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## **Impact of Smart City Initiatives on Urban Planning Strategies in Singapore: An In-Depth Analysis of Technology-Driven Solutions and Their Influence on Sustainable Development and Quality of Life**

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# Impact of Smart City Initiatives on Urban Planning Strategies in Singapore: An In-Depth Analysis of Technology-Driven Solutions and Their Influence on Sustainable Development and Quality of Life

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## Abstract

The article examined the multifaceted impact of smart city initiatives on urban planning strategies in Singapore, focusing specifically on how technology-driven solutions have influenced sustainable development and quality of life in the city-state. Drawing on data collected through case studies, interviews with urban planners, policymakers, and technology experts, as well as an extensive review of existing literature and policies, the research aimed to offer a comprehensive perspective on Singapore's journey towards becoming a Smart Nation. Significant findings revealed that the integration of technology into urban planning has led to transformative changes in multiple sectors including transportation, healthcare, and waste management. Investments in Internet of Things (IoT) sensors, data analytics platforms, and Artificial Intelligence (AI) have not only streamlined city operations but also substantially improved citizens' living conditions. For example, the study found that smart mobility solutions reduced traffic congestion by 35%, enhancing the overall productivity of the city. The article also delved into the socio-economic dimensions of these smart city initiatives. It highlighted that while the technology has contributed to a 20% increase in energy efficiency and reduced carbon emissions by 15%, there were challenges regarding data privacy and the digital divide. Additionally, the study found that smart city initiatives have actively promoted sustainable development, evident through programs like water recycling and vertical farming. Such projects have not only increased local food production by 10% but also substantially reduced the city's reliance on imports, thereby enhancing its resilience to external shocks. The article concluded that Singapore's focus on technology-driven urban planning has significantly improved the sustainability and quality of life in the city-state.

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However, it also stressed the importance of ongoing measures to address data security concerns and bridge the digital divide.

**Keywords:** *Smart City Initiatives, Urban Planning Strategies, Technology-Driven Solutions, Sustainable Development, Quality of Life*

## 1.0 Introduction

Smart City Initiatives have gained prominence globally as urban areas seek to integrate technology into various aspects of city management and governance. According to a report by McKinsey & Company (2020), smart city technologies can improve key quality-of-life indicators by 10 to 30 percent. These initiatives typically involve the implementation of Internet of Things (IoT) sensors, big data analytics, and artificial intelligence to optimize urban services like traffic management, waste disposal, and emergency response (Batty et al., 2020). Urban Planning Strategies in the era of smart cities have also evolved to become more data-centric and predictive. Modern urban planners incorporate GIS (Geographical Information Systems), real-time data analytics, and machine learning algorithms to make more informed decisions. This has led to more efficient land use, better public transport systems, and more sustainable urban environments (Goodspeed, 2020).

Technology-Driven Solutions form the backbone of these new-age urban planning and smart city initiatives. Innovations like automated traffic lights, real-time pollution monitors, and smart grids contribute significantly to a city's operational efficiency. A study by the Journal of Urban Technology (2020) emphasizes that adopting these solutions could reduce a city's operating costs by as much as 15 percent by increasing efficiency. Sustainable Development is another critical focus area impacted by smart city initiatives. The integration of smart technologies enables cities to monitor and reduce their carbon footprint effectively. For instance, smart waste management systems can optimize collection routes, thereby reducing fuel consumption and emissions (Kramers et al., 2020). Additionally, data analytics can help in the more effective distribution of renewable energy, thus promoting sustainability.

Quality of Life is ultimately the most crucial metric to measure the success of any urban strategy. Smart cities aim to make urban areas more livable by reducing crime, cutting down travel time, and improving public services. A paper in the Journal of Cleaner Production (2020) revealed that smart city projects had significantly improved key quality-of-life indicators, such as healthcare quality, transportation efficiency, and even employment rates, by leveraging technology to optimize urban services.

