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SCALING THE FUTURE: HARNESSING MAINLAND INNOVATION FOR HONG KONG'S NEXT ERA OF GROWTH
布局未來：融合內地科創　開創香港新篇

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CHAIRMAN'S NOTE 主席之言

From Vision to Growth: Building Hong Kong's Next Chapter

Three initiatives empowering members and the business community to capitalise on emerging opportunities





從願景到增長：譜寫香港新篇章

三大計劃對接《香港第一個五年規劃》及2026《施政報告》助力會員及商界把握新興機遇

特區政府9月公布《香港第一個五年規劃》，為本港下一階段發展繪製全面路線圖。《香港第一個五年規劃》與《施政報告》相輔相成，進一步突顯了我們的獨特優勢，並全面強化了香港的核心競爭力。《香港第一個五年規劃》對香港具有劃時代的意義，這不僅是香港首份中長期發展藍圖，更標誌着特區政府「主動規劃」，實踐「由治及興」的新階段。這將為工商界提供更清晰、穩定的營商預期，我們亦欣見總商會多項建議獲政府採納。

作為商界之聲，總商會的首要任務是全方位賦能商界，確保企業能充分把握這些極具遠見的藍圖所帶來的巨大機遇。總商會推出的三大計劃，致力協助會員發掘「北都」機遇、全方位推動人工智能應用，並藉著頂尖的國際網絡「出海」拓展，為企業提供強大的戰略引擎，助其捕捉新一輪增長並全面提升國際競爭力。

在推動區域發展上，總商會全面於六大關鍵領域為商界賦能參與北都以至香港的巨大發展：基建、融資、創科、人才、可持續發展及宜居度。藉著政府交流活動、多元融資對話、河套合作區跨境科技考察，以及針對性的商業配對，我們積極連繫企業與區域機遇，滙聚及培育人才，共建可持續及繁榮的香港未來生態圈。

在推動企業數碼轉型方面，為加速本港AI應用並完善生態圈，總商會推出「實證、聯繫、賦能、倡議」四大階段策略：首先透過剖析真實商業案例建立中小企應用基準，並設立交流平台精準對接業界專家與資源；同時夥拍專業機構組建實踐群組，提供針對性的落地技術支援，最終將實戰成果轉化為實證為本的政策建言，全面優化整體的AI發展環境。

放眼國際，為鞏固香港作為內地企業「走出去」首選國際平台的角色，並增強「超級聯繫人」與「超級增值人」的優勢，我們將全力打造兩大核心引擎：專業知識與網絡連結。「專家樞紐」將以馬來西亞作為首個試點，匯聚法律、稅務及金融服務界頂尖專才，為進軍新興市場的企業提供貼地的實務建議。我們亦會基於現有合作備忘錄夥伴及環球網絡，透過商務考察團及商業配對等活動協助簡化市場進入流程。

適逢國家成立77周年，這份五年規劃正引領香港邁向「以長遠謀全局，以改革開新篇，促發展創機遇，惠民生向未來」的新時代。我們期待繼續與香港商界緊密合作，共同建設更美好的香港。

This September, the Hong Kong SAR Government unveiled its First Five-Year Plan that charts a roadmap for the city's upcoming growth and development. This First Five-Year Plan is a forward-looking blueprint of profound significance. Coupled with the Policy Address, it provides clear, strategic and comprehensive directions for advancing our city — from accelerating the Northern Metropolis, driving tech innovation, and bolstering our financial core, to deepening Greater Bay Area integration, promoting cultural and green living, and enhancing social livelihoods. Collectively, these focuses create a path for Hong Kong "from stability to prosperity", and we at the Chamber are pleased to see many of our suggestions being incorporated.

As the foremost voice of business, the Chamber's priority is ensuring that the business community is fully empowered to capitalise on the immense opportunities presented by these visionary blueprints. By enabling our members to unlock the vast potential of the Northern Metropolis, catalyse end-to-end AI adoption, and leverage our elite global networks for overseas expansion, the Chamber is providing the strategic engine for businesses to capture new growth and elevate their international competitiveness. We are operationalising this strategic alignment through focused initiatives across three core areas.

As our first strategic priority, by serving as the premier platform for stakeholder dialogue, the Chamber empowers the business community across six vital areas for the Northern Metropolis and for Hong Kong: infrastructure, financing, I&T, talent, sustainability, and liveability. Through Government engagements, diversified funding dialogues, cross-border tech missions to the Hetao Co-operation Zone, and targeted business matching, we are actively connecting businesses with regional opportunities, nurturing future human capital, and shaping a sustainable, thriving ecosystem for Hong Kong's future.

Our second core initiative focuses on technology. To accelerate the growth of Hong Kong's AI ecosystem, we are launching a four-phase strategy: Evidence, Connect, Enable, and Advocate. The initiative begins by establishing an SME AI Implementation Benchmark based on real-world adoption data, followed by creating an AI Adoption Exchange to connect SMEs with successful peers and experts. Next, partner-led AI Adoption Cohorts will provide targeted technical and implementation support. Ultimately, we will translate these practical insights into evidence-based policy recommendations to help the Government address systemic barriers.

Finally, as our third strategic pillar, to strengthen Hong Kong's role as a "super connector" and "super value-adder" for Chinese Mainland enterprises expanding overseas, we provide two key pillars for success: our expertise and network. Set to launch in Malaysia as a pilot, our curated expert hub brings together leading voices from law, tax and financial services to provide on-the-ground advice for companies expanding to emerging markets. We will also build on our MoU partnerships and global network to streamline market entry through business missions and business-matching opportunities.

The First Five-Year Plan is a step towards "a bright new era, driving reform and boosting development, unleashing opportunities and enhancing livelihood" for Hong Kong in the 77th year of the Founding of the People's Republic of China. We look forward to continuing our collaboration with the business community to shape a brighter future for Hong Kong.

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POWERING THE FUTURE OF HONG KONG

The Voice of Business 商界之聲

The Hong Kong General Chamber of Commerce has been representing and safeguarding the interests of business in Hong Kong since 1861.
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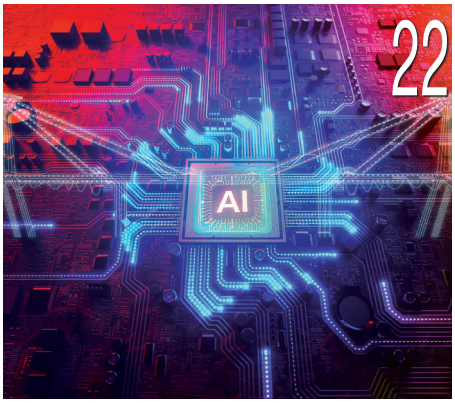
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《工商月刊》以環保信封寄發。這款信封以植物原料製成，成分包括大豆、小麥和粟米等。因此，新包裝除了可重用和防水，更為百分百可分解，符合嚴格的最新歐盟標準。總商會一直致力減少對環境的影響，感謝各位會員一如既往的支持。



Next Step for Asia's Top City: Riding the Innovation Wave to Venture Overseas

Hong Kong's First Five-Year Plan sets the stage for improved innovation and development of the city as a "super connector" and "super value-adder"





亞洲第一的下一步 善用東風組隊出海

《香港第一個五年規劃》奠定基礎，進一步推動本港作為「超級聯繫人」與「超級增值人」的創新和發展

香港總商會早前公布《亞洲城市國際化指數2026》（ACII），香港以74.6分蟬聯亞洲最頂尖國際城市首位，在「商業與經濟」範疇亦穩居第一。惟更值得商界思量的是優勢能否延續。外圍環境複雜多變，營商最需要的正是「確定性」。上月公布的首個《五年規劃》與新一份《施政報告》正為市場指明了方向。

其中，針對中小企的兩項工具尤值得留意。其一是金管局深化「商業數據通」（CDI），意在打破數據孤島。若與上海貿易數據試點、對接東盟電子口岸運作順暢，中小企在融資與結賬時，或可少交文件、少等審批，現金流亦較易周轉。

其二是把「BUD專項基金」上限提升至港幣15萬元，針對性資助AI項目，並把資助地域擴展至烏茲別克、卡塔爾等新興市場。對資源有限、市場集中的中小企而言，這既是試行AI的助力，也是踏足中亞、中東，分散風險的實質配套。

然而，單憑這些政策工具並不足夠，政策是舟，執行是槳；有舟無槳，終難達岸。常言道，中小企單打獨鬥赴新興市場，面對法規、匯率及營商網絡等客觀風險，皆非一己之力所能盡控。因此我主張政府必須擔當「超級牽頭人」的角色，利用大型企業出海的契機，將中小企編入上下游供應鏈，組建「聯合艦隊」，併船出海。合眾之力，總勝單打獨鬥。

排名是別人給的分數，生意才是我們自己的答卷。海外市場機遇處處，商界看重的是實際執行力。理順經貿辦、貿發局及投資推廣署的具體分工，將有助政府有效落實新政，讓數據通、資金通，最終化為「出海」企業的「生意通」。

The Hong Kong General Chamber of Commerce recently released the Asian Cities Internationality Index (ACII) 2026. Hong Kong retained its position as Asia's top international city with a score of 74.6, and firmly secured first place in the "Business and Economy" domain. However, what warrants deeper reflection from the business community is whether this competitive advantage can be sustained. In a complex and volatile external environment, "certainty" is exactly what businesses need most. The First Five-Year Plan announced last month, alongside the new Policy Address, have provided clear direction for the market.

Among recent initiatives, two policy tools targeting SMEs are particularly noteworthy. The first is the Hong Kong Monetary Authority's enhancement of the Commercial Data Interchange (CDI), aimed at breaking down data silos. If smoothly integrated with the Shanghai trade data pilot programme and ASEAN electronic port systems, SMEs could enjoy reduced paperwork and shorter approval times for financing and settlement, making cash flow management significantly easier.

The second is the increase of the BUD Fund cap to HK$150,000 to specifically subsidise AI projects, alongside expanding the geographical scope of funding to emerging markets such as Uzbekistan and Qatar. For SMEs with limited resources and concentrated markets, this not only provides a necessary boost to pilot AI initiatives but also serves as substantial support to enter Central Asia and the Middle East as a risk diversification strategy.

However, these policy tools alone are not enough. Policy is the boat, and execution is the oar; a boat without an oar can never reach its destination. It is said that when SMEs venture into emerging markets alone, they face objective risks — such as varying regulations, currency fluctuations, and a lack of established business networks — that cannot be fully mitigated by a single entity. Therefore, the Government must assume the role of a "super facilitator". By leveraging the momentum of large corporations expanding globally, the Government can integrate SMEs into upstream and downstream supply chains, forming a "joint fleet" to expand overseas together. Collective strength will always outmatch isolated efforts.

Rankings are scores given by others, but actual business performance is the true test of our capabilities. Overseas markets are brimming with opportunities, and the business community ultimately values execution. Streamlining the division of labour among ETOs, the HKTDC and InvestHK will significantly improve the effective execution of the Government's new policies. This will ensure that data and capital operate in tandem, ultimately ensuring that businesses "Going Global" via Hong Kong achieve new and improved milestones.

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Strengthening Our ASEAN Connections: A Strategic Bridge to High-Growth Markets





深化東盟聯繫：構築通往高增長市場的戰略橋樑

為探索東盟潛力，我與總商會領導層於九月率團前往新加坡、馬來西亞及印尼考察，帶回豐碩成果。此行旨在發揮香港「超級聯繫人」與「超級增值人」角色，為港企與高增長市場搭建橋樑，並善用全球商會及合作備忘錄夥伴網絡，協助會員簡化進軍海外市場的流程。

首站新加坡由副主席黃敏華率領，一行與當地重要政府部門、機構和業界領袖，以及新加坡工商聯合總會和新加坡國際商會等友會，深入探討兩地共同聚焦的數碼、綠色及金融基建的發展。為落實這共同願景，我們與香港駐新加坡經貿辦合辦商務交流酒會，雲集逾 70 位傑出政商界領袖。

代表團隨後在副主席余鵬春帶領下轉抵馬來西亞，探討跨境增長與區域互聯互通，並聚焦於柔佛—新加坡經濟特區。正如深港兩地構建的強大經濟引擎，新山與新加坡同樣為製造業、人才吸納及區域擴張提供了極具戰略價值的經濟走廊。總商會與柔佛州投資促進中心合辦考察，深入了解該特區的政策框架及「前進柔佛 2030」發展藍圖。

在新山，我們與馬來西亞國際商會（MICCI）再度會晤。為確立雙方的戰略夥伴關係，在駐吉隆坡經貿辦及 MICCI 代表共同見證下，副主席余鵬春與 MICCI 南馬區主席李騰吉簽署了合作備忘錄，為深化雙邊經貿聯繫邁出關鍵一步。

考察團隨後轉至印尼，與當地政府高官、商業機構、企業領袖及夥伴印尼工商會會面，探討投資、綠色金融和及可持續基建等機遇。此行鞏固了雙方關鍵聯繫，並為深化香港與印尼合作發掘了切實可行的途徑。

是次東盟之行只是總商會拓展香港全球經貿版圖的篇章之一，我們亦正密鑼緊鼓籌劃中亞及中東考察團。透過開啓機遇之門、締結國際聯盟，以及促成在地深度對話，總商會將確保香港商界時刻保持競爭優勢，精準捕捉下一波全球經濟增長的新動能。

The Chamber leadership team and I have just returned to Hong Kong following a highly productive visit to Singapore, Malaysia, and Indonesia. Fulfilling our role as a premier "super connector" and "super value-adder", this September mission was designed with a clear purpose: to bridge Hong Kong enterprises directly with high-growth markets and unlock new avenues for expansion. Leveraging our global chamber network and strategic MoU partnerships, we are committed to streamlining market entry for our members.

Our journey began in Singapore, where Chamber Vice Chairman Nikki Ng led the delegation in engaging meetings with key ministries, government agencies, and industry leaders, as well as our Chamber partners, the Singapore Business Federation (SBF) and Singapore International Chamber of Commerce (SICC). Together, we explored the latest advancements in digital, green, and financial infrastructure — areas where Hong Kong and Singapore share mutual ambitions. To translate these shared goals into actionable strategies, we co-hosted a joint networking reception with the Hong Kong Economic and Trade Office (HKETO) in Singapore, connecting with over 70 prominent business leaders.

Building on these discussions of regional synergy, the delegation then travelled to Malaysia under the leadership of Vice Chairman Pang Chun Yu. Here, our focus shifted toward cross-border growth and intra-regional connectivity, particularly within the Johor-Singapore Special Economic Zone (JS-SEZ). Much like the powerful economic engine created by the Shenzhen-Hong Kong relationship, the Johor Bahru-Singapore corridor provides a strategic hinterland for manufacturing, talent acquisition, and regional expansion. We partnered with the Invest Malaysia Facilitation Centre Johor to host a targeted programme studying the JS-SEZ framework and the Maju Johor 2030 development plan.

While in Johor Bahru, we reconnected with our counterparts from the Malaysian International Chamber of Commerce & Industry (MICCI). To formally solidify this relationship, Vice Chairman Yu and MICCI Southern Region Chairman Lee Ting Kiat signed a Memorandum of Understanding, witnessed by representatives from HKETO Kuala Lumpur and MICCI. This agreement marks a crucial step in deepening our bilateral commercial ties.

Our mission continued in Indonesia, where the delegation met senior government officials, business organisations, corporate leaders and our counterpart chamber, the Indonesian Chamber of Commerce and Industry (KADIN), to explore opportunities in investment, green finance, and sustainable infrastructure, among others. The mission strengthened key relationships and identified practical avenues for deeper Hong Kong–Indonesia collaboration.

Our recent engagement across Southeast Asia is just one chapter in our broader strategy to expand Hong Kong's global footprint. Looking ahead, our commitment remains resolute, with future delegations already being planned for Central Asia and the Middle East. By continuously opening doors, formalising alliances, and facilitating on-the-ground dialogues, the Chamber ensures that our business community remains exceptionally well-positioned to capture the next wave of global economic growth.

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Congratulations on the 77th Anniversary of the Founding of the People's Republic of China

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Scaling the Future: Harnessing Mainland Innovation for Hong Kong's Next Era of Growth

布局未來：融合內地科創　開創香港新篇

The Chinese Mainland's move from scaling industries to rapid innovation offers opportunities for Hong Kong to redefine its partnerships between the Government, industries, and research.

