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starts due to funding bottlenecks, technology-related pitfalls, consumer trust issues, and societal polarization across the digital divide. Building a truly "smart" city is ambitious and fraught with risk. For many cities burdened by legacy infrastructure, the humbler aspiration of an incrementally smarter city

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community trust.

This report unpacks the most problematic challenges that impede progress and adoption: funding and planning gaps, technology and operational hurdles, and flagging stakeholder motivation and alignment. The report also provides a variety of solutions for choosing the most appropriate innovation approach and funding mechanisms, managing technological complexity and governance challenges, protecting privacy, and ensuring

As governments, city planners, and businesses embark on the next wave of smart city upgrades, they need to consider the long implementation time that these projects demand and the potential for cost overruns, while taking steps to establish reliable funding mechanisms to support them throughout.

How we can help

Marsh's Risk Advisory can help with services such as contingency planning, crisis management planning, event risk analysis, and operational readiness exercises# nn le c# nd operat sk ' g rpe" r

Building bridges

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awareness and trust in smart solutions. Meanwhile, a widening digital divide and workforce challenges add to their woes. To address these challenges, they should enhance policymaking transparency and encourage citizens to adopt smart solutions and deploy strategies to attract and retain talent.

Citizen mistrust and lack of awareness

- Citizens hesitant to adopt smart city solutions, if they are not aware of benefits, or if governments and providers are not transparent
- Greenfield cities have unique adoption challenges; citizens must relocate to new urban areas and adapt to technology-enabled lifestyle

Widening digital divide

Evolving workforce needs

How we can help

Mercer's workforce strategy and analytics solutions can help create a lasting competitive advantage for cities to optimize their workforce investments and results. It helps cities and businesses facing increasingly complex challenges to strengthen workforce retention, and ensure productivity and innovation, and achieve pay equity. Strategic workforce planning and the future of work can help plan for the city's future by assessing the current labor supply against anticipated future demand.