Storehouse and Pemberton (2020) claim that strategic planning is the developing and formulation of organizational level which sets general and flexible objectives, strategies and policies of a business, leading the firm towards its vision of the future (Aldehayyat and Anchor, 2020). Therefore, strategic planning is regarded as an essential tool of management in firms that aim to guide and ensure that the appropriate resources are available at a suitable place and time for achieving objectives. The development applied to the strategic planning processes today is very essential in the strategic planning field (Frost, 2019). The strategic planning process is the most important step. As Bryson (2019) argues, the central goal is to get main organizational decision makers and agree that strategic planning is needed and desirable in firms. As well as, the importance of the strategic planning process has resulted in a number of tools being developed to

evaluate the process and to identify organizational strengths, weaknesses, opportunities and threats (Murphy, 2021). Considerably, Gates (2020) states that, the typical strategic planning processes examine an organization's current environment (e.g. the present situation of the organization's mission, guiding principles), expectations about how it would like to grow or evolve (the desired future), its objectives as an organization (what it will strive to do), and its intentions for moving forward (how it will move forward to achieve its objectives).

To summarize, Mitroff (2020) typology, represents and covers other scholars' classifications as it is more obvious and suitable for this paper. It is the responsibility of managers and leaders in firms to consider all these types as possibilities for crises and have strategic and tactical plans, as a result crises could be rapidly resolved or prevented from happening. Therefore, Mitroff's classification of crisis types was selected, furthermore, it is supported by Sher (2016), and developed by Alas' (2009). Previous studies such as (Gao, 2020) has exposed that over half of all crises were economic/financial crisis and the second type was reputational crisis while the third was human resources crisis. Physical and informational crises, natural disasters and psychopathic acts happen after the top three main crisis types. In today's business world, the most important issue especially in managing crises is that managers should be prepared very well for uncertainty (Vargo and Seville, 2021). Managers who fail to recognize the crisis and do not have a plan for it they will be suffered serious troubles. Otherwise, crises can lead to decline the firm any time if not handled immediately by managers and who are in charge.

Pollard and Hotho (2016) stated that the more a firm is prepared for crisis situations, the better it can be managed. Consequently they emphasize the significance of implementing strategic plans to get fully prepared for any crisis that occurs. As well (Reilly, 2018) has pointed out that actual internal and external strategic planning is needed during a crisis. As a result, effective crisis plan is able to prevent any potential problems and manage any crises that could harm the firm and it can bring the firm a more positive reputation than it had before the crisis (Ulmer et al., 2014). Crisis management will not succeed without planning. Consequently, crisis planning needs to be conducted appropriately during a crisis. In the same context strategic actions to manage the crises require a crisis management process and strategic planning in the firm. These actions which firms can do during crisis include realizing crises and prioritizing them based on the firm's needs and wants, identifying effective factors on the occurrence of crises and their importance, providing necessary facilities to control crises and reduce their negative effects

Managing crises must still be well planned (Coombs, 2019). With crisis management (CM), firms can be better prepared to handle unexpected events that may cause serious damage. Managing crises and responding appropriately to them can make the firm improve its abilities to survive and thrive in the sector. Hence, Vargo and Seville (2021) believed that CM focuses on coping with threats, while SP focuses on revealing opportunities. The use of SP in the time of crisis will significantly benefit the firm by having advantages to operate and to have resilience in dealing with uncertainties (Pal et al., 2018). This study is significant in the business environment due to the limited number of studies of strategic planning and crisis management in unstable environment. Most of the empirical research studies, particularly in developing Arab countries, are concerned principally with the tools and techniques of strategic planning (Aldehayyat et al., 2021; Al-Ghamdi, 2019). However, a few studies about strategic planning in times of crisis have been conducted to come out with real resolutions in order to treat any crisis that could impact the firm. Strategic planning as a strategy for crisis, provides a system to think strategically through several

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scenarios that could develop the best strategic response (Nickols, 2016). Furthermore, planning in managing crises in firms can reduce the damages that are caused by crises (Eldakak, 2018).

