D	L	D D	
starts due to funding bottlenecks, techno	logy-related p	itfalls, consumer	
trust issues, and societal polarization acro	oss the digital c	livide. Building a trul	ly
"smart" city is ambitious and fraught with	risk. For many	cities burdened by	
legacy infrastructure, the humbler aspirat	tion of an incre	mentally smarter ci	ty
D	D	D	
community trust.			

This report unpacks the most problematic challenges that impede progress and adoption: funding and planning gaps, technology and operational hurdles, and fagging 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 privaoonT t r T S olenp

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, evish tripsk analysis, and operational readings is expecitives. Snn le

Building bridges

L	D	D	D	DD	G	D	D	D
awar	enes	s and	trust	in smart solı	utions	s. M	leanwhil	e, 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, f 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 lisple

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.