

4.	KINZA-OB60
	2. 9 mpacts on individual
	a. Remote working b. Skill learning c. E-governance & banking
	b-Skill learning
	c. E-governance & banking
	3. Cyber-Security
	a. End-to-End encrypted messaging apps
	b. Two-factor verification
	a. End-to-End encrypted messaging apps b. Two-factor verification c. Education and cyber-security awareness
	4. AI: A World changing revolution.
	a. AI in Finance and Transportation
	b. AI chatbots and study tools c. Use of AI-driven tools
	c. Use of AI-driven tooks
	5. VR: The technology of future
	a. Training & education
	b. Risk-free adventure
	c. Architectural visualisation
	6. Online Platforms
	a. E-business; E-comprerce
	b. Content Platforms and Social Media
	c. Online marketplaces
	Conclusion Add synthesis as well