中國內地正從擴展產業規模邁向高速創新，為香港帶來重新定義政府、業界與科研機構間合作關係的契機

In 2026, "true innovation" is no longer measured by the quantity of ideas generated but by the quality of solutions that can be integrated into day-to-day living and commercialised. This version of innovation produces novel ideas that create impact and drive progress around specific contexts, becoming more precise and tailored to societal needs. "True innovation" is "Future-Ready" at its core.

This re-focusing reflects a fundamental shift in how global competitiveness is defined: Innovation and Technology (I&T) capability has superseded traditional industrial metrics to become the ultimate benchmark of modern societal progress. Today, a city or nation's maturity is measured not merely by raw academic output or startup headcount, but by its speed and agility in deploying I&T to solve complex, systemic human challenges.

And the Chinese Mainland is one such market, moving from a focus on scale to focusing on the innovation systems that make R&D and tech evolution a reality. In the Mainland, a policy-driven push is emerging for new quality productive forces that contribute to "true innovation".

In the 15th Five-Year Plan, according to experts at KPMG and Cisco, innovation is codified as an essential driver of economic growth across healthcare, I&T development and the evolution of its fintech market. Mainland hubs like Shanghai are dominating pure innovation and venture capital scaling, while the Greater Bay Area (GBA) has cemented its position as the world's leading manufacturing and execution cluster. According to The Asian Cities Internationality Index (ACII) 2026 launched by HKGCC and IPSOS, Shanghai maintained its dominant first place in the Innovation and Ideas dimension. This leading position is underpinned by robust investment in and output of innovation, strong international talent mobility, and a dynamic startup ecosystem.

Hong Kong's own Five-Year Plan, released on 16 September, focuses on creating a smarter city, supported by technological solutions that can address emerging pain points in society across these same areas. As we embark on this journey, the co-ordination between Government, businesses and other sectors of society can benefit from analysing the Chinese Mainland experience of moving from policy signalling and pilot application to business models, sector-wide adoption and deployment.

Powering Future-Ready Healthcare for Shifting Demographics

In Asia, one such systemic challenge to address is the need to create resilient healthcare systems to take on increased burdens of its aging population.


¥
AI



According to the Asian Development Bank (ADB), by 2050, one in every four people in Asia will be aged 60 or above, an estimated total of nearly 1.3 billion people. One of the markets to experience a sudden transition will be the Chinese Mainland. Estimates say that in 2030, the Mainland's aging population is expected to reach 270 million, increasing the burden on its healthcare system.[1]

With this need to keep up with its fast-aging population, the Chinese Mainland's healthcare sector is rapidly scaling, thanks to local R&D efforts. The industry has evolved from a generics-led market to one that prioritises innovation and preventative care solutions. In fact, the pharmaceutical sector is expected to balloon in size from US$226.7 billion in 2024 to US$448 billion in 2035.[2]

The main driver of this increase will be the biologics market, with innovative oncology and autoimmune therapies experiencing higher demand in coming years, as more than 78% of elderly people suffer from at least one chronic condition.[3]

To ensure that the healthcare system can accommodate the current healthcare burden and expand to handle future numbers, policies in the 15th Five-Year Plan have attempted to focus on this segment, known as the silver economy. The provision of basic elderly care services and the integration of technology in medical services have been prioritised for the co-ordinated development of senior-friendly living environments.

On a business front, Chinese companies are also partnering to create funding channels, push R&D capabilities and expand their international reach. In the first quarter of 2026, total transaction volume of licensing deals in the Chinese Mainland exceeded US$60 billion, a marked jump from 2025.[4] Of the 10 innovative drugs approved for marketing this year, eight were domestically produced.[5] This is thanks in part to the R&D friendly national policies that have fast-tracked approval for drugs, led to the creation of more smart factories that deploy AI and smart tech in manufacturing, and deeper integration of robotics in the healthcare sector. As of 2026, 50% of the world's smart factories are based in the Chinese Mainland.[6]

According to Dr Maggie Lo, Chief Manager (Life and HealthTechnology) at the Office for Attracting Strategic Enterprises(OASES), Hong Kong's First Five-Year Plan and Policy Address emphasise major healthcare reforms including the Hospital Authority's hospital redevelopment programme and the Primary Healthcare Blueprint, creating access to newer products and models of care. "Chinese Mainland hubs have shown that innovation ecosystems scale much faster when government, hospitals, universities and industry move in the same direction", she said. By 2046, more than one in three Hong Kong residents will be aged 65 or above. Illnesses like cancer, heart disease, diabetes and dementia will place a greater burden on the healthcare system and these shifting demographics must be kept in mind moving forward. According to Dr Lo, "The trends point to the same priority: earlier detection, better chronic disease management and early access to innovative treatment."

As the Mainland moves towards exporting its technical standards and expertise from a public healthcare and R&D perspective, some cities are fast emerging as case-studies for Hong Kong to tap into.

The Beijing-Tianjin-Hebei (BTH) innovation cluster is home to leading domestic and international R&D firms, like Novo Nordisk and BeiGene. Key to the cluster's success is how it aligns academic expertise with research infrastructure. Moving to the eastern coast, the Yangtze River Delta (YRD) is integrating AI with synthetic biology to accelerate R&D efforts and, by extension, commercialisation. Shanghai is leading the region in pure innovation


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scale, backed by a robust venture capital engine. According to Eli Lilly and Lilly China, the Mainland's innovation in biopharmaceuticals is fuelled by a dual engine of providing talent with access to cutting-edge biotechnology and having policy reforms that are aimed at encouraging companies and entrepreneurs to think outside the box for innovative therapies.

Home to its own leading medical schools and a robust AI-focused innovation sector, Hong Kong's foundation grants it a strategic advantage to become a pioneer in future-ready medical solutions, while leveraging learnings from key innovation clusters. As a long-standing "super connector" for firms looking to expand into the Chinese Mainland and for Mainland enterprises looking to expand globally, Hong Kong can utilise its own innovation roadmap to expand on its "super value-adder" role — providing firms with not just financial resources and funding as they register IPOs but also access to enhanced R&D techniques and a streamlined pathway to commercialisation.

Mapping an "Intelligent" AI Pathway

Both the 15th National Five-Year Plan and Hong Kong's First Five-Year Plan are also marking a new phase of utilising artificial intelligence (AI) for targeted macroeconomic growth metrics. We are now seeing a shift from "digitalisation" to "intelligence" as agentic AI and other solutions are integrated into businesses and core public infrastructure.

This "AI+" framework also made its way onto the agenda of the meeting between Chinese President Xi Jinping and US President Donald Trump. The use of Chinese AI models has risen exponentially over the past months. The Mainland's AI market is valued at around US$176.7 billion, with over 6,200 companies and more than 30% of large industrial firms having adopted AI as large-scale deployment remains a priority in the national agenda.[7]

According to Accenture's Chinese Consumer Insights survey, 77% of consumers on the Mainland already use AI tools on a weekly or daily basis. This trend is reshaping the way people interact with data and information systems, and requires dedicated engines to power.

Beijing, Guangdong, Shanghai, Zhejiang and Shandong are all playing leading roles in the Mainland's AI industry. They account for more than 80% of the sector, while the YRD accounts for almost one-third of the national industry.[8]

According to Eric Chan, Chief Public Mission Officer at Cyberport, "The Chinese Mainland has demonstrated how close collaboration among technology companies, research institutions and industry, supported by strong infrastructure and investment, can accelerate the adoption of AI across sectors such as finance, healthcare, manufacturing and logistics."

From a policy stand-point, different regions in the YRD have been assigned different subcategories of AI enablement for more efficient resource and talent allocation. For instance, Shanghai specialises in large models, embodied AI and AI for science; while Zhejiang's focus is the digital economy and commercial adoption of AI. Local government bodies have also aligned with these targets and offer financial subsidies and access to innovative tools for AI R&D and deployment for private companies looking to innovate.

Since 2025, AI has been a key focus for Hong Kong's macroeconomic outlook, and collaboration efforts within the GBA have honed in on this pillar. The Shenzhen-Hong Kong-Guangzhou innovation cluster is moving up the ranks of the Global Innovation Index and has already overtaken the Tokyo-Yokohama

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corridor to become the world's largest innovation cluster.

The GBA itself provides Hong Kong with a unique opportunity to realise its I&T hub potential. Its geographic advantages and industrial level infrastructure create an environment where advanced AI architectures can be tested before being deployed at larger scales. Thanks to the collaborative framework established with the national computer internet service node and the China Computing Power Network Guangdong-Hong Kong-Macau Greater Bay Area Dispatch Centre, enterprises are able to allocate computing capacity while also reducing cost.

On a policy front, the Hong Kong Government has already established targets to integrate AI tools across 200 different government processes by the end of 2027. The GBA is also where SME digitalisation and digital supply chain transformation is being comprehensively advanced. As Hong Kong moves towards deepening the development of the GBA as outlined in the First Five-Year Plan, creating an environment where startups and entrepreneurs are actively encouraged to contribute innovative ideas in the AI sphere will be the catalyst that transforms raw computing capacity into exportable solutions. But while the GBA provides the testing ground, realising true commercial success requires an additional layer of integration. Innovation requires not just capital, but also top-tier international talent.

According to Chan, "We must deepen collaboration across the Greater Bay Area and build on our strengths as an international financial centre, trusted regulatory environment and global talent hub. Hong Kong can play a unique role in connecting world-class research, computing resources, capital and industry demand. With strong governance and responsible AI practices, we can unlock the full potential of AI, build trust, and create lasting economic value."

Hong Kong excels by leveraging its open business environment and incredibly strong IPO performance to connect regional tech startups with international investors. Furthermore, backed by strong Government support, Hong Kong can facilitate the exchange of global research talent. This gateway function ensures that as the region develops next-generation AI, the ecosystem remains globally connected and commercially viable on the world stage.

Activating the "Finance+" Value Engine

Alongside digital health and intelligent ecosystems, financial services are also experiencing an upheaval. Fintech is rewiring the way banks and businesses operate. Digital products have continued to grow in the Mainland due to high consumer demand. By 2027, cash transactions are expected to account for just 3% of total financial transactions, as more than 1 billion people use Alipay and other digital payment apps.[9]

Fintech deployment has historically been linked to helping expand banking operations to underserved communities while also cutting down on fraudulent activity and helping manage emerging cyber risk threats. 33% of businesses in Asia believe that cyber risk and data breaches are top threats they must address and government data from the region has tracked an up-tick in cybersecurity breaches in the past few years.[10] Executives and C-Suite members are no longer debating about whether to deploy AI but rather how to do it in a way that generates more value for the business and creates long-term resilience.

According to data from PwC, attitudes in the Mainland around what AI can bring to the table are changing. When asked about what AI's role in their company is, more than 75% of businesses stated it was used for strategic transformation and value creation.

Keeping this in mind, the National Financial Regulatory Administration (NFRA) has proposed updated cybersecurity rules for banking and insurance firms that are integrating AI with their products. The NFRA rules categorise cyber incidents into four tiers based on severity. Companies have been provided with set playbooks on how to handle different threats with 32 different measures being outlined. The goal is not to limit the deployment of AI but to ensure that the integration is carried out efficiently and responsibly.

According to KPMG, the Chinese fintech market is considered a "mature" one, where investment occurs outside of traditional VC, PE and M&A pathways. There is greater



involvement of national banks and institutions, leading to centralisation of innovation, backed by policies from the NFRA and innovation at an individual company and sector level.

For instance, in September, the Shanghai branches of Industrial and Commercial Bank of China (ICBC) and China Construction Bank (CCB) facilitated digital yuan transfers worth hundreds of millions. The transactions took seconds, rather than days of processing time usually reserved for large sums of capital. This is part of a broader push for the regional and international use of the e-CNY, a digital currency that ensures greater transparency for large sum transfers.

Earlier, in July, a national catalogue for sci-tech finance data was also announced, introducing 26 indicators across eight categories to improve capital flow to innovative companies. Through leveraging this data, institutions can refine digital credit products and further develop risk-control and investment models.

Experts currently believe that the second half of 2026 will have more consolidation between payment, credit and wealth managers.

As an international financial centre, it is no surprise that Hong Kong's First Five-Year Plan highlighted the "Finance+" growth driver. Promoting patient capital and venture capital investments in companies focused on technological and industry innovation is a key path for the city moving forward — an area that Shanghai with more than US$320 billion worth of assets under management is very familiar with.[11]

Shanghai's policies have aimed to capture high-quality investments and cultivate long-term capital through the establishment of strategic funds, providing a tested model for how targeted public guidance can de-risk deep-tech research and early-stage commercialisation. For Hong Kong, this patient capital framework provides valuable insights into how to expand its "Finance+" ecosystem across technological innovation, trade, green development, Intellectual Property (IP), maritime services and livelihood.

Policies that have shaped Shanghai's asset management depth and the Mainland's rapid e-CNY digital infrastructure are complemented by Hong Kong's unmatched offshore RMB liquidity, world-class capital markets, and international legal standards. Ultimately, Hong Kong does not merely channel capital — it actively engineers the financial pathways needed to fund SMEs, spearhead green transformation, and de-risk cross-border tech ventures.

Collaborating for Long-Term Resilience

The Chinese Mainland's rapid evolution across healthcare, AI, and fintech offers a compelling look at how targeted policy, patient capital, and industrial scale align to realise true innovation. Translating these regional breakthroughs into global commercial impact requires cross-sectoral partnership and the deployment of innovation-friendly regulatory frameworks for the development of a "Future-Ready" society.

As Hong Kong advances its First Five-Year Plan, deepening cross-border integration allows the city to leverage the Mainland's technological scale while deploying its own institutional strengths, firmly embedding its role as a "super value-adder" for its international counterparts and its own local innovation industry.

來到 2026 年，真正的創新標準已不再是創意理念的數量，而是取決於能融入生活並成功商業化的解決方案質量。這層次的創新能孕育出嶄新理念，因應具體環境發揮實效，促進發展，進而精準切合社會需求。歸根究柢，真正創新的核心在於面向未來的準備。

這重心轉移反映了全球競爭力定義的根本轉變：創科能力已超越傳統工業指標，成為衡量現代社會進步的終極標準。如今，一個城市或國家是否成熟，不再單憑學術產出總量或初創企業數目，而是視乎其運用創科應對複雜、系統性社會挑戰時的速度及靈活性。

畢馬威及思科的專家指出，「十五五」規劃將創新確立為推動醫療保健、創科發展及金融科技市場演進等領域經濟增長的核心引擎。上海等內地樞紐在基礎創新及風險投資規模化方面獨佔鰲頭；大灣區則已穩固了其作為全球領先製造與執行集群的地位。香港總商會（HKGCC）與益普索（Ipsos）合作編製的《亞洲城市國際化指數》2026 顯示，上海在「創新與創意」範疇穩居榜首。這一領先地位由穩健的創新投資與產出、強勁的國際人才流動，以及活躍的初創生態系統所支撐。

香港於 9 月 16 日發布的《第一個五年規劃》，則聚焦於建設更聰明的智慧城市，並以科技方案解決社會在上述領域新出現的痛點。在我們邁步向前之際，政府、商界與社會各界之間的協調，大可從分析中國內地的經驗中獲益，借鏡其如何從政策信號與試點應用，走向建立商業模式、全行業採納及廣泛部署。

為人口結構轉變注入動力：面向未來的醫療保健方案

在亞洲，建立具韌性的醫療體系以應對人口老化帶來的沉重負擔，正是這類必須應對的系統性挑戰之一。據亞洲開發銀行預測，到了 2050 年，亞洲每四人中便有一人年滿 60 歲，總數估計高達 13 億人。中國內地將是經歷人口結構急速轉型的市場之一。據估計，到了 2030 年，內地高齡人口預計將達 2.7 億，進一步加重醫療體系的負擔。[1]

由於本土研發力度加大，內地醫療保健產業正快速擴展，以應對急劇高齡化的人口需求。該行業已從昔日以仿製藥為主的市場，轉型為以創新及預防性醫療方案為先的布局。事實上，製藥業的市場規模預計將由 2024 年的 2,267 億美元，迅速膨脹至 2035 年的 4,480 億美元。[2]

推動增長的主要動力來自生物製劑市場。鑑於超過 78% 的長者均身患慢性疾病，未來數年市場對創新腫瘤學及自體免疫療法的需求將顯著上升。[3]