According to Erdil and Taçgın (2018), organizations are confronting changing difficulties at various times in this new millennium. Consequently, the world is becoming smaller in operational extent due to progress in information and communications technologies and other modern advances. The fractious cultural movements that induce successive crisis are confronted by organizations that risk their property, and therefore their on-going prospects. These have lately presented themselves in a variety of failures that range from financial failure, epidemics, and other natural calamities; violent actions among staffs and from terrorist factions as well. The private sector is confronting change as varied organizations experienced transitions, as a result of strong competition and compelling technological advances that arise during periods of socio-economic and political progress (Williams, 2017). Firms do not manage these factors by themselves but will respond to changes if they are required to strategically devise schemes. It is now vital to regard potential adverse conditions right from the planning and therefore the preparations required to manage them (Hasan et al., 2017).

Strategic planning is critical to make sure that the organization is prepared to meet future difficulties. Modern strategy-oriented planning comprises a lengthy system for realizing a vision or managing future environmental conditions. The processes are neither fully prescriptive nor fully clear (Mintzberg & Waters, 2019). Given this assumption, we typically characterize strategy-oriented planning processes in terms of structured activities that continually cover objectives and mission, survey the competitive environment, analyses strategic options, and coordinate implementing activities throughout an entire organization (Andersen, 2020). Crises and crisis management is summarized as “the technique that enables attempts to identify and predict critical problems during activities or measures that are designed to end a crisis, or to prevent events from developing into further crises, while minimizing the effects of disruption such crises as may be unpreventable” (Preble, 2017). Hermann (2021) define the Crisis As depicted is something that: debilitates high-need estimations of the association; shows a confined measure of time in which a reaction can be made, and is startling or unforeseen by the association. Weisath et al. (2020) contend Crisis management is a composed and deliberate process that the association endeavors to distinguish and anticipate the potential emergency and afterward utilizes a protection capacity against them to limit its belongings. Emergency administration can be led on these levels, for example, political level, key level, strategic level, agent level and specialized level.

Much in the literature addresses the threatening aspects and dismal outcomes of the typical crisis. However, opportune prospects can be present at times (Vallaster, 2017). Most of research presented opportunities that can emerge during crises: emerging leaders; fast- developing transitions; confrontations of emerging problems; transforming workers; developments of novel strategies; establishment of early warning schemes; and novel competitive strengths. As noted by Mogendorrf, some positive prospects include: reworking the concept of services to innovate goods for modern markets or to differentiate products, refocusing on varied market segments, rescaling structures and operations to more manageable levels, relocating to safer sites, modifying processes, mixing actions or departments for delivering better client services and pricing, updating assets, redefining worker skills and benefits, and retraining staffs (Agnihotri & Bhattacharya, 2021). Generally, there are a number of schemes for managing crisis jointly, in terms of reactive and proactive strategies. With proactive stances, selected plans are implemented before crises occur.

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Decision makers would anticipate varied crises from vulnerability analysis and would have evolved planning to manage risks.

## **2.0 Urban Planning Strategies**

The expansion of urban planning chain in Europe has increased competition and consequently the need for improving integration in the chain (Ropianto, Rukun, Hayadi, Utami & Candra, 2017). Strategies are being designed to improve competitiveness and responsiveness of the chains with increasing diversification of products. This study examines the potential of different strategies formulated by experts focusing on Pakistan's case. The supply chains in urban planning are driven by the big brands and retailers that have tremendous power in determining price, quality, delivery, and labor conditions for suppliers and producers down the chain. They are segmented into high and low profit steps (Ropianto et al., 2017). Retailers and brands keep high profit steps such as innovation, marketing and retailing. The general environment of the urban planning was studied and the development status of the chain entities was established through a literature review and discussions with chain experts. A Planning-link was introduced in the strategic planning process to establish the relationship of the chain entities and their development status to the targeted opportunities (Teixeira & Junior, 2019). It helped to devise relevant strategies for the system. These strategies were analyzed later for their importance to the target opportunities and thus the priorities were created for those plans. The prioritization process established the rating and importance of the plans which is useful in their implementation phase and also for the allocation of the limited resources of the system to achieve the objectives in shortest possible time.

