance collection productivity, reduce flow rates, manage credit losses and keep delinquency rate within target
  - Identifies business opportunities through the adoption and utilization of technology
  - Responsible in managing lower-level managers and requires to report to upper management on a regular basis

- Basic Qualification:**
- Must have a Bachelor's Degree in any business related course
  - Must have at least 10 years work experience in a multinational financing company
  - Strictly requires fluency in both English and Japanese language
  - Must possess in-depth business process and functions knowledge
  - Must possess strong analytical, strategic and problem-solving skills

**Salary Range:** PHP 200,000 – PHP220,000