為確保醫療體系既能承受當前的醫療負擔，又能靈活擴展以應對未來的需求，「十五五」規劃中的政策重點關注所謂的「銀髮經濟」。政策將優先推動提供基礎養老服務，以及將科技融入到醫療服務中，以全方位構建長者友善的居住環境。

商業層面上，內地企業亦正深化合作，開闢融資渠道、提升研發能力並擴展國際影響力。2026 年第一季，中國內地對外技術授權交易總額突破 600 億美元，較 2025 年大幅上升。[4] 在今年獲批上市的 10 款創新藥物中，有八款為國產藥物。[5] 這有賴國家推行鼓勵研發的政策，不僅加快了新藥審批，亦催生了更多應用人工智能（AI）及智能科技的智慧工廠，並促進機械人技術與醫療領域加快融合。截至 2026 年上半年，全球有高達 50% 的智慧工廠坐落於中國內地。[6]

引進重點企業辦公室總監（生命健康科技）盧靜敏博士表示，《香港第一個五年規劃》和《2026 年施政報告》聚焦於重大醫療體系轉型，包括醫管局醫院再發展計劃和《基層醫療健康藍圖》等，提供更貼近現代需要的醫療產品和模型。她說：「內地創新樞紐的經驗表明，當政府、醫院、大學與業界同心同德，創新生態圈的擴展速度將大幅加快。」到了 2046 年，每三名香港居民中便有超過一人年滿 65 歲。癌症、心臟病、糖尿病及認知障礙症等疾病將給醫療體系帶來更重負擔，在制定未來政策時必須將這種人口結構轉變納入考量。她補充：「種種趨勢皆顯示應優先達成以下目標：及早追蹤識別疾病、優化慢性病管理，以及及早獲取創新治療方案。」

隨着內地着手在公共醫療及研發層面上對外輸出技術標準與專長，部分城市正迅速成為值得香港借鏡參考的典範案例。

京津冀創新集群匯聚了多家內外資頂尖研發企業，如諾和諾德及百濟神州。該集群成功的關鍵，在於能將學術專長與科研基建有機結合。在東部沿海地區，長江三角洲一帶正結合 AI 與合成生物學，以加速研發進程及後續的商業化應用。上海憑藉強勁的風險投資引擎，在基礎創新規模上領跑該地區。據禮來公司及禮來中國指出，內地生物製藥創新的推進，得益於兩大引擎驅動：一方面為人才提供接觸前沿生物科技的機會，另一方面推出革新政策鼓勵企業與創業者打破常規、研發創新療法。

憑藉頂尖醫學院及實力雄厚的 AI 創科實力，香港擁有穩固創新基石，並有着獨特戰略優勢；在汲取主要創新集群經驗的同時，亦能成為未來醫療方案的先驅。作為海外企業開拓內地市場，以及內地企業走向全球的資深「超級聯繫人」，香港可善用自身的創新路線圖，進一步發揮「超級增值人」的角色——不僅在企業首次公開招股時提供財務資源與資金支持，更能提供先進的研發技術及便捷的商業化途徑。

勾劃「智能化」AI 發展路徑

國家「十五五」規劃和《香港第一個五年規劃》均標誌着運用 AI 達成具針對性的宏觀經濟增長指標邁入全新階段。隨着代理式 AI（Agentic AI）及其他方案融入企業及核心公共基建，我們正見證各界從「數碼化」轉向「智能化」。

這種「AI+」框架亦納入了國家主席習近平與美國總統特朗普的會晤議程。過

去數月，國產 AI 模型的使用量呈爆發式增長。內地 AI 市場規模估計達 1,767 億美元左右，擁有超過 6,200 家相關企業，且已有逾 30% 的大型工業企業應用了 AI 技術，因國家政策仍優先推進大規模部署 AI。[7]

埃森哲的《中國消費者洞察》調查顯示，77% 的內地消費者至少每周均會使用 AI 工具。這種趨勢正重塑人們與數據及資訊系統互動的方式，並需要專屬的引擎來推動。

北京、廣東、上海、浙江及山東在內地 AI 產業中均扮演着領軍角色，合計佔該行業逾 80% 的份額；其中長江三角洲便佔全國產業近三分之一。[8]

數碼港公眾使命總監陳思源表示：「中國內地充分展示了科技企業、科研機構與業界之間，如何在強大的基建與資金支持下緊密合作，從而加速 AI 在金融、醫療保健、製造及物流等行業的普及應用。」

從政策層面而言，長三角的不同區域獲指派 AI 賦能的不同細分領域，以更有效分配資源與人才。比如上海專長於大模型、具身智能及專精科學的 AI；浙江則着重於數碼經濟與 AI 的商業應用。地方政府亦積極配合這些目標，為尋求創新的私人企業提供 AI 研發與應用的財政補貼及創新工具支援。

自 2025 年起，AI 已成為香港宏觀經濟前景的核心焦點，大灣區內的合作亦緊扣此一支柱。深圳—香港—廣州創新集群在《全球創新指數》中的排名持續攀升，更已超越「東京—橫濱」走廊，成為全球最大的創新集群。

大灣區為香港提供了實現創科樞紐潛力的獨特契機。其地理優勢與產業級基建打造出良好環境，讓先進的 AI 架構在進行大規模應用前先行試驗。得益於與國家計算機互聯網服務節點及中國算力網粵港澳大灣區調度中心建立的合作框架，企業得以在降低成本的同時彈性調配算力。



在政策層面上，香港特區政府已訂下目標，在 2027 年年底前將 AI 工具應用於 200 個不同的政務環節中。大灣區亦是全面推進中小企數碼化及數碼供應鏈轉型的基地。隨着香港依循首份《五年規劃》深化大灣區建設，營造積極鼓勵初創企業與創業家在 AI 領域提出創新構想的環境，將成為把基礎算力轉化為可商業化解決方案的催化劑。然而，儘管大灣區提供了試驗場，要實現真正的商業成功，仍需要更深層次的融合。創新不僅需要資金，更需要頂尖環球人才。

陳思源指出：「我們必須深化大灣區內的合作，並發揮香港作為國際金融中心、值得信賴的監管環境及全球人才樞紐的優勢。在連接世界級科研、算力資源、資金與行業需求方面，香港能發揮獨一無二的作用。透過健全的治理與負責任的 AI 實踐，我們能充分釋放 AI 的潛能、建立信任，並創造長遠的經濟價值。」

香港憑藉開放的營商環境及強勁的首次公開招股表現，成功將區域科技初創企業與國際投資者連繫起來。此外，在政府強有力的支持下，香港亦能促進全球科研人才交流。這種門戶功能確保了該區在開發下一代 AI 時，生態圈仍能保持與全球接軌，並具備在全世界商業化的可能。

啟動「金融+」價值引擎

除數碼健康與智能生態圈外，金融服務業亦正經歷劇變。金融科技正重塑銀行與企業的營運方式。在強勁的消費者需求帶動下，內地數碼產品持續增長。預計到了 2027 年，隨着超過 10 億人使用支付寶及其他數碼支付應用程式，現金交易將僅佔金融交易總額的 3%。[9]

過去，部署金融科技一直與協助銀行業務擴展至服務不足的社區息息相關，同時有助減少欺詐活動，並管理新興的網絡風險威脅。亞洲有 33% 的企業認為網絡風險與數據洩露是他們必須應對的首要威脅；而該地區的政府數據亦顯示，過去數年網絡安全違規事件呈上升趨勢。[10] 企業管理層不再爭論是否應用 AI，而是探討應如何應用 AI 才能為企業創造更大價值，並建立長遠的韌性。

據羅兵咸永道數據顯示，內地人們對 AI 的貢獻亦有所改觀。被問及 AI 在企業中的角色時，不少企業表示正應用 AI 於戰略轉型與價值創造。

有見及此，國家金融監督管理總局已針對將 AI 融入產品的銀行及保險機構，提出新版網絡安全指引，規定將網絡安全事件根據嚴重程度分為四個級別。企業已獲發一套應對不同威脅的手冊，當中概述了 32 項不同措施。其目標並非限制 AI 的部署，而是確保整合過程高效且負責任地進行。

畢馬威指出，中國金融科技市場已被視為成熟市場，資金投資已超越傳統的風險投資、私募股權及併購途徑。

國家銀行與機構的參與度日益增加，在金融監管總局的政策以及個別企業與行業層面創新的支持下，帶動了創新的集中化。

例如在 9 月，中國工商銀行與中國建設銀行的上海分行順利完成價值數億元的數碼人民幣轉帳。相比以往大額資金需時數天的處理期，是次交易僅歷時數秒便告完成。這是推動數字人民幣區域化及國際化應用的一環，有助確保大額資金轉帳具備更高透明度。

此前的 7 月，國家科技金融數據目錄正式公布，推出八大類別共 26 項指標，以引導資金更流暢地流向創新企業。機構透過善用這些數據，能優化數碼信貸產品，並進一步完善風控與投資模型。專家目前預期，2026 年下半年支付、信貸及財富管理機構之間將出現更多產業整合。

作為國際金融中心，香港首份《五年規劃》聚焦「金融 +」增長引擎，自是理所當然。鼓勵耐心資本與風險投資投放於專注科技與產業創新的企業，是香港未來發展的關鍵路徑，而管理資產規模逾 3,200 億美元的上海，對此領域早已瞭如指掌。[11]

上海的政策旨在透過設立戰略基金引導優質投資並培育長期資本，為政府精準引導資金、化解深科技研發與早期商業化風險，提供了實證有效的典範。對香港而言，這種耐心資本框架亦帶來了寶貴啟示，有助我們思考如何在科技創新、貿易、綠色發展、知識產權（IP）、航運服務及民生等領域，進一步擴展「金融 +」生態圈。

內地深化上海資管規模、迅速擴展數碼人民幣基建的各項政策，與香港無可比擬的離岸人民幣流動性、世界級資本市場及國際法律標準相輔相成。歸根結底，香港絕非單純扮演資金管道的角色，而是主動構建所需的金融路徑，為中小企融資、領航綠色轉型，並降低跨境科技投資的風險。

深化合作建立長遠韌性

中國內地在醫療保健、AI 及金融科技領域的迅速演進，為精準政策、耐心資本與產業規模應如何深度融合以實現真正創新，提供了極具說服力的視角。要將這些區域性突破轉化為全球商業影響力，有賴深化跨界別合作，並建立有利創新的監管框架，以發展面向未來的社會。

隨着香港推進首份《五年規劃》，深化跨境融合讓香港得以善用內地的科技規模，同時發揮自身制度優勢，從而進一步鞏固其作為國際夥伴及本地創新產業「超級增值人」的角色。

1, 2. KMPG
畢馬威
3. Guangdong Academy of Medical Sciences
廣東省醫學科學院
4, 5, 6. KMPG
畢馬威
7. Xinhua News Agency
新華社
8. Hong Kong Trade Development Council (HKTDC)
香港貿發局
9. Nikkei Asia
日經亞洲
10. Marsh
達信
11. China Daily
中國日報

締造家庭友善工作間
Create a Family-friendly Workplace



實施**家庭友善**僱傭措施能讓僱員平衡**工作**和**家庭**責任，同時為僱主建立積極投入的工作團隊，有助提升企業競爭力。

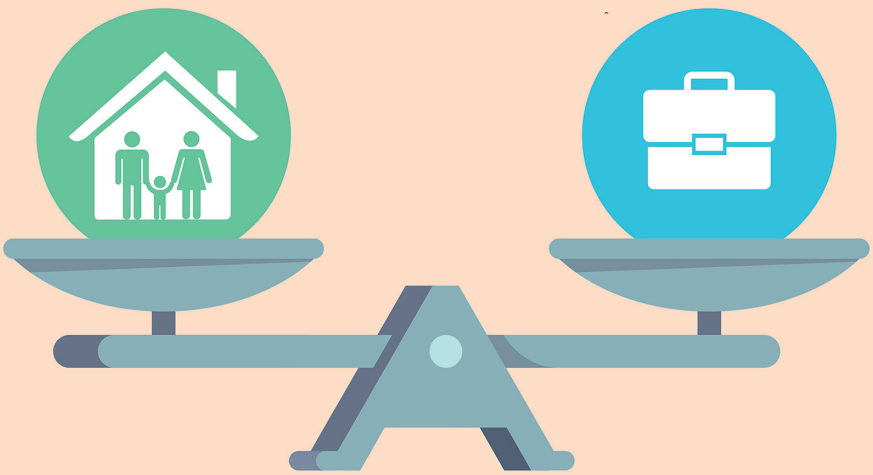
Implementing **family-friendly** employment practices can assist employees in balancing their **work** and **family** responsibilities. It can also help employers build motivated work teams and enhance the competitiveness of the enterprises.





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  Flexible work arrangements
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  Special leave to meet employees' family needs
- **提供生活上的支援**
  Support for the employees and their families





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Enhance business reputation

ATA carnet

Passport for goods

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免關稅臨時進口至81個國家或地區

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The Commercialisation Bridge: Hong Kong's Role in Turning China's AI into Cross-Border Growth
商業化橋樑：香港如何將中國人工智能轉化為跨境增長動力

The Greater Bay Area combines the Chinese Mainland's artificial intelligence capabilities and industrial scale with Hong Kong's international finance, trusted institutions and global connectivity, creating opportunities for tangible business growth
大灣區集合了內地的人工智能技術、產業規模，以及香港的國際金融實力和備受信賴的制度和全球聯通的優勢，帶來實質商業增長的機遇

Artificial intelligence (AI) has become the defining contest of the decade, and the Chinese Mainland now stands unmistakably among its leaders — from foundation models and research output to a depth of engineering talent few economies can match. Yet capability alone does not create economic value. A breakthrough model becomes meaningful only when it is adapted to an industry, trusted by a regulator, adopted by a business and connected to capital. That translation from raw invention to real-world impact, is precisely where Hong Kong has a distinct role to play.

The question is no longer whether the region will lead in AI, but where that leadership is converted into commercial growth. Hong Kong's answer is to serve as the commercialisation bridge: the trusted meeting point where Mainland innovation, international capital and global markets connect under common standards and the Rule of Law. For business leaders across the Greater Bay Area (GBA) and beyond, this is the more consequential story: not who trains the largest model, but who turns AI into productivity, new revenue and cross-border scale.

A GBA platform for applied AI

The GBA possesses a unique mix of advantages. Shenzhen contributes a fast-moving technology and entrepreneurial ecosystem; Guangdong provides extensive manufacturing, supply-chain and consumer-market depth; and Hong Kong connects these strengths with international capital, professional expertise and global standards.

> **Hong Kong's opportunity is not to build the next model, but to turn China's AI capability into commercial reality.**

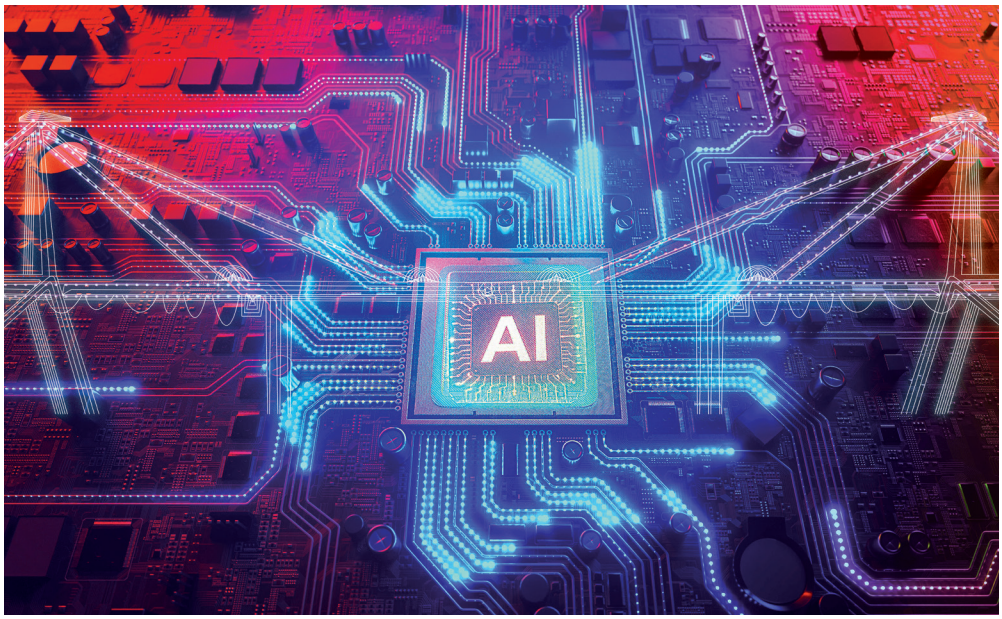
Together, these capabilities create opportunities in financial services, healthcare, logistics, retail and industrial production. For Hong Kong businesses, success will depend on identifying the most impactful AI use cases, from productivity gains and cost efficiencies to enhanced risk management and new revenue streams, while ensuring responsible deployment across markets.