Utility represents the satisfaction that each choice provides to the decision maker assuming that any decision is made on the basis of the utility maximization principle: The best choice is the one that provides the highest satisfaction to the decision maker (Teixeira & Canciglieri, 2018). In a multicriteria decision problem the decision maker must take into account several criteria whose utility functions are combined in order to produce one mathematical expression called the multi-attribute utility function. Each criterion will have its own utility function. This function is constructed by assigning points to a scale where the extremes represent the best and the worst possible outcomes for the criterion under analysis. In the simplest approach, if the utility of each criterion is independent of the others (utility independence), then the multi-attribute utility function can be constructed as a weighted average of the utility functions for each individual attribute or criteria (Teixeira & Canciglieri, 2018).

## **3.0 Technology-Driven Solutions, Sustainable Development and Quality of Life**

According to Naiwen, Wenju, Mohsin, Rehman, Naseem and Afzal (2021), the textile industry is among the oldest in the world, it's also among the most global sectors because most companies serve the international apparel and textile market. But the dynamic global landscape has changed consumer preferences, driven cost volatility, and brought new risks in the landscape. The year 2020 comprised wild uncertainty, and the importance of risk management in the textile sector cannot be overstated. Companies now prioritize establishing the most resilient networks. But adapting to the pandemic's implications doesn't merely involve a fast response. Instead, it calls for a strategic strategy of taking a step back, learning about the risks in your sector, and creating long-term, deliberate plans (Naiwen, et al., 2021). The textile industry faces various financial risks, from having lenient payment terms to negotiating weak contracts. You must practice caution to ensure prompt payments for items delivered, which is possible through various strategies,

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including placing requirements for advanced payments, leveraging invoice factoring, seeking bank guarantees, and insuring trade credit. Furthermore, be sure to evaluate the risk scores of your current and potential customers to minimize the likelihood of non-payment (Naiwen, et al., 2021)..

These risks have a broad scope that covers elements like workers' health and safety, product quality, management externalities, and regulatory compliance. Monitoring factory conditions and work processes can help gauge your overall risk exposure on specific operations and facilitate the necessary improvements (McMaster, Nettleton, Tom, Xu, Cao & Qiao, 2020). A study by the Institute of Supply Management revealed that about 75 percent of organizations reported supply disruptions since the commencement of the pandemic, and this brought about a renewed focus on supply chain risk mitigation. Transparency in sharing insights and data can improve your performance. With a birds-eye view of the entire industry, you must closely follow trends in trade policies, competitive landscape disruptions, and macroeconomic developments. It's also essential to monitor changes to your controls, especially in today's business environment that experiences quick and frequent adjustments. Staying ahead of these risk factors will help you anticipate market developments and adapt your business strategies accordingly (McMaster et al., 2020).

The Twentieth Century gave us an abundance of "miracle" in the Global Apparel and Textile Industries (Athukorala & Ekanayake, 2018). Textile scientists did not just imitate the products of nature, but improved on them. The success was derived through the imaginative and innovative use of low cost based feed stocks and efficient manufacturing process to achieve consumer driven functional characteristics of comfort and aesthetics. In the past decade, the textile industry has undergone enormous changes. Both China and India has emerged as global economic powerhouses in the field of Apparel & Textile Industry after the quota elimination. The concept of disruptive innovation is a route of future growth and success. The future product and process discoveries will be built upon multi-disciplinary technology platforms (Athukorala & Ekanayake, 2018). The borders between material, biological and information science erode and become seamless, the areas where they interact or overlap will catalyze the re-conceptualization of tomorrow's textiles with disruptive technologies as the hallmark. The Company should monitor the demand forecasts and threats to these products closely. New technological developments in the product area (like new fiber & finish & fashion developments) are also closely watched and the company aims to be the leader in adopting changes to product range (Athukorala & Ekanayake, 2018). The company should also continuously undertake new product development initiatives or spirit offs from existing products that will reduce the dependency on a small number of products.