From regulatory sandbox to industry standard

Financial services illustrate this bridge in action. The Hong Kong Monetary Authority (HKMA) and Cyberport first launched the GenAI Sandbox for the banking sector in 2024 and expanded the initiative this year into the GenAI Sandbox++. It is now delivered by four regulators: the HKMA, the Securities and Futures Commission, the Insurance Authority and the MPFA. Its reach extends across banking, securities, asset and wealth management, insurance and retirement schemes. Institutions can now



pilot generative-AI use cases, from smarter underwriting to advanced fraud detection, with supervisory guidance and complimentary access to Cyberport's supercomputing power. This is commercialisation by design: a controlled environment in which promising technology becomes deployable practice rather than a proof of concept that never leaves the laboratory. The GenAI Sandbox has supported 78 innovative generative-AI use cases and brought together more than 40 technology firms.



The infrastructure beneath the ambition

None of this is possible without computing power. As Hong Kong accelerates its AI development, investments in computing capacity, research capabilities and industry adoption are becoming increasingly important. Cyberport's Artificial Intelligence Supercomputing Centre, the city's first and largest, began operation in December 2024 and now delivers 3,000 petaFLOPS of capacity.

Recognising that the cost of compute is the single greatest barrier to applied AI, the Government allocated HK$3 billion under the 2024-25 Budget to a three-year AI Subsidy Scheme, which lowers that barrier for universities, research centres, start-ups and strategic enterprises. Around 30 applications have been officially approved from around 20 institutions and companies, which is a signal that the demand for practical AI in Hong Kong is real and immediate.

A financing pathway from idea to public market

For founders and investors, the value of AI is ultimately measured by business outcomes, from higher productivity and faster innovation to new revenue streams and lower costs. Hong Kong offers a growing pathway from research and early-stage development to commercialisation and capital raising, supported by incubation programmes, government funding initiatives and a vibrant investment ecosystem. Recent examples include global cybersecurity firm ThreatBook, which has raised cumulative funding of US$208 million, and AI company Zhongke WengeAI, which was listed as D2 Intelligence on the Hong Kong Stock Exchange in June 2026 with a market capitalisation exceeding HK$19.1 billion. These success stories, both Cyberport incubatees, demonstrate how companies can leverage Hong Kong's innovation ecosystem and capital markets to scale and expand internationally.

An idea nurtured in Hong Kong can reach global capital through the city's markets — the journey from incubation to IPO made continuous.

Commercialisation as the core discipline

Commercialisation is most effective when innovators are connected directly with real industry needs. In collaboration with Hang Seng Index and Prudential Hong Kong, Cyberport launched innovation challenges that connected real business needs with emerging technology solutions. The ThemeFinder Challenge built on a generative AI solution was already

adopted by Hang Seng Index, while the Cantonese Voice AI Challenge advanced Cantonese-language AI for insurance. Together, these initiatives demonstrate a practical model for turning innovation into deployment through real-world industry adoption.

A gateway that works in both directions

Hong Kong works as a bridge, helping local technology companies expand into overseas markets while providing a platform for Mainland enterprises to connect with international investors, partners and customers. This two-way flow is at the heart of the city's "super connector" role and a key driver of its growing innovation ecosystem. For Hong Kong ventures expanding abroad, Cyberport's partnership with Hub71, Abu Dhabi's global technology ecosystem, gives later-stage ventures a springboard into the Middle East; community company Pubrio now helps other local firms navigate the same market, founders extending a hand to founders. For Mainland enterprises entering global markets through Hong Kong, we are the premier platform for going global: the intelligent-speech leader iFLYTEK established its international headquarters at Cyberport, joining strategic alliances with names including Baidu, Biren Technology, Cisco, Hong Kong Inspur Cloud and Huawei. This two-way flow is the essence of the "super connector" role and the reason Hong Kong's value compounds as the ecosystem grows.

The bridge ahead

Innovation ecosystems flourish when talent, technology and capital move freely across borders. The Chinese Mainland brings world-class AI capabilities, while the Greater Bay Area offers industrial scale, diverse use cases and vast market opportunities. Hong Kong complements these strengths with trusted institutions, deep capital markets, international standards and global connectivity. As home to more than 2,400 companies, including over 500 AI and data science start-ups and technology firms, Cyberport plays an important role in connecting innovators with industry, capital and global markets, helping transform the region's AI potential into lasting economic and cross-border growth.

香港的機遇並非在於打造下一代 AI 模型，而是將國家的 AI 實力轉化為真正的商業成果。

人工智能（AI）已成為 2020 年代最關鍵的全球競賽，而中國內地如今無疑已躋身領先行列——無論是基礎模型、科研成果，還是其他經濟體難以媲美的工程人才實力，均有目共睹。然而，單有技術能力並不足以創造經濟價值。一個突破性的模型，只有在能迎合行業需求、獲得監管機構信任、獲企業採用並與資本市場接軌後，才稱得上有真正的價值。如何把原始發明轉化為現實世界的產品，正是香港能夠發揮獨特作用之處。

當下的問題已不再是這個地區能否在 AI 領域領先，而是如何把領先優勢轉化為商業增長。香港的答案，是擔當「商業化橋樑」的角色：成為一個值得信賴的匯點，讓內地的創新、國際的資本和全球市場在共同標準及法治框架下交匯融合。對大灣區以至其他地區的商界領袖而言，真正更值得關注的並不是誰能訓練出最強大的 AI 模型，而是誰能將 AI 轉化為生產力、新收入來源，以及跨境業務版圖。

應用 AI 的大灣區平台

大灣區具備多項獨特優勢：深圳擁有發展迅速的科技和創業生態圈；廣東具備龐大的製造業基礎、供應鏈和消費市場；而香港則將這些優勢與國際資本、專業知識和全球標準連繫起來。

這些優勢相輔相成，為金融服務、醫療保健、物流、零售和工業生產等領域創造大量機遇。對香港企業來說，成功關鍵取決於能否找出最具影響力的 AI 用例，從提升生產力、提高成本效益，到加強風險管理及開拓新收入來源等，同時確保在各個市場均以負責任的方式應用 AI 技術。

從監管沙盒走向業界標準

金融服務業的發展，正是香港擔當這道橋樑的最佳寫照。香港金融管理局與數碼港首次為銀行業推出的 GenA.I. 沙盒，已於 2026 年擴展為 GenA.I. 沙盒 ++，現由四個監管機構金管

局、證券及期貨事務監察委員會、保險業監管局及積金局共同推行。其應用範圍涵蓋銀行服務、證券、資產及財富管理、保險及退休保障計劃，讓各機構可接受監管機構的指導，並免費使用數碼港的超算中心算力，試行智能核保及進階詐騙偵測等生成式 AI 方案。這正是以商業化為導向的設計：在風險可控的環境下，具潛力的科技能轉化為可實際應用的方案，而非停留在實驗室內的概念驗證。GenA.I. 沙盒至今已支援 78 個創新的生成式 AI 應用方案，並匯聚了超過 40 家科技企業。

支撐宏大願景的基礎建設

然而，如果沒有足夠的算力，以上一切都只是空談。隨着香港加快 AI 發展步伐，投資於算力、科研能力和業界應用變得日益重要。全港首個、亦是目前規模最大的數碼港人工智能超算中心已於 2024 年 12 月投入服務，目前提供每秒 3,000 個千萬億次浮點運算（PetaFLOPS）的算力。鑑於算力成本是推動應用 AI 的最大瓶頸，政府在 2024-25 年度《財政預算案》中撥款港幣 30 億元，推行為期三年的「人工智能資助計劃」，以降低大學、科研中心、初創企業及策略性企業使用算力的門檻。目前已有來自約 20 家機構及企業、約 30 宗申請獲正式批准，反映香港對實踐使用 AI 的需求既真實又迫切。

從構思到公開市場的融資路線

對創辦人和投資者而言，AI 的價值最終取決於能否帶來商業成果，包括提升生產力、加快創新步伐和開源節流等。香港正建立一條日趨完善的企業發展路徑，涵蓋科研及早期發展、以至商業化及融資。並由企業孵化計劃、政府資助措施及蓬勃的投資生態圈提供支持。近期的例子包括全球網絡安全企業微步在線，累計融資額達 2.08 億美元；以及 AI 企業中科聞歌以「D2 Intelligence」之名，於 2026 年 6 月在香港交易所上市，市值超過 191 億港元。這兩個成功案例均為數碼港培育企業，充分展示企業能如何善用香港的創新生態圈及資本市場，擴大業務規模並拓展國際市場。

以商業化為核心目標

當創新人才能夠直接與業界的實際需求接軌，商業化的成效最為彰顯。數碼港早前分別與恒生指數有限公司及保誠香港合作推出創新比賽，把企業的實際業務需求與新興科技方案相連接。「主題指數探索計劃」建基於恒生指數已採用的生成式 AI 方案；而「粵語語音 AI 挑戰賽」則進一步推動廣東話 AI 技術在保險業的應用。這些項目充分展示了一個可行模式，透過行業的實際應用，把創新技術轉化為落地成果。

在香港孕育的構思，可透過香港的市場連接全球資本，從孵化無縫銜接至上市。

雙向門戶

橋樑的作用是雙向的。香港既協助本地科企拓展海外市場，同時亦為內地企業提供平台連接國際投資者、合作夥伴和客戶。這種雙向流動正是香港發揮「超級聯繫人」角色的核心所在，亦是推動香港創新生態圈持續發展的一大動力。對外方面，數碼港與阿布扎比的全球科技生態圈 Hub71 建立合作夥伴關係，為處於後期發展階段的香港初創企業提供跳板進軍中東市場；社群企業 Pubrio 現時亦協助其他本地企業開拓同一市場，鼓勵創辦人互助互勉。對內方面，內地龍頭企業正以香港作為走向全球的平台：智能語音技術翹楚科大訊飛已於數碼港設立國際總部，與百度、壁仞科技、思科、香港浪潮雲及華為等知名企業建立策略聯盟。這種雙向流動正是香港作為「超級聯繫人」的精髓，隨着創新生態圈不斷壯大，香港亦將持續增值。

邁向未來的橋樑

當人才、科技及資本能夠跨境自由流動，創新生態圈便能蓬勃發展。內地擁有世界級的 AI 技術實力，而大灣區則擁有龐大產業規模、多元化應用案例和龐大市場機遇。香港憑藉備受信賴的制度、深厚的資本市場、國際標準及全球聯通優勢，能達致優勢互補，互惠共贏。數碼港匯聚逾 2,400 家企業，包括超過 500 家 AI 及數據科學初創企業和科技公司，在連接創新人才、業界、資本與全球市場方面發揮重要作用，協助將區內的 AI 發展潛力轉化為持續的經濟動力及跨境增長。

Hong Kong's Five-Year Plan and Policy Address: Unlock Opportunities and Shape a Brighter Future

《香港第一個五年規劃》及《2026年施政報告》：釋放機遇共創美好未來

The new comprehensive blueprints set forth a long-term vision that empowers the city to thrive

全新戰略藍圖為香港繁榮發展提供長遠指引方向

2026 marks the commencement of the nation's 15th Five-Year Plan as well as Hong Kong's very own First Five-Year Plan, signalling a highly encouraging shift from "alignment" to "proactive planning". To reinforce Hong Kong's status as a global business hub, and premier "Go Global" destination for the Chinese Mainland, the Hong Kong General Chamber of Commerce has been following the development of this updated blueprint for the city since day one.

We are pleased to see that many of the recommendations from our submissions for Hong Kong's First Five-Year Plan and the 2026 Policy Address have been adopted by the Government, such as accelerating Northern Metropolis development, empowering SME AI adoption, and elevating "Study in Hong Kong". The First Five-Year Plan will help drive robust economic growth and create broader opportunities for the business community, ultimately shaping a brighter future for Hong Kong, aligning with the "One Country, Two Systems" framework.

The development of the Northern Metropolis, underpinned by a "planning-oriented, infrastructure-led, industry-driven and people-centric approach", will allow for Hong Kong to further its reputation as an innovation and economic hub. To fully achieve this vision, digital and transport infrastructure must be strengthened while keeping in mind cross-boundary connectivity, promoting industry participation and advancing the coordinated development of the Hetao Shenzhen-Hong Kong Science and Technology Innovation Co-operation Zone (Hetao Co-operation Zone).

Initiatives to drive financial innovation and advance "Finance+" also strengthen Hong Kong's international competitiveness through the "Four Centres and One Hub" approach. Focusing on technological innovation, like digital assets and tokenisation, allow for the city to re-enforce its status as a premier cross-boundary wealth management centre and global offshore RMB hub, while also prioritising sustainability and health innovation.

Addressing gaps in AI implementation in the city's AI ecosystem is essential when promoting "industries for AI" and "AI for industries", and we look forward to actioning national development priorities, including

The First Five-Year Plan will help drive robust economic growth and create broader opportunities for the business community, ultimately shaping a brighter future for Hong Kong, aligning with the "One Country, Two Systems" framework.



life and health technology, AI and robotics. SME digital transformation through targeted funding will also help capture opportunities arising from emerging technologies and enhance long-term competitiveness for rising talent.

The Government's holistic push to enhancing social well-being and development will address shifting demographics and promote stronger synergy between education, technology and talent development. The Plan also includes ensuring Hong Kong's advantages as a premier international study destination are captured through the "Study in Hong Kong" brand.

Deepening Hong Kong's regional and international economic integration is vital to its continued success as a global "super connector" and "super value-adder." By leveraging premier professional services, robust financing capabilities, and high value-added supply chain networks, the city is perfectly positioned to serve as the preferred international springboard for Mainland enterprises expanding overseas. This structural advantage is further amplified by closer technology collaboration within the Greater Bay Area (GBA), where the seamless cross-boundary flow of talent, data, and research will drive regional, innovation-led growth.

Beyond core business and technology sectors, elevating Hong Kong's international brand as a premier events and tourism destination remains critical. Cultivating compelling visitor experiences and vibrant cross-sector partnerships will help capture shifting demographics and attract travellers from emerging, high-growth markets. Diversifying these offerings — such as promoting inclusivity through Muslim-friendly initiatives and continued investment in yacht and marina infrastructure — will be essential in unlocking the lucrative potential of high-value tourism.

As the foremost voice of business, the Chamber's priority is ensuring the business community is fully empowered to capitalise on the immense opportunities these visionary blueprints present. The success of Hong Kong's First Five-Year Plan relies on execution. While the Government has charted a clear course, it is the business community that will drive the momentum forward. By focusing on these strategic pillars, the Chamber aims to integrate enterprises into a "joint fleet", leveraging our collective strength to navigate complex global markets and drive sustainable local growth. Together, we can translate these policies into tangible business success, ensuring Hong Kong remains Asia's most dynamic and competitive international city.



2026 年標誌着國家「十五五」規劃與《香港第一個五年規劃》正式開局，反映本港由「配合國家發展」轉向「主動規劃」，令人鼓舞。為鞏固香港作為環球商業樞紐及內地企業「走出去」首選平台的地位，總商會自規劃初期便一直密切關注這項本港最新發展藍圖的動向。

我們樂見總商會在《香港第一個五年規劃》及《2026 年施政報告》建議書中提出的多項建議獲得政府採納，例如加快北部都會區建設、支援中小企應用人工智能，以及推廣「留學香港」品牌。《香港第一個五年規劃》將有助推動經濟穩健增長，為商界創造更廣闊的機遇，最終在配合「一國兩制」方針下，為香港締造更美好的未來。

北部都會區的發展以「規劃主導、基建先行、產業帶動、以人為本」為方針，將有助香港進一步鞏固其作為創新與經濟樞紐的美譽。為全面落實此願景，必須加強數碼及交通基建，同時兼顧跨境互聯互通、促進業界參與，並推進河套深港科技創新合作區（河套合作區）的協同發展。

《香港第一個五年規劃》將有助推動經濟穩健增長，為商界創造更廣闊的機遇，最終在配合「一國兩制」方針下，為香港締造更美好的未來。

推動金融創新與「金融 +」發展的舉措，亦透過「四中心、一高地」的建設，提升香港國際競爭力。聚焦數字資產及代幣化等科技創新，不但讓本港進一步鞏固作為首選跨境財富管理中心及全球離岸人民幣業務樞紐的地位，同時亦重點推動可持續發展與醫療健康創新。

在推動「AI 產業化」及「產業 AI 化」時，填補本港 AI 生態圈在應用層面的缺口將不可或缺。我們期待配合國家發展戰略方向，推動生命健康科技、人工智能與機械人等重點產業的發展。透過針對性資助推動中小企數碼轉型，亦有助企業把握新興科技帶來的機遇，並提升新晉人才的長遠競爭力。

政府全方位提升社會福祉與發展的舉措，將有效應對人口結構轉變，並促進教育、科技與人才發展產生更強大的協同效應。該規劃亦提出透過「留學香港」品牌，確保香港充分發揮作為國際首選升學目的地的優勢。

深化香港與區域及國際市場的經濟融合，對其維持作為全球「超級聯繫人」和「超級增值人」的優勢至關重要。憑藉頂尖專業服務、雄厚融資能力以及高增值供應鏈網絡，香港擁有得天獨厚的優勢，能成為內地企業拓展海外市場的首選國際跳板。大灣區內日益緊密的科技合作，進一步放大了這項結構性優勢；人才、數據與科研成果無縫跨境流動，將驅動區內以創新為本的經濟增長。

除了核心的商業與科技領域，提升香港作為世界級盛事及旅遊目的地的國際品牌依然關鍵。打造引人入勝的旅客體驗以及充滿活力的跨界別合作，將有助捕捉不斷轉變的人口結構趨勢，並吸引來自新興及高增長市場的旅客。推動旅遊產品多元化——例如發展穆斯林友善配套以提升包容性，以及持續投資遊艇及碼頭基建——將是釋放高增值旅遊業龐大潛力的關鍵。

總商會作為代表商界的重要聲音，優先要務是確保商界具備充足能力，以把握這些前瞻性藍圖所帶來的龐大機遇。《香港第一個五年規劃》的成效取決於是否獲妥善執行。儘管政府已制定了清晰的路向，但推動發展的動力將來自商界。透過聚焦這些戰略支柱，總商會旨在將企業凝聚成一支「聯合艦隊」，匯聚各界力量，共同駕馭複雜的環球市場，推動本地經濟可持續增長。只要攜手並肩，我們定能將這些政策轉化為實質的商業成果，確保香港繼續成為亞洲最具活力與競爭力的國際都會。



Advancing Healthcare Innovation
推動醫療創新

Pfizer combines global scientific expertise with deep local commitment to improve patient lives

輝瑞結合全球科研優勢與堅實本地承諾，致力改善病患生活

For over 175 years, Pfizer has operated as a global pioneer in healthcare, discovering breakthroughs to prevent, treat, and fight complex conditions and diseases. Celebrating its 70th anniversary locally, Pfizer Hong Kong has grown alongside the city, building a robust portfolio of more than 190 products across therapeutic areas like oncology, rare diseases, vaccines, and internal medicine. Behind these numbers lies a steadfast mission: applying science and global resources to bring therapies that extend and significantly improve people's lives.

Recognising that improving health requires collaboration beyond the healthcare sector, Pfizer joined the Hong Kong General Chamber of Commerce to connect with like-minded organisations and to help shape the future of Hong Kong's healthcare ecosystem. By engaging with the Chamber's platforms like "From Hong Kong to Greater Bay Area: Seizing Cross-Border Healthcare Opportunities" and "Building a Sustainable Healthcare Future for HK", Pfizer successfully exchanged views on cross-border collaboration, innovation access, and sustainable healthcare development. This membership keeps the company connected to the wider business community while actively amplifying its voice as a global pharmaceutical leader.

Pfizer's success is anchored in science and ecosystem-wide collaboration. Maintaining a robust three-to-five-year pipeline, the company invests heavily in local biomedical infrastructure through partnerships, research collaboration and talent development. Its strategic partnership with the Hong Kong-Shenzhen Innovation and Technology Park (HSITP) focuses on capability building, including nurturing biotech talent and supporting incubation programmes. Separately, Pfizer collaborates with local universities on clinical trials and real-world evidence generation. Additionally, Pfizer has been recognised by the Office for Attracting Strategic Enterprises (OASES) as a key enterprise, reflecting its long-term commitment to Hong Kong's healthcare and innovation ecosystem. The company also nurtures future biotech and regulatory leaders through placement programmes with the city's leading universities.

In order to navigate a complex healthcare landscape, Pfizer continues to evolve through digital transformation. By using artificial intelligence (AI), employing AI-enabled ways of working through its CreateSmart content model and collaborating with the Pfizer Innovation Centre in Hangzhou, the company is strengthening content creation and amplifying disease awareness initiatives for healthcare professionals, patients and the wider public. Providing tangible community support is a top priority for Pfizer, and it advances this goal by partnering with organisations such as St James' Settlement and the Hong Kong Pharmaceutical Care Foundation, on patient assistance programmes that help eligible patients manage the financial burden of accessing prescribed medicines.



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HKGCC Membership No. 總商會會員編號：HKP0594
Year Established 創辦年份：1956
Website 網站：http://www.pfizer.com.hk

This commitment to societal well-being is also reflected in Pfizer's Environmental, Social, and Governance framework. Globally, its 2025 Impact Report highlights reaching over 448 million patients and achieving a 41% reduction in Scope 1 and 2 greenhouse gas emissions against its 2019 baseline. Locally, Pfizer has proudly been recognised as a Caring Company by The Hong Kong Council of Social Service for over 20 consecutive years.

Beyond clinical achievements, Pfizer brings creativity to public health, developing original mascots and an engaging YouTube channel — recently recognised as a finalist for the YouTube Works Awards Hong Kong 2025 — to present healthcare information and make complex medical data highly accessible.

Pfizer aims to continue to partner actively in advancing Hong Kong's strategic biomedical goals. The near-term focus is building upon strengths in respiratory vaccines, oncology, and innovative medicines. Ultimately, Pfizer hopes to advocate for Hong Kong to be a leader in global healthcare development planning. By aligning its capabilities with the Greater Bay Area's landscape, Pfizer aspires to elevate the region's research role and bring innovation closer to patients, fully supporting Hong Kong's long-term healthcare ambitions.



175 年來，輝瑞始終是全球醫療保健領域的先驅，不斷尋求科研突破，致力預防、治療及對抗各類複雜疾病。適逢輝瑞在港成立 70 周年，該公司多年來與香港共同成長，旗下產品多達 190 種，涵蓋腫瘤科、罕見疾病、疫苗及內科等治療領域。這份佳績背後，反映了輝瑞堅定不移的使命：善用科學與全球資源，研發能延長壽命並顯著改善生活質素的創新療法。

輝瑞深知推動醫療發展有賴跨界別合作，並為此加入總商會，期望與志同道合的機構連繫，攜手塑造香港醫療生態圈的未來。透過參與「從香港到大灣區：把握跨境醫療機遇」及「為香港未來建設可持續的醫療系統」等香港總商會舉辦的研討會，輝瑞成功就跨境合作、創新醫療的可及性以及醫療體系的可持續發展等議題深入交流。加入總商會不僅有助與廣大商界建立緊密連繫，更讓輝瑞得以以全球製藥領袖的角色，進一步參與並推動相關討論。

輝瑞的成功有賴其深厚的科研實力，以及與業界的緊密協作。公司未來三至五年的新藥儲備陣容鼎盛，並透過建立夥伴關係、研究合作與人才培育，持續大力投資本地生物醫學基建。輝瑞透過與港深創新及科技園建立策略夥伴關係，聚焦於提升本地生物科技能力，包括培育生物科技人才及支持初創培育計劃等。同時，集團亦與本地大學合作，開展臨床試驗及真實世界數據研究。此外，輝瑞獲引進重點企業辦公室認可為重點企業，彰顯該公司對香港醫療及創新生態圈的長遠承諾。該公司亦與本港頂尖大學合辦實習計劃，致力培育未來的生物科技與醫藥監管人才。

為應對日趨複雜的醫療環境，輝瑞透過數碼轉型不斷向前邁進。該公司積極應用人工智能（AI）技術，透過其 CreateSmart 內容模型引入 AI 賦能的工作模式，並與杭州輝瑞智慧醫療創新中心合作，以提升內容創作效能，並加強向醫護人員、患者以至普羅大眾的疾病教育工作。同時，輝瑞始終視回饋社會為首要任務，並為此積極與聖雅各福群會和香港藥學服務基金等機構合作，推行病人資助計劃，協助合資格患者減輕獲取處方藥物所涉及的經濟負擔。

這份對社會福祉的重視，亦充分體現於輝瑞的環境、社會及管治（ESG）框架。根據輝瑞《2025 年影響力報告》，其醫療方案已惠及全球超過 4.48 億名病人；而公司的範圍一及範圍二溫室氣體排放量，亦較 2019 年的基準大幅減少 41%。本地方面，輝瑞連續逾 20 年獲香港社會服務聯會頒發「商界展關懷」標誌，備受各界肯定。

臨床成就以外，輝瑞更發揮創意，為公共衛生教育注入新活力。公司設計了原創吉祥物，並推出生動有趣的 YouTube 頻道（近期更入圍 YouTube Works Awards Hong Kong 2025 決選名單），提供最新醫療保健資訊，將艱澀複雜的醫療數據轉化為淺顯易明的內容，拉近與大眾的距離。

展望將來，輝瑞將繼續與香港並肩前行，全力推動本地生物醫學的戰略發展目標。該公司將持續發揮在呼吸系統疫苗、腫瘤學及創新藥物等領域的獨特優勢，並積極推動香港在全球醫療發展規劃中發揮領導作用。輝瑞期望將自身科研實力融入大灣區的發展藍圖中，進一步提升該區在環球醫學研究領域的地位，讓更多病人能及早受惠於創新醫療成果，全力支持並實現香港長遠的醫療願景。

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Celebrating the 77th Anniversary of the Founding of the People's Republic of China
慶祝國慶77周年

Hong Kong General Chamber of Commerce (HKGCC) Chairman Jacob Kam and Vice Chairman Pang Chun Yu attended a cocktail reception hosted by the business community of Hong Kong on 4 September to celebrate the 77th Anniversary of the Founding of the People's Republic of China.

Chief Executive John Lee; Deputy Director of the Liaison Office of the Central People's Government in the HKSAR, Luo Yonggang; Deputy Commissioner of the Ministry of Foreign Affairs in Hong Kong Li Yongsheng; Financial Secretary Paul Chan and President of the Legislative Council Starry Lee were the officiating guests.

Over 500 guests attended the event, which was organised by the HKGCC, the Chinese General Chamber of Commerce, the Chinese Manufacturers' Association of Hong Kong, the Federation of Hong Kong Industries, the Real Estate Developers Association of Hong Kong, the Hong Kong Chinese Enterprises Association and The Hong Kong Chinese Importers' and Exporters Association.

總商會主席金澤培與副主席余鵬春於 9 月 4 日出席由香港工商界舉辦的國慶酒會，以慶祝中華人民共和國成立 77 周年。

行政長官李家超、中聯辦副主任羅永綱、外交部駐港特派員公署署理特派員李永勝、財政司司長陳茂波及立法會主席李慧琼共同擔任主禮嘉賓。

是次活動由香港總商會、香港中華總商會、香港中華廠商聯合會、香港工業總會、香港地產建設商會、香港中國企業協會及香港中華出入口商會聯合主辦，共有超過 500 名嘉賓出席。



Unlocking Business Opportunities in Shanghai
探索上海商機

The Chamber was honoured to welcome a Shanghai delegation of 12 distinguished business leaders, led by Shou Ziqi, Chairman of the Shanghai Federation of Industry and Commerce, on 9 September.

The delegation was warmly received by our leadership, including Chamber Chairman Jacob Kam, Deputy Chairman Peter Lam, Vice Chairman Joseph Law, and General Committee members Pansy Ho and Eric Fok, and a number of our China Committee leaders and members.

The two sides engaged in deep, insightful discussions on elevating economic and trade collaboration between Shanghai and Hong Kong. During the meeting, Chairman Shou Ziqi highlighted that the high-quality development of the Mainland's private sector has entered a new era. Corporate globalisation is no longer just about exploring new markets but has evolved into a strategic international process that requires the precise configuration of global resources to serve global customers. He emphasised that Hong Kong remains the premier platform for Chinese Mainland enterprises looking to "Go Global", with Hong Kong's oldest business chamber, the Hong Kong General Chamber of Commerce (HKGCC), being uniquely positioned to support this transition.

Chairman Jacob Kam warmly echoed these sentiments and expressed strong enthusiasm for deeper ties. Kam stated that the Chamber is fully committed to strengthening communication and cooperation with the Shanghai Federation of Industry and Commerce. He extended a warm welcome to Shanghai enterprises looking to establish a presence in Hong Kong, reaffirming that the HKGCC stands ready to assist Shanghai businesses with their international strategic expansion plans. The bond between Shanghai and Hong Kong runs deep, and both organisations look forward to working hand-in-hand to unlock greater global opportunities for businesses on both sides.

上海市工商業聯合會（上海市工商聯）主席壽子琪於 9 月 9 日率領 12 人商界領袖代表團到訪，由總商會領導層接待，包括主席金澤培、常務副主席林建岳、副主席羅嘉進、理事何超瓊和霍啟山，以及多位中國委員會領導及成員。

雙方就提升滬港經貿合作深入交流，分享真知灼見。壽子琪指出，內地民營經濟的高質量發展已邁進新時代；企業全球化不再局限於開拓新市場，而是逐漸演變為一項講求精準配置全球資源、致力服務全球客戶的國際戰略。他強調，香港依然是內地企業「走出去」的首選平台；總商會作為全港歷史最悠久的商會，在協助企業轉型方面有着得天獨厚的優勢。

金澤培對此深表贊同，並熱切期盼雙方能深化聯繫，他指出，總商會將全力加強與上海市工商聯的溝通合作。他亦歡迎上海企業來港發展，並重申總商會已準備就緒全力協助上海企業落實國際戰略擴展藍圖。滬港兩地淵源深厚，雙方均期待攜手並肩，為兩地商界發掘更廣闊的環球機遇。


王立伟
李家聪
霍启山
林建岳
金泽培
罗嘉进




寿子琪




HKGC 165
迎上海市工商联经
表团到访

China Committee Highlights
中國委員會焦點

Chamber Deputy Chairman Dr Peter Lam, China Committee Vice Chairman Edmond Yew, and several members attended the Guangzhou Key Area Project Promotion Meeting on 28 August. Wang Huanqing, Minister of the United Front Work Department of Guangzhou, also attended the event.

At the meeting, the Office of the Guangzhou Investment Development Commission introduced the overall investment promotion projects and presented key development zones, focusing on the new central axis (Haizhu section) of Guangzhou, Shamian Island, and the Guangzhou International Commercial Port area.

總商會常務副主席林建岳、中國委員會副主席姚逸明及多位委員於 8 月 28 日出席廣州市總點片區項目推介會，廣州市統戰部部長王煥清亦有出席活動。

會上，廣州市投資發展委員會辦公室代表介紹招商專案總體情況，開展重點片區推介，主要包括廣州新中軸海珠段、廣州沙面島和廣州國際商業港片區。

Wu Yong, Director of the Standard Service Centre, Guangdong Institute of Standardisation visited the Chamber on 28 August. He was received by Felix Lee, China Committee Chairman.

The two sides exchanged views on standardisation cooperation in the Greater Bay Area, including alignment of rules and mechanisms, and explored future directions for deepening mutual recognition of standards and collaborative innovation in key industries.

廣東省標準化研究院（粵港澳大灣區標準化研究中心）院長吳勇於 8 月 28 日到訪本會，由中國委員會主席李家聰代表接待。

雙方就大灣區標準化合作、規則銜接及機制對接等議題交換意見，並探討未來在重點產業領域深化標準互認與協同創新的合作方向。



Led by China Committee Chairman Felix Lee, 35 delegates enjoyed a highly productive day of exchanges and site visits of healthcare industry across the Nanshan and Bao'an districts on 3 September.