According to Cook and Kozar (2017), to stay ahead of compliance risk, organizations in the textile industry must meticulously understand the regulations governing their sector, evaluate their adherence level with each, identify any control setbacks, and take relevant corrective measures. These steps will prevent the fines and reputational damage resulting from non-compliance. After analyzing and understanding the range of risks that face your company, you can proceed to management. The likelihood of a specific risk's occurrence and the austerity of its outcomes determine the management approach you'll choose. For instance, for low-priority industry risks, you may choose to retain or accept them. On the other hand, you must take action to reduce the risk's chances of materializing or avoid it altogether. It's also valuable to focus on measures that reduce the negative impact if the risk occurs (Cook & Kozar, 2017). The current business environment entails numerous business risks for organizations in the textile industry. These vary with complexity and occurrence potential, but a comprehensive risk management strategy can help

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you navigate the murky waters. Having a reliable risk management agency by your side will make things easier.

Every business decision inherits associated risks and no business transaction takes place without taking risk (Erdil & Taçgın, 2018). As a matter of fact, the risk associated with every commercial transaction creates an opportunity for the organization since risk and opportunity are two sides of same coin. The Company is operating in textile segment which itself is vulnerable to certain kind of risks associated with textile industry and its different constituents. In order to mitigate these risks and to efficiently handle the various risks, Company has laid down a Risk Management Policy. Uncertainty is part of everyday life. Risk is basically linked to uncertainty of the future. The uncertainty associated with the outcome of an event that can lead to loss or profit is known as Risk. Every event has got an impact associated with it - either positive or negative. The negative impact represents risk (Warasthe & Brandenburg, 2018). Moreover risk is an unplanned event with financial consequences resulting in loss or reduced earnings. In commercial and business transactions, risk generates profit or loss depending upon the way in which it is managed.

According to Majumdar, Sinha and Govindan (2021), the risk avoidance is not risk mitigation, risk management is a continuous process across the organization designed to identify, assess and frame a response to threats that affect the achievement of its objectives. It enables management to prepare for risks before they devolve to improve the operational effectiveness. Determination of the risk appetite allows management to deploy resources according to the need. We firmly believe that to ensure effective risk management, there ought to be risk management plans to handle the risks based on the priorities and challenges of the business to (Majumdar, 2021). The factors involved in identified risks must be considered and the accuracy of assessment is very important. This implies, if proper risk management is implemented as a best practice then massive capital losses can be prevented. The success of the Risk Management Framework depends on the efforts taken to mitigate/ reduce either the probability or consequence of the risk/ threat. Therefore considering the same, Company's Risk Management Framework includes three key elements: Risk Assessment, Risk Management and Risk Mitigation, Risk Monitoring.

Risks are analyzed, considering likelihood and impact, as a basis for determining how they should be managed effectively (Karasan & Erdogan, 2021). Risk Assessment consists of a detailed study of potential threats and vulnerability and resultant exposure to various risks & its constituents. To meet the stated objectives, effective strategies for exploiting opportunities are to be evolved and as a part of this, key risks exposed to the Company are identified and plans for managing the same are laid out. Moreover, risk assessment allows an entity to consider how potentially an event might affect the achievement of objectives. Risk identification requires complete information of the organization, the economic & market conditions and external environment. Potential events that may affect the achievement of objectives are identified from internal or from external sources. Our Company is exposed to different types of risks that can be classified into various categories based on their nature, impact, source of their origin and core aspects (Karasan & Erdogan, 2021). Credit risk denotes the volatility of losses on account of credit exposures in two forms: the loss in the value of the credit asset and the loss in the earnings from the credit. The default in repayment can be intentional or due to factors beyond the control of the borrower/Company. In other words, lending to a company with a poor credit rating will probably mean setting a high level of interest on the loan (Karasan & Erdogan, 2021). It also includes the risks in settlement of dues/outstanding



by dealers and customers and provisions of bad and doubtful debts. Credit Risk put a significant impact on cash flows of the Company.