The group began at Nanshan District People's Hospital, where some delegates completed their health screenings, and experienced Mainland healthcare systems firsthand, while others took part in a guided tour of the hospital's facilities and services.

This was followed by a visit to the Future Science and Technology City Community Healthcare Centre in Bao'an District where members engaged in immersive trial sessions across various smart sports training machines, from AI-powered gait analysis on interactive running tracks to VR-assisted balance rehabilitation.

The day concluded at the Bao'an Pure Traditional Chinese Medicine Hospital with an expert-led session on Traditional Chinese Medicine wellness practices and sub-health management, rounding off a meaningful journey of cross-border collaboration, innovation, and health-focused exchange.

中國委員會主席李家聰於 9 月 3 日率領一行 35 人赴深圳南山及寶安區參觀大灣區醫療最新發展。

考察團首站到達南山區人民醫院，部分團員在此進行健康檢查，親身體驗內地醫療服務體系；其他團員則參加導賞團了解醫院設施和服務。

其後，團員前往寶安區未來科技城社區健康服務中心，並在智慧運動訓練儀器上進行沉浸式體驗，包括在互動跑步道上進行 AI 步態分析，以及透過 VR 輔助進行平衡康復訓練。

最後，一行參觀了寶安純中醫治療醫院，深入瞭解該醫院在中醫藥國際化服務、醫旅融合等領域的創新實踐。

Jiang Ji, Party Secretary of the Zhongshan Investment Promotion Bureau, visited the Chamber and was received by Felix Lee on 11 September. Jiang noted that there are currently around 4,000 Hong Kong-funded enterprises investing in Zhongshan. He added that Zhongshan's advantages in location, industrial support, and liveable environment have attracted many Hong Kong residents to invest and start businesses there, particularly in the healthcare sector, where Zhongshan and Hong Kong can leverage their respective strengths to deepen Greater Bay Area cooperation.



中山市投資促進局黨組書記江驥於 9 月 11 日到訪，由中國委員會主席李家聰接待。江驥表示，現時在中山投資的港企約有 4,000 家，中山憑藉區位、產業配套及宜居環境等優勢，吸引不少港人前往投資創業，尤其在醫療健康領域。中山可與香港形成優勢互補，深化大灣區合作。

The Chamber organised a business delegation to the 26th China International Fair for Investment and Trade (CIFIT) in Xiamen from 7-8 September. Led by Vikky Tam, Vice Chairman of the **Small and Medium Enterprises (SME) Committee**, our delegates joined global leaders at this premier investment event. The event's opening ceremony was officiated by Han Zheng, Vice President of the People's Republic of China, who emphasised the vital importance of international trade and cooperation.



This year's CIFIT was strategically structured around three powerful themes driving future growth, namely "Invest in China", "Chinese Investment", and "Global Investment". During the two-day event, the delegation also joined a productive networking lunch hosted by Zhu Hongqi, Vice Chairman of Xiamen CCPIT, fostering closer economic collaboration and building strong ties between Hong Kong and Xiamen enterprises.

HKGCC's commitment to this incredible platform runs deep, as the Chamber has participated in CIFIT every year since 1997, witnessing firsthand the evolution of China's investment landscape.

總商會於 9 月 7 日至 8 日組織商務代表團，並由**中小企委員會**副主席譚秀芳率領，赴廈門參加第 26 屆中國國際投資貿易洽談會。國家副主席韓正主持洽談會開幕式，並強調國際貿易與合作的重要性。

本屆洽談會圍繞「投資中國」、「中國投資」和「全球投資」三大主題，策略性地建構推動未來成長的框架。在為期兩天行程中，代表團還出席了由廈門市貿促會副會長朱紅旗主持的午餐交流會，促進更緊密的經濟合作，並加強香港與廈門企業之間的聯繫。

香港總商會自 1997 年起每年均組團參加投洽會，見證中國投資環境歷年演變。

Dr Fielding Chen, Director (Policy Research) of the Financial Services Development Council, addressed the China Committee on 11 September on Hong Kong's role as an international financial centre. He noted Hong Kong's Five-Year Plan will align with the 15th National Five-Year Plan, focusing on high-quality development, offshore RMB, "Finance+" and commodities.

He added that most Chinese Mainland enterprises "Going Global" choose Hong Kong services, making it their premier platform. Hong Kong remains a top-ranked financial centre, leading IPO venue and major asset and wealth management hub. Recent initiatives around Hong Kong's competitiveness as an international financial centre include the AIX MoU, enhanced listing competitiveness, the e-HKD pilot and T+1 settlement consultation.



香港金融發展局政策研究總監陳世淵博士於 9 月 11 日出席中國委員會會議，分享香港作為國際金融中心的洞見。他提及香港《五年規劃》將對接國家「十五五」規劃，聚焦高質量發展、離岸人民幣、「金融 +」及大宗商品。

他又指，多數內地企業「走出去」時均會選擇香港的服務，可見香港是內企「出海」的首選平台。香港依舊維持頂尖金融中心、領先的 IPO 市場及主要資產和財富管理中心。近期提升香港作為國際金融中心的舉措，包括與哈薩克阿斯塔納國際交易所簽署諒解備忘錄、提升上市競爭力、數碼港元試點及 T+1 結算諮詢等。



Jonathan Shyu, General Manager, China, and Forum Director at IMA Asia, spoke at the Chamber on 11 September and shared IMA Asia's China Point of View on "What is China Speed?" He noted that "China speed" is clearly reflected in product innovation, market responsiveness, infrastructure investment, and digitalisation. It is best understood as competitive intensity shaped by state support, demographics, globalisation, founder-led governance, digital ecosystems, and rapid customer adaptation.

While rapid growth is not new, its scale and impact in China are unprecedented. Companies should try to understand and adapt to this unique market rhythm, embed speed into their core capabilities — such as China-based procurement, faster R&D cycles, and capturing outbound Chinese demand — simplify operations, put customers first, bridge HQ communication, explore different collaboration models, and renew ecosystems to stay competitive.

IMA Asia 中國區總經理兼論壇總監徐頌恩於 9 月 11 日蒞臨分享 IMA Asia 的《中國觀點》研究，並以「甚麼是『中國速度』？」為題作分享。他指出，「中國速度」體現在產品創新、市場回應、基礎設施投資和數碼化轉型方面，本質是由國家政策支援、人口結構、全球化、創始人掌舵的管治模式、數碼生態系統以及客戶的快速適應共同塑造的高強度競爭。

他補充，儘管高速增長並非新鮮事，但在中國市場反映的規模和影響卻是前所未見。企業應理解並適應這種獨特的市場節奏，將速度融入其核心能力，例如基於中國的採購、更快的研發周期，以及捕捉中國出境需求：簡化營運、客戶至上、搭建與總部的溝通橋樑、探索不同的合作模式，並更新生態系統，以保持競爭力。

The "Chairman Exchange Meeting," hosted by the Hong Kong Economic and Trade Office in Guangdong, was held in Guangzhou on 16 September. The meeting aimed to help Hong Kong businesses operating in Guangdong better understand the latest business policies in Chinese Mainland and to provide a platform for interaction and exchange between Hong Kong businesses and representatives of local government departments. Felix Lee, China Committee Chairman, attended the meeting and expressed that the Chamber is the best partner for Guangdong enterprises expanding overseas.

由香港特區政府駐粵辦主辦的「會長交流會」於 9 月 16 日在廣州舉行。該活動使在粵營商的香港企業進一步了解內地最新商業政策，以及提供平台予港商與當地政府部門代表互動交流。中國委員會主席李家聰代表與會，並強調香港總商會是廣東企業出海的最佳伙伴。



To support Mainland businesses in navigating overseas expansion, building vital connections, and tapping into international resources, HKGCC and HSBC jointly organised the "Empowering Mainland Enterprises to 'Go Global'" luncheon on 14 September.

The luncheon brought together 15 representatives from various Chinese Mainland provinces and cities to explore new opportunities for global business development. It was co-hosted by Petrina Tam, Convenor of HKGCC's GBA Connect Working Group, and Neo Wang, Managing Director and Head of Corporate Banking at HSBC. During the event, Jing Liu, Chief Economist, Greater China at HSBC Global Investment Research, provided deep insights into the latest global economic trends, offering forward-looking market perspectives for the attendees.

Entrepreneurs from Shandong and Zhejiang also shared their invaluable, first-hand experiences and practical insights on "Going Global". Looking ahead, HKGCC and HSBC remain committed to leveraging our deep foundations and networks to fully support Mainland enterprises as they step onto the global stage with confidence and achieve sustainable growth.

為支持內地企業「出海」、構建關鍵商業網絡並善用環球資源，總商會與匯豐銀行於 9 月 14 日合辦「香港總商會難 x 匯豐——助力內地企業『走出去』午餐會」。

是次午宴匯聚來自內地多個省市共 15 位代表，共同探討全球業務發展的新機遇。討論由總商會粵港澳大灣區內聯外通工作小組召集人譚唐毓麗及匯豐銀行工商金融董事總經理兼企業金融主管王立偉共同主持。期間，匯豐環球投資研究大中華區首席經濟師劉晶深入剖析了最新全球經濟趨勢，為與會者提供了前瞻性的市場洞察。

來自山東和浙江的企業家也於會上分享寶貴的「出海」實務經驗和獨到見解。展望未來，總商會與匯豐將繼續發揮深厚的資源和網絡優勢，全力支持內地企業穩健邁向國際舞台，實現可持續增長。

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HKGCC Business Delegation Advances Trade and Investment Ties Across Southeast Asia

總商會商務代表團出訪東南亞　深化雙邊經貿投資聯繫

From 20 – 26 September, the HKGCC embarked on a high-level business delegation to Singapore, Malaysia, and Indonesia as part of our ongoing engagement with ASEAN.



In Singapore, the delegation was led by Vice Chairman Nikki Ng. The team held productive meetings with key ministries, government agencies, and industry leaders to explore updates in digital, green, and financial infrastructure. The Chamber also connected with over 70 business leaders at a joint networking reception co-hosted with the Hong Kong Economic and Trade Office, Singapore to discuss complementary market strategies across both hubs.

The journey continued into Malaysia under the leadership of Vice Chairman Pang Chun Yu, where delegates focused on cross-border growth and intra-regional connectivity through the Johor-Singapore Special Economic Zone. Much like the economic dynamic between Shenzhen and Hong Kong, the relationship between Johor Bahru and Singapore provides a strategic hinterland for manufacturing, talent, and regional expansion. In partnership with the Invest Malaysia Facilitation Centre Johor, HKGCC hosted a targeted programme to study the JS-SEZ and the Maju Johor 2030 development plan.



We reconnected with our counterparts from the Malaysian International Chamber of Commerce & Industry (MICCI), following our visit to Kuala Lumpur last year. Both chambers signed a Memorandum of Understanding to deepen bilateral ties. Signed by PC Yu and MICCI Southern Region Chairman Lee Ting Kiat, and witnessed by representatives from HKETO Kuala Lumpur and MICCI, the agreement marks a key step in expanding international partnerships.

The final leg of the mission brought the delegation to Indonesia, focusing on strategic dialogues with senior government officials, prominent corporate leaders, and the Indonesian Chamber of Commerce and Industry (KADIN). These targeted meetings uncovered highly







practical avenues for Hong Kong-Indonesia collaboration, specifically within the realms of green finance, direct investment, and sustainable infrastructure development.

Ultimately, this ASEAN mission serves as a launchpad for the Chamber's broader "Go Global" initiative. With plans already in motion for upcoming missions to Central Asia and the Middle East, the Chamber is committed to opening doors, formalising global alliances, and driving on-the-ground dialogues with our global chamber network and beyond.

為持續深化與東盟的聯繫，總商會於 9 月 20 至 25 日組織高級別商務代表團出訪新加坡、馬來西亞及印尼。

在新加坡，代表團由副主席黃敏華率領。一行與當地主要政府部門、機構及業界領袖會晤，成果豐碩。雙方深入探討數碼、綠色及金融基建的最新發展。此外，總商會與駐新加坡經貿辦合辦商務交流酒會，雲集逾 70 位政商界領袖，共商兩地互補的市場策略。

考察團隨後轉抵馬來西亞，在副主席余鵬春帶領下，代表團聚焦探討跨境增長，以及柔佛—新加坡經濟特區在提升區域互聯互通上的巨大潛力。正如深港兩地構建的強大經濟引擎，新山與新加坡的經濟走廊同樣為製造業、人才吸納及區域擴張提供了極具戰略價值的腹地。總商會與柔佛州投資促進中心合作，舉辦專題考察活動，深入了解該特區及「前進柔佛 2030」發展藍圖。

繼去年出訪吉隆坡後，我們再次與馬來西亞國際商會（MICCI）代表再度會面。在駐吉隆坡經貿辦及 MICCI 代表的共同見證下，副主席余鵬春與 MICCI 南馬區主席李騰吉代表雙方商會簽署了合作備忘錄。此舉不僅進一步深化雙邊關係，更為拓展國際戰略夥伴關係邁出關鍵一步。

代表團最後一站轉至印尼，重點與當地政府高層、知名企業領袖及印尼工商會展開戰略對話。雙方就綠色金融、直接投資及可持續基建發展等領域深入交流，為深化香港與印尼之間的合作發掘切實可行的途徑。

總括而言，是次東盟考察之旅為總商會更宏大的「走出去」戰略藍圖奠定了堅實基礎。隨着中亞及中東考察團的籌劃工作如火如荼地展開，總商會將持續善用全球商會網絡，為企業開啓機遇之門、締結全球聯盟，並推動在地深度對話。

Unveiling Key Findings of the Asian Cities Internationality Index 2026

公布《亞洲城市國際化指數 2026》主要結果

The HKGCC unveiled key findings from the Asian Cities Internationally Index (ACII) 2026 on 15 September, with Chamber CEO Patrick Yeung and Policy and Research Director Wendy Lam sharing details on the economic and business implications of the report. Members and leaders of international chambers attended to learn more about the Index's core methodology and engage with recommendations on how to develop on its data-driven insights to navigate an evolving global marketplace.

The second edition of the ACII, developed by the HKGCC in partnership with independent research firm Ipsos, was launched to establish a transparent, credible framework to evaluate regional competitiveness and Asia-specific drivers of growth. This research measures the "internationality" of 11 different cities in Asia — Bangkok, Ho Chi Minh City, Hong Kong, Jakarta, Kuala Lumpur, Mumbai, Seoul, Shanghai, Singapore, Taipei, and Tokyo — across 7 different dimensions, covering diverse sectors ranging from Business and Economy and Quality of Life to Infrastructure and Connectivity and Human Capital Diversity.

During the presentation, Yeung and Lam detailed how a city's "internationality" serves as a critical driver of supply chain resilience, global talent acquisition, and sustained capital flow. These evaluations are increasingly used as benchmarks by business leaders and policy makers, particularly when it comes to directing high-impact R&D investments, accelerating local innovation hubs, and implementing strategies to attract and retain top-tier talent.

Leveraging established methodologies, the ACII delivers a comprehensive report detailing each city's specific competitive advantages and potential vulnerabilities. Guided by an independent steering committee of leading academics, business leaders and policymakers, the ACII 2026 found that Hong Kong continues to be Asia's most international city, reaffirming its position as the region's premier gateway for regional and global operations — closely followed by Singapore and Seoul.

Against the backdrop of Hong Kong's First Five-Year Plan and the 2026 Policy Address, the findings highlight areas of improvement that should be addressed to further Hong Kong's role as a "super connector" and "super value-adder" between the Chinese Mainland and the rest of the world. By identifying key metrics where the city can still elevate its performance — such as attracting specialised global talent, accelerating green finance initiatives, and deepening cross-border technological integration — the Chamber aims to help shape strategic actionable policy and elevate Hong Kong and the Asian Cluster's overall standing in the global economy.









總商會於 9 月 15 日公布《亞洲城市國際化指數 2026》（ACII）的主要研究結果。總裁楊偉添與政策及研究主管林婉梅於會上詳細分享該報告對經濟及商業的啟示。多位國際商會領袖及會員出席活動，深入了解該指數的核心研究方法，並探討如何利用數據驅動的洞見，在瞬息萬變的環球市場中精準布局。

第二版《亞洲城市國際化指數》由總商會與獨立研究機構益普索合作編製，旨在建立透明且具公信力的框架，以評估區域競爭力及亞洲特有的增長動力。是項研究涵蓋 7 大範疇，衡量亞洲 11 個城市的國際化程度，包括曼谷、胡志明市、香港、雅加達、吉隆坡、孟買、首爾、上海、新加坡、台北及東京；評估領域橫跨商業與經濟、生活質素、基建與聯通，及人力資本多樣性等。

在發布會上，楊偉添與林婉梅詳述城市的國際化程度如何成為推動供應鏈韌性、吸納全球人才及促進資本流動的關鍵動力。商界領袖及決策者日益將這些評估視為重要基準，尤其在引導重大研發投資、加快發展本地創新樞紐，以及制定吸引與挽留頂尖人才的策略時，發揮關鍵參考作用。

指數採用嚴謹研究方法發表全面報告，詳列各個城市的具體競爭優勢及潛在弱點。在由頂尖學者、商界領袖及決策者組成的獨立督導委員會指導下，《亞洲城市國際化指數 2026》的結果顯示，香港繼續蟬聯亞洲最國際化的城市，進一步鞏固其作為亞洲及全球業務首要門戶的地位；新加坡及首爾緊隨其後。

結合《香港第一個五年規劃》及《2026 年施政報告》的背景，調查結果亦指出香港尚待改善的領域；對症下藥改善有關範疇，將有助進一步發揮香港作為連接內地與世界的「超級聯繫人」及「超級增值人」角色。透過找出本港仍可提升表現的關鍵指標，例如吸引全球專才、加快推動綠色金融項目，以及深化跨境技術融合，總商會期望有助制定切實可行的戰略政策，並提升香港以至整個亞洲地區在環球經濟中的整體地位。





Diving into Philip Chen's "Crisis Management Playbook"
陳南祿暢談危機管理之道

On 11 September, the Chamber had the pleasure of welcoming Philip Chen, Independent Non-Executive Director of Hang Lung Properties, for an insightful evening titled "The Crisis Management Playbook," marking the launch of his new book,《臨危不亂》.

Drawing on over three decades of leadership experience at some of Hong Kong's most prominent organisations — including serving as Chief Executive of Cathay Pacific Airways and Hang Lung Group, and Chairman of The Hong Kong Jockey Club and Ocean Park — Chen shared practical insights on navigating crises with resilience and composure. He explored how businesses can effectively handle reputational challenges, operational disruptions, and high-pressure situations while maintaining stakeholder trust and long-term value.

Through real-world case studies and personal reflections, Chen illustrated the leadership principles that guide organisations through periods of uncertainty and change. As he aptly noted, "you become stronger after every challenge", encouraging attendees to view setbacks not as obstacles, but as opportunities to learn, adapt, and emerge stronger from adversity.

The thought-provoking sharing was followed by a lively Q&A session, where executives, entrepreneurs, and professionals exchanged views on leadership in today's rapidly changing environment. The evening concluded with a networking and book-signing session, offering attendees the opportunity to engage directly with Chen. This exclusive event highlighted the Chamber's ongoing commitment to fostering meaningful dialogue and lifelong learning by bringing top business leaders together to share invaluable experiences and actionable strategies.



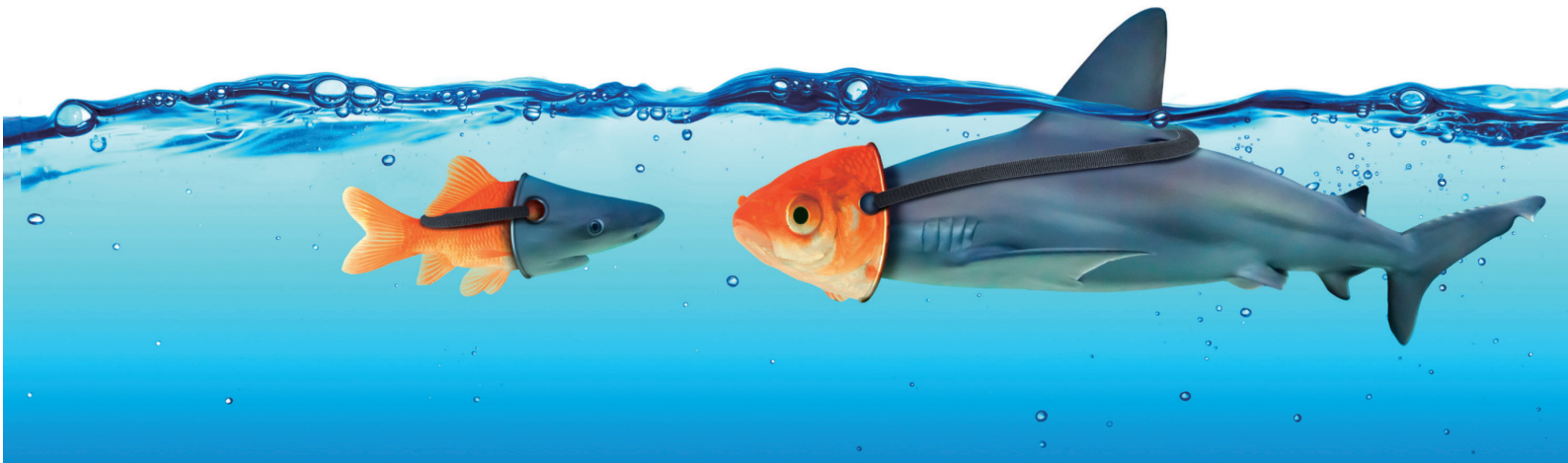
總商會榮幸於 9 月 11 日邀得恒隆地產獨立非執行董事陳南祿，出席「臨危不亂：危機管理終極兵法」晚間講座，並為其新書《臨危不亂》舉行發布會，內容極具啟發性。

陳南祿曾任國泰航空和恆隆集團行政總裁，以及香港賽馬會和海洋公園主席，在全港最具規模的其中幾家機構累積了逾 30 年領導經驗。他結合自身豐富閱歷，分享了如何在危機中保持堅韌與從容，最終妥善應對危機，並提出不少實用見解。他深入探討企業在面對聲譽受損、營運中斷及高壓處境時應如何有效應對，並同時維持持份者的信任與長遠價值。

透過真實案例分析與個人反思，陳南祿闡述了帶領機構度過不明朗與變革時期的領導原則。他精闢地指出：「每次經歷挑戰，都會讓人變得更堅強。」他藉此鼓勵與會者切勿將挫折視為絆腳石，反之應將其視為學習與適應的契機，從而在逆境中自強不息。

這場發人深省的分享結束後，隨後的問答環節氣氛熱烈：多位企業高管、創業家及專業人士踴躍發言，就當今瞬息萬變環境下的領導之道交流意見。活動最後設有交流及新書簽名環節，讓與會者有機會與陳南祿近距離交流。這場獨家活動匯聚頂尖商界領袖，分享寶貴經驗與切實可行的策略，充分彰顯總商會致力為會員促進深度交流與終身學習的使命。

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From AI Experimentation to Enterprise Transformation
從人工智能實驗走向企業轉型

HKGCC and INSEAD brought senior executives together to examine how artificial intelligence is reshaping decision-making, organisational design and the future of work

香港總商會與 INSEAD 匯聚高級管理人員，探討人工智能如何重塑企業決策、組織設計及未來工作模式

On 28 and 29 August, HKGCC Academy and INSEAD jointly presented the "HKGCC × INSEAD Executive Co-Certification Programme: Strategic AI for Enterprise Transformation". Designed for senior executives and business decision-makers, the intensive programme moved beyond individual artificial intelligence (AI) tools to examine a more fundamental question: how should organisations be redesigned when artificial intelligence becomes part of everyday work?

Professor Phanish Puranam, INSEAD's Roland Berger Chaired Professor of Strategy and Organisational Design, explored how AI is changing the way organisations think, decide and coordinate. Sessions considered the development of generative and agentic AI, its implications for jobs and managerial responsibilities, and why AI adoption should be treated as an organisational design challenge rather than solely an information technology initiative.

Kevin Pereira, Managing Director of Blu Artificial Intelligence, connected these strategic perspectives with practical application. Through business cases and hands-on exercises, participants examined how AI can be incorporated into workflows, how human judgement and machine capabilities can complement one another, and what organisations must consider when moving from experimentation to wider adoption.

A central message emerged throughout the programme: successful AI transformation depends not only on the technology selected, but also on the decisions, workflows, capabilities and governance built around it. For business leaders, the challenge is therefore not simply to "use AI", but to determine where it can create meaningful value while preserving accountability and human oversight.

The programme combined INSEAD's research-led management perspective with practical insights into enterprise AI adoption, helping participants translate a rapidly evolving technology into questions that matter at leadership level.

8 月 28 日至 29 日，香港總商會培訓學院與歐洲工商管理學院（INSEAD）合辦「香港總商會 x 歐洲工商管理學院高管聯合證書課程」。課程專為高級管理人員及企業決策者而設，除了介紹個別人工智能工具以外，亦聚焦探討一項更根本的管理議題：當人工智能逐漸融入日常工作，企業應如何重新設計其決策模式、工作流程及組織架構？



歐洲工商管理學院羅蘭貝格策略與組織設計學講座教授 Phanish Puranam 從管理及組織設計角度剖析人工智能如何改變企業思考、決策與協作的方式。課程涵蓋生成式人工智能（Generative AI）及人工智能代理（Agentic AI）的發展、科技對職位與管理職能的影響，以及為何企業不應將人工智能轉型單純視為資訊科技項目，而應把它納入整體企業策略與組織設計之中。

Blu AI 董事總經理 Kevin Pereira 則把策略思維連接至企業實際應用。參加者透過商業個案及實作練習，探討如何將人工智能融入工作流程，如何結合人類判斷與機器能力，以及企業由小規模試驗走向更廣泛應用時，需要處理的人才準備、流程重整與管治問題。

課程帶出一項重要訊息：人工智能轉型能否成功，不僅取決於企業選用哪一項技術，更取決於圍繞技術建立的決策機制、工作流程、人才能力及管治制度。對企業領袖而言，真正的挑戰並非只是「使用人工智能」，而是判斷人工智能應在何處創造實質價值，同時維持清晰的責任承擔與必要的人為監督。

課程結合 INSEAD 以研究為本的管理視角與企業人工智能落地經驗，協助參加者把迅速演變的科技議題，轉化為領導層必須正視的策略問題。

Transforming Innovation and Creativity into Recognition 傑出創意，成就卓越

The HKGCC Judging Panel, led by Stephen Ng, Chairman of the **Industrial and Technology Development Committee**, interviewed shortlisted companies for the "2025-26 Hong Kong Awards for Industries: Innovation and Creativity" on 27 August.

The list of nominated finalists will be submitted to the Final Judging Panel at its meeting in late September, with the results to be announced at the Awards Presentation Ceremony in mid-December.

Supported by the Government, this biennial accolade aims to promote a culture of innovation and creativity in Hong Kong by recognising companies that demonstrate outstanding capabilities in these areas.



由**工業及技術發展委員會**主席吳惠群領導的評審委員會，於 8 月 27 日為「2025-26 香港工商業獎：創意」的入圍企業進行面試。

獲提名的企業名單將於 9 月底的最終評審委員會會議上提交，結果將於 12 月中旬舉行的頒獎典禮上公布。

這個兩年一度的獎項獲政府支持，旨在透過表揚在創新和創意方面表現卓越的企業，以推動本港的創新與創意文化。

Meeting with Digital Policy Office
與數字政策辦公室會面



The Chamber was pleased to welcome representatives from the Digital Policy Office (DPO) on 20 August, including Benny Leung, Assistant Commissioner (Data Platforms); Henry Lo, Acting Chief Systems Manager (Data Platforms); Philip Chan, Senior Systems Manager (Data Platforms); and Vincent Chung, Contract Project Manager (Data Platforms) to exchange views on the development of the Digital Corporate Identity (CorpID), set for launch at the end of 2026. The discussion explored collaboration opportunities to promote and drive early adoption of CorpID, which will serve as the business version of iAM Smart, enabling Hong Kong corporations to establish a trusted digital identity and access a suite of digital services. This initiative aims to enhance operational efficiency and support the ongoing digital transformation of the business community.

總商會於 8 月 20 日與數字政策辦公室（數字辦）的代表會面，包括助理數字政策專員（數據平台）梁展鵬、署理總系統經理（數據平台）羅志華、高級系統經理（數據平台）陳德毅，以及合約項目經理（數據平台）鍾博行，就將於 2026 年年底推出的「數碼企業身份」（「CorpID」）的發展交流意見。會上探討雙方潛在合作機會，以推廣並鼓勵企業提前採用 CorpID。CorpID 將作為企業版的「智方便」，讓香港企業建立可信賴的數碼身份，並使用一系列數碼服務。這項計劃旨在提升營運效率，並支持商界持續邁向數碼轉型。

Driving Construction Innovation and Advancing Standards in the Greater Bay Area
推動建築創新，提升大灣區標準



At the **Real Estate & Infrastructure Committee's** quarterly meeting on 4 September, Steve Lai, Senior Manager at the Buildings Technology Research Institute (BTRi), shared insights on the organisation's efforts to drive construction innovation and advance standards across the Greater Bay Area.

The discussion highlighted the latest developments under the Hong Kong-Guangdong cooperation framework on construction standardisation, their implications for the construction and built environment sector, and opportunities to foster greater alignment between Hong Kong and the Chinese Mainland.

The meeting also provided members with opportunities to exchange points of view on emerging technologies, cross-boundary connectivity, and Hong Kong's role as a "super connector" and "super value-adder" in advancing construction technology and standards across the region.

於 9 月 4 日舉行的**地產及基建委員會**季度會議上，香港建築科技研究院高級經理黎天翔分享該院如何推動建築創新和提升大灣區的標準。

會議亦討論粵港工程建設標準化合作框架下的最新發展，以及其對建築與建築環境業界所帶來的影響，並探討發掘促進香港與內地接軌的機遇。

委員會亦於會上就多個議題交流意見，包括新興科技、跨境互聯互通，以及香港作為「超級聯繫人」和「超級增值人」應如何推動區內的建築科技和標準發展。

Supporting Hong Kong's SME Community
支援香港中小企



The Small and Medium Enterprises (SME) Committee convened on 10 September to discuss key developments and emerging issues affecting Hong Kong's SME community. The meeting brought together committee members from diverse industries to exchange insights and perspectives on the evolving business environment.

The Committee was delighted to welcome Wren Wu, Deputy Registry Manager of the Development Division, Companies Registry, who delivered a presentation on the e-Filing Services for Unregistered Users with iAM Smart+. The session provided valuable insights into the enhanced digital filing platform, which aims to streamline corporate filing procedures, improve efficiency, and offer greater convenience for users.

During the meeting, members also reviewed the latest SME-related policy and labour market developments, exchanged views on issues impacting the business community, and welcomed a new committee member. The Committee extends its sincere appreciation to all members for their active participation and valuable contributions. Through continued collaboration and engagement, the Committee remains committed to supporting, connecting, and advocating for SMEs in Hong Kong.

中小型企業委員會於 9 月 10 日召開會議，探討影響香港中小企社群的關鍵發展與新興議題。會議匯聚來自各行各業的委員，就瞬息萬變的營商環境交流真知灼見。

委員會榮幸邀得副公司註冊處經理胡偉達出席，並就「無帳戶使用者以『智方便 +』使用電子提交服務」發表分享，介紹這個經優化的數碼提交平台。該平台旨在簡化企業提交文件的程序以提升效率，並為用戶帶來更大便利。

會議期間，委員回顧了與中小企相關的最新政策與勞工市場動態，就影響商界的議題交換意見，並歡迎一位新委員加入。委員會對全體委員的積極參與及寶貴貢獻致以衷心感謝。透過持續合作與交流，委員會將繼續致力支援、凝聚香港中小企，並矢志為業界發聲。

Transport Strategy Blueprint for Hong Kong
香港的運輸策略藍圖



At the **Transport & Logistics Committee** meeting on 15 September, Leung Sai-ho, Assistant Commissioner, Planning, and Patrick Wong Chi-kwong Assistant Commissioner, Bus and Railway, together with representatives from the Transport Department, shared insights about how the Transport Strategy Blueprint will strengthen Hong Kong's transport system and support future development, driving economic growth and resilience.

The Blueprint adopts a people-centric approach, focusing on stronger connectivity, more efficient travel, and a greener, lower-carbon lifestyle. The presentation outlined key initiatives, including strategic rail and road networks, new-generation Transport Interchange Hubs, smart and demand-responsive public transport, AI-enabled traffic management, and low-altitude logistics applications.