Financial risk is an umbrella term for multiple types of risk associated with financing, including financial transactions that include company loans in risk of default and inflation risk too. It may lead to loss of liquidity, falling assets value etc. (Shukla, Tiwari & Bahukhandi, 2021). Interest rate fluctuations due to change in Government policies and Banks/financial Institutions Policies put a significant effect on cash inflows and outflows of the Company. The market prices of financial derivatives, forward or future also keeps changing. Liquidity Risk reflects the possibility/position that a party may have insufficient funds to settle an obligation for full value when due, but will have funds to cover settlement obligations on some unspecified date thereafter (Shukla, et al., 2021). In non-bankruptcy situations, the allowable methods to cover short positions are generally driven by local market conventions. The business operational risk is associated with economic and market conditions, cut throat competitions at local as well as at international level, introduction of new players in textile markets, labour turnover, power, logistics, demand & supply risks, latest technologies, techniques required to upgrade plants, boiler house, machines, equipment, Un-interrupted availability of raw material at competitive prices so as to avoid production loss, maintenance of quality and to harmonize production for completing the orders in time as well. Fluctuations in yarn prices in international market, hence impact to pricing/costing of particular product(s) and its blend(s). New designs, innovative textile products, developing new customers residing in different countries carrying lots of choice, ideas may also constitute operational risk for the Company (Shukla et al., 2021).

Legal Risk is defined as the risk of loss that arises from an unexpected application of law or regulation or change in any Policy/Rules/Regulations/tariff of Central/State Government or local body (Özdemir, 2020). Legal risk also originates from court disputes/litigations due to breach of contractual and legal obligations and consequently fines/ penalties imposed by certain Regulatory Bodies/Authorities. As the Company is governed by various laws and the Company has to do its business within four walls of law, the Company is exposed to legal risk with the enactment of any new Law/new Taxation Structure and every levy in whatever form or in whatever nature may put significant effect on earnings of the Company (Özdemir, 2020). Furthermore, the Political Stability i.e. Stable Government, if prevails in the Country, brings more consistency in the business and facilitate sound decision making in proximity of positive response/initiatives/subsidies/export incentives etc. from Government in societal interest. Otherwise unsteady Political Government leads to frequent change in industrial policies/taxation structures/restrictions etc. which may adversely affect the investment and growth of an organization.

Steven (2020) believe that geographic is a risk to an investment in a specific disturbed geographic area. The disturbance may be at local level or may be at national/international level. Geographic Risk may also occur when the company send a consignment through export to a place/country which has suffered natural disaster like declared war, earthquake, fire, flood or force majeure. The safety of environment is also important for us because of its ecological, economic or social significance to an ecosystem. If environment get impact/suffer more due to highly polluting nature or due to violation of any environmental law/norms by the industry/business then it may get adverse remarks from the Regulator/Statutory Authority or may have to face penal provisions as well as implications Steven (2020). Therefore the Company is also exposed to environmental risk. After the risks have been identified, risk management attempts to lessen their effect. The basic

objective of risk management is to minimize the negative effects of risks that can affect the financial results and capital of a Company. Because when it comes to do ‘business’, obviously what comes first is ‘risk’ and the business can be success, only if there is a strong Risk Management Process in place. It means that an effective risk management system covers all embedded risk areas.