Members actively participated in the discussion, exchanging views on the Blueprint's potential to improve mobility and create opportunities for the transport, logistics, and wider business sectors. The session also highlighted the importance of integrating transport planning, innovation and corporate sustainability to support Hong Kong's long-term competitiveness and liveability, and unlock cross-boundary opportunities within the Greater Bay Area.

在 9 月 15 日舉行的**運輸及物流委員會**會議上，運輸署助理署長／策劃梁世豪與助理署長／巴士及鐵路黃志光聯同署方代表，就《運輸策略藍圖》如何加強香港的運輸系統、支援未來發展、推動經濟增長及提升韌性分享見解。

《藍圖》以人為本，著重強化內聯外通、促進高效出行，以及推廣綠色低碳生活。會上介紹了多項重點措施，包括策略性鐵路及道路網絡、新一代運輸交匯樞紐、需求導 向的智慧公共交通模式、人工智能交通管理，以及低空物流應用等。

會員踴躍參與討論，就《藍圖》可如何改善交通出行，為運輸、物流及其他行業創造機遇的潛力交換意見。會上亦強調，將交通規劃、創新及企業可持續發展結合，對提升香港長遠競爭力和宜居條件至關重要，亦有助發掘大灣區的跨境發展機遇。

Talent Development
人才發展

Lead with Your Voice: Communicate with Confidence
領袖之聲：從容自信的溝通力

Confidence is a defining attribute of effective leadership, particularly when navigating complex conversations and workplace challenges. On 8 September, participants joined an engaging workshop led by executive presence and communication specialist Laura Cozijnsen, who drew on her extensive experience in leadership development to share practical insights into communicating with confidence, credibility and authenticity. The session underscored how mindset, presence, and communication style can shape relationships, build trust and help leaders navigate difficult situations with greater impact.

Through facilitated discussions and practical exercises, participants reflected on common communication challenges faced by leaders and explored ways to approach them with greater clarity, composure and confidence. The interactive format encouraged the exchange of experiences and perspectives, creating a dynamic learning environment where attendees could learn from both the trainer and their peers.

Participants left with practical strategies to strengthen their leadership presence and communicate more effectively in the workplace. The workshop also reinforced the value of purposeful communication in fostering stronger team alignment, enabling more constructive conversations and supporting better organisational outcomes.

自信是有效領導的關鍵條件，尤其在處理複雜對話和職場挑戰時更為重要。總商會於 9 月 8 日舉辦了由高管風範及溝通專家高家玉主持的互動工作坊。憑藉其豐富的領導力發展經驗，她分享如何以自信、可靠和真誠的態度進行溝通的實用技巧。在是次活動中，學員了解到思維模式、個人風範和溝通風格均能影響人際關係、建立信任，並有助領導者更有效地應對棘手情況。

通過引導式討論和實踐練習，參加者回顧領導者常見的溝通挑戰，並探討如何以更清晰、沉着和自信的方法應對。互動工作坊鼓勵參加者分享經驗和交流觀點，營造生動的學習氛圍，讓大家不僅可向導師學習，亦能彼此互勉。



參加者掌握到實用策略進一步提升領導風範，並在職場上更有效溝通。工作坊亦強調目的明確的溝通有助促進團隊共識、推動更具建設性的對話，以及提升機構的整體成效。

HKGCC and Cathay Pacific Jointly Present: Customer Experience Series: Creating Memorable Customer Experiences - Session 1: Service Excellence

Exceptional customer experiences are built through countless everyday interactions. On 10 September, participants gained valuable insights into what it takes to deliver service that not only meets expectations but creates lasting impressions. The first session of the Customer Experience Series brought together professionals seeking to elevate service standards and strengthen customer engagement. Led by Kelly Ling, Karena Ho and Christina Lee, a dynamic team with over 30 years of combined experience across aviation, hospitality and customer experience, the workshop blended practical expertise with engaging storytelling and real-life examples. Their energetic delivery brought the principles of service excellence to life, creating an inspiring and highly interactive learning experience.

Throughout the session, participants explored the distinction between service and hospitality, and examined how empathy, active listening and professional communication can transform routine interactions into meaningful customer experiences. Drawing on industry best practices, the trainers encouraged attendees to view customer experience not simply as a service function, but as a powerful driver of trust, loyalty and long-term business success.



The lively exchange of ideas and experiences kept the energy high throughout the programme. Participants reflected on their own customer interactions and identified practical ways to create more consistent and memorable experiences at every touchpoint. By the end of the workshop, attendees left inspired and equipped with fresh perspectives and actionable ideas to enhance service delivery within their organisations. The second installment of this series will take place on 8 October 2026.

香港總商會與國泰航空聯合呈獻：顧客體驗系列：締造難忘的客戶體驗 – 第一節：卓越服務

卓越的客戶體驗，建基於日常生活中無數次的真摯互動。在 9 月 10 日的活動中，參加者深入了解到如何在提供符合客戶期望的服務之餘，同時留下深刻的印象。「顧客體驗系列」的首節活動匯聚了一眾專業人士，共同探討如何提升服務水平，加強與客戶的互動。工作坊由 Kelly Ling、Karena Ho 和 Christina Lee 主持，在航空、酒店服務和客戶體驗界別合共擁有超過 30 年的豐富經驗。內容結合實務專業知識、精彩故事分享和真實案例，生動有趣地展現卓越服務理念，為參加者帶來富啟發性和高度互動的學習體驗。

活動期間，參加者探討了「服務」與「款待」之間的分別，並了解如何透過同理心、積極聆聽和專業溝通，把日常互動轉化為更具意義的客戶體驗。講者以業界最佳實踐為例，鼓勵參加者別把客戶體驗僅視為一項服務，而將其視為建立信任、提升客戶忠誠度和推動企業長遠成功的重要動力。

席間，參加者積極交流意見和分享經驗，令整場活動氣氛高漲。參加者亦回顧過往與客戶互動的經驗，探討如何在每次接觸中提供更一致、更令人難忘的客戶體驗。工作坊結束時，參加者不僅獲得新的啟發和觀點，亦有不少切實可行的方案，讓他們進一步提升所屬機構的服務水平。第二節活動將於 10 月 8 日舉行。



Striking Success at the HKGCC Summer Bowling Competition 2026

一擊「全中」！總商會 2026 仲夏保齡球賽

The Chamber team recently traded their desk chairs for bowling shoes at the HKGCC Summer Bowling Competition 2026, hosted at Top Bowl (Kai Tak). The evening brought colleagues together for a night of spirited competition, great food, and plenty of memorable highlights both on and off the lanes.

Beyond the friendly tournament, the event featured an office prediction game that kept energy levels high and gave non-bowlers a chance to get in on the action. From impressive strikes to enthusiastic cheering from the sidelines, the turnout highlighted the vibrant team culture that defines HKGCC.

Events like these serve as a great reminder that building strong working relationships happens just as naturally outside the office as it does within it. A big thank you to everyone who participated, cheered, and helped make the night a resounding success!

總商會團隊早前暫時放下案頭工作，換上保齡球鞋，齊集啟德 Top Bowl 參與「2026 年總商會仲夏保齡球賽」。當晚，一眾同事聚首一堂，在球道內外盡情享受精彩賽事與豐富美食，度過難忘一夜。

除了友誼第一的比賽外，活動亦設有賽果預測環節，全場氣氛高漲，即使未有落場作賽的同事亦能投入其中。從連番精彩的「全倒」擊球，到場邊的熱烈歡呼，同事們的踴躍參與，充分凸顯了總商會充滿活力的團隊文化。

這些活動正好印證，團隊間的良好默契，無論在辦公室內外都能自然建立。衷心感謝每一位參與及打氣的同事，成就這個美好的夜晚！

COMMITTEE MEETINGS

Check with secretariat for details

ENVIRONMENT & SUSTAINABILITY

Transitioning to Low-Carbon Products and Supply Chains for a Carbon Neutral Future

7 Oct 10:00

HKCSI – EXECUTIVE

GoGlobal Initiative: Deepening the Global Network through the GoGlobal Connect and GoGBA Ecosystem

8 Oct 10:30

ENVIRONMENT & SUSTAINABILITY

Managing Climate-related Risks and Optimizing Existing Building Systems for Long-term Sustainability

15 Oct 10:00

LEGAL

Latest initiatives and upcoming strategic priorities of the Competition Commission

21 Oct 15:30

ECONOMIC POLICY

Latest Updates and Key Measures of the Hong Kong's First Five-Year Plan and 2026 Policy Address

29 Oct 14:45

MISSIONS

VISIT TO HONGKONG INTERNATIONAL TERMINALS



20 Nov 14:15 to 16:00

MARK YOUR DIARY







TOWN HALL FORUM SERIES:

Fred Lam Tin-fuk, GBS, JP

Chairman, Airport Authority Hong Kong

27 Oct 10:30 - 12:00



NETWORKING

Visit the Chamber's website for full details and to register





COCKTAIL RECEPTION WITH ASIA, AFRICA & MIDDLE EAST CONSULS GENERAL IN HONG KONG

4 Nov 18:00 - 20:00

CONNECTING PROFESSIONAL FOR GROWTH AND COLLABORATION OPPORTUNITIES - HKTE X HKGCC SEMINAR & NETWORKING

5 Nov 16:30 - 20:30

TRAINING

Visit the Chamber's website for full details and to register

Legal Issues That Put HR in Dilemmas and High-Risk Situations
15 Oct 09:30 - 17:30

Cross-Border Disputes: Protect Assets, Recover Debts & Win Across Borders
29 Oct 14:30 - 17:30

Practical Knowledge on Dissolution and Bankruptcy for Businesses in Chinese Mainland
19 Nov 14:30 - 17:30

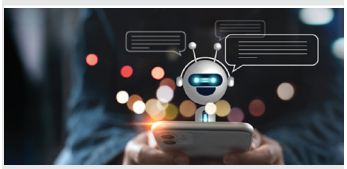
Effective Performance Feedback & Handling Tough Conversations
16 Oct 14:30 - 17:30

Competition Law in the Digital Marketplace: Avoiding Unfair Practice
6 Nov 14:30 - 17:30

Chinese Mainland Export Tax Refunds: Practical Guidance for First-time Applicants
20 Nov 14:30 - 17:30



Power Lunch Course 2: Making Sense of AI, Technology, and Geopolitics
17 Nov 12:00 - 15:00



Speak Up! Enhancing Confidence in Leadership Settings, Even When the Spotlight Feels Daunting
27 Oct 09:30 to 11:30

Digital Workforce Transformation with Microsoft Copilot AI Agents
18 Nov 09:30 - 12:30

Customer Service in the AI Era: Balancing AI Efficiency with Human Empathy
25 Nov 09:30 - 12:30



TRAINING & DEVELOPMENT

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HKGCC Geopolitical Intelligence Series Power Lunch Course 2: Making Sense of AI, Technology, and Geopolitics
地緣政治情報系列 商務午餐課程二：解讀人工智能、科技與地緣政治



AI has become a powerful force shaping global politics, economic competitiveness, and technological innovation. As nations accelerate AI development and introduce new regulatory frameworks, AI is increasingly influencing debates on national security, global governance, and international cooperation.

This session explores the intersection of AI, technology, and geopolitics. Participants will examine the Chinese Mainland and the United States' approaches to AI, the role of emerging economies and middle powers in technology governance, and the impact of AI on global power dynamics and international order. The programme will also discuss the implications for Hong Kong and the wider region, offering valuable insights for business leaders navigating a rapidly evolving technological and geopolitical landscape.

Outline:
1 The Chinese Mainland and the US on AI
2 Why the AI Race Is Not a Race
3 The Role of Third-Party States
4 Implications for Hong Kong
5 AI Governance, Ethics and the Law
6 Technology, Power and Global Order

人工智能已成為影響全球政治、經濟及科技發展的重要力量。隨著各國加速推動AI發展及建立相關監管框架，AI 正深刻影響經濟競爭力、國家安全、全球治理及國際合作等議題。

本課程將探討人工智能、科技與地緣政治之間的互動關係。參加者將了解中美兩國的 AI 發展策略、不同國家在科技治理中的角色，以及 AI 如何重塑全球權力格局與國際秩序。課程亦會剖析對香港及區內發展的影響，協助企業領袖掌握科技與地緣政治趨勢所帶來的機遇與挑戰。

大綱：
1 中國與美國的人工智能發展策略
2 為何人工智能競賽並非一場競賽
3 第三方國家的角色與影響
4 對香港的啟示與影響
5 人工智能治理、倫理與法律
6 科技、權力與全球秩序的未來發展

17/11/2026 (12:00 p.m. – 3:00 p.m.)

English 英語

Member 會員 $1,100
Non-member 非會員 $1,600

Trainer 導師：



Professor Brian Wong, 黃裕舜教授
HKU-100 Assistant Professor and Director of the Global AI Governance Hub,
University of Hong Kong
HKU-100學者及香港大學哲學系助理教授

Practical Knowledge on Dissolution and Bankruptcy for Businesses in the Chinese Mainland
中國企業離場——解散與破產的實務知識



In today's volatile geopolitical and economic environment, many foreign-invested enterprises in the Chinese Mainland are evaluating market exit strategies. At the same time, the Mainland's new Company Law has introduced additional liabilities for former investors exiting through equity transfers, creating new compliance concerns.

This workshop will provide a practical overview of how to legally terminate operations in the Mainland, covering the key procedures, common legal risks, and effective risk-mitigation measures to help businesses achieve a smooth and compliant exit.

Outline:
1 Methods and procedures for terminating operations in the Chinese Mainland
2 Key considerations for investors before terminating business
3 "Joint liability" of former investors (withdrawn shareholders) under Article 88 of the new law
4 Precautions during business termination
5 Advance planning for the termination of enterprises in the Chinese Mainland

當前國際政治及經濟環境充滿不確定性，全球經濟增長放緩及國際貿易摩擦持續，令不少外資企業在中國內地面臨經營壓力，並重新評估其市場布局及退出策略。同時，隨著中國新《公司法》的實施，透過股權轉讓退出的原投資人或需承擔新增的追索責任，進一步引起企業及投資者對法律風險的關注。

本工作坊旨在協助參加者全面了解企業在中國內地退出市場的方式、條件及程序，重點剖析退出過程中的常見法律風險，並分享實務性的風險防範策略，幫助企業避免不必要的法律陷阱，實現安全、有序及合規地退出中國內地市場。

大綱：
1 中國內地企業離場方式及程式
2 離場之前投資者的考量因素
3 原投資人（已離場股東）的「連帶責任」（中國新《公司法》第八十八條影響）
4 離場中注意事項
5 未雨綢繆：提前規劃中國內地企業離場

19/11/2026 (3:00 – 5:00 p.m.)

Cantonese 廣東話

Member 會員 $900
Non-member 非會員 $1,100

Trainer 導師：



Echo Liu, 劉瑩
Partner, Guangdong Zhuoxin Law Firm
廣東卓信律師事務所 合夥人律師

HKGCC Theatre, 22/F United Centre 金鐘統一中心22樓香港總商會演講廳





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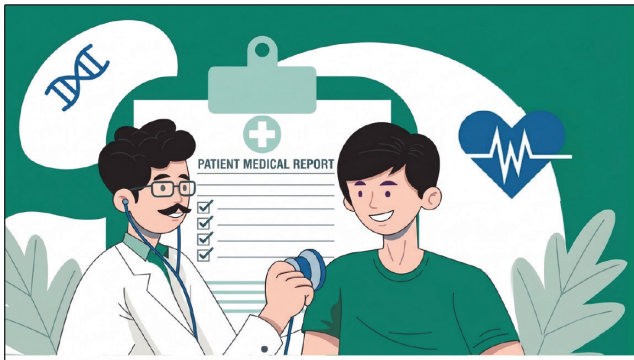
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- Prioritize top talent faster with AI
- Automated CV screening and shortlisting
- Reduce time-to-hire and recruitment costs

MARKETING

- AI identifies high-potential audiences
- Personalized campaigns that convert
- Optimize spend and improve ROI

FINANCE

- Automate data entry and reconciliation
- Detect anomalies and reduce risk
- Real-time insights for better decisions

CUSTOMER SERVICE

- AI chatbot for 24/7 instant support
- Handle more enquiries with less effort
- Consistent and personalized service

AI



THE POWER OF AI

Ready to transform your departments and boost your business growth?

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