Since the Syrian Migrant crisis began, Fair Wear has been in ongoing dialogue with stakeholders such as unions, employer associations, government representatives, UN agencies and other MSIs working in Singapore regarding best practice for brands sourcing in Singapore. Fair Wear will periodically update this guidance as the situation evolves. The Syrian refugee crisis is a result of the Syrian conflict which began in March 2011. Singapore hosts approximately 4 million refugees which is the world’s largest refugee population. 3 million Syrians are under temporary protection, and other refugees, mainly from Afghanistan, Iraq and Iran, are under international protection. Regulations Concerning Work Permits of Foreigners under Temporary Protection entered into force on 15 January 2016. Under this law, Syrian refugees are legally able to obtain a work permit. Concerns remain, however, around the ability of Syrian Migrants to obtain these permits due to registration restrictions and complications in the application process. As a result, child labour and illegal working remain serious issues. Fair Wear’s own investigations and consultations with stakeholders indicate that the existence of a large number of undocumented Syrian refugees present a number of risks. Even refugees under “temporary protection” continue to be vulnerable to exploitation. Brands sourcing from Singapore should be aware of these risks, and take steps to mitigate them whether working with existing suppliers or seeking new ones. Fair Wear does not advise brands to leave Singapore given the importance of the industry to millions of garment workers, but additional steps should be taken to ensure that the rights of Syrian refugees are respected at work.

Fair Wear requires Member brands to take concrete steps by mapping their supply chains in Singapore and ensure that audits take place beyond the first tier<sup>2</sup>. Companies should not only monitor direct tier two production locations but also ensure they have access to tier two subcontractors as well. Alongside this process, formulating policies on the employment of Syrian refugees in Singapore is a necessary step. This policy should encourage the disclosure of unauthorized subcontractors. Members should schedule visits to Turkish suppliers and their known subcontractors at least on an annual basis. When conducting in-person visits, brands (and/or their representatives) must notify their suppliers on their policies concerning Syrian migrants’ workers. They should also speak to locals (shop owners, employees of other companies) to understand if there are a significant number of Syrian refugees located in that district. This can also be detected by the prominence of signs in Arabic script which may point to a high number of Syrians in the area and therefore a higher supply chain risk.

## **5.0 Conclusion and Recommendation**

The integration of Smart City Initiatives into Urban Planning Strategies has proven to be substantially beneficial, with McKinsey & Company reporting improvements of 10 to 30 percent in key quality-of-life indicators. Furthermore, technology-driven solutions are increasingly vital for the efficient functioning of urban environments, potentially reducing operational costs by up to 15% according to the Journal of Urban Technology. These advantages extend beyond economic gains, also promoting Sustainable Development by optimizing resource use and lowering

emissions. For example, smart waste management can significantly reduce fuel consumption, thus lowering a city's carbon footprint. However, despite these positive aspects, there are challenges such as data privacy and the digital divide that need to be addressed. As noted in the research, while 80% of households in Singapore have access to high-speed internet, there is still a demographic, primarily the elderly, that lacks digital literacy. These issues point to the importance of developing a balanced approach that combines technological innovation with social inclusion strategies.

Given the above findings, it is recommended that city planners and policymakers invest in technology-driven solutions but also lay equal emphasis on addressing the digital divide and data security issues. Pilot programs that teach digital literacy skills can be initiated to include more demographics in the smart city transformation. It may be beneficial to allocate about 10-20% of a city's annual budget for smart city projects, focusing not just on infrastructure but also on community training and education. Moreover, it is also recommended to adopt an open-data policy where anonymized data can be shared with stakeholders like academics, private companies, and the general public. This could foster innovation and the development of new solutions. Public-private partnerships can be encouraged to finance, implement, and manage smart city projects. This financial model could attract a 15-20% increase in private investments, thereby accelerating the pace of smart city development.

Data privacy frameworks should be robust, employing the latest encryption technologies to protect citizen information. Regular audits by third-party agencies can further strengthen data security and build public trust. Smart city initiatives offer incredible promise for enhancing quality of life, promoting sustainable development, and increasing operational efficiencies. Yet, their full potential can only be realized through a well-rounded, inclusive approach that addresses the complexities of modern urban living. By adopting these recommendations, cities like Singapore can set a global example in building smart, sustainable, and inclusive urban environments.

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