

Technology & Transformation



Technology & Transformation (T&T) uses cutting-edge technologies and data to help the Group work smarter, faster, and more efficiently. By aligning digital capabilities with our strategic goals, we aim to enhance the customer and employee experiences, support innovation at scale, and ultimately connect teams, systems, and knowledge across markets, driving greater value as a regional leader.

Key metrics:



4
core systems
harmonised across
3 East African
markets

+5
AI-enabled use
cases tested and
deployed across
the Group



Technology & Transformation

I. Setting the context

Driving connected, agile operations


As our operations grow across markets, customer expectations and partner ecosystems are becoming more complex. T&T provides the digital foundations and strategic capabilities for teams to move faster, work better and connect markets.

In recent years, the T&T team has focused on consolidating this foundation. This includes setting up a Group-wide IT framework to guide how we manage technology; upgrading systems; strengthening data infrastructure; and nurturing the digital mindset and cultural readiness to embrace change. We work hand-in-hand with operations to design tailored solutions that fit their maturity levels and operational needs, ensuring that our efforts are practical, relevant, and owned by the people who use them.


In FY 2025, we shifted from isolated one-off pilot projects into more coordinated, Group-wide momentum. Key achievements this year included launching Generative AI and machine learning use cases and modernising platforms, while maintaining strong cybersecurity measures and controls. Even more encouraging has been the mindset shift behind these initiatives: innovation is increasingly bottom-up, with early involvement from key users and more hands-on experimentation. Teams at all levels are more confident in challenging legacy processes, using data to analyse and anticipate needs, and treating technology as a tool for everyday improvement. Adoption is no longer limited to leadership, but growing across middle managers and frontline teams, and making progress more visible across day-to-day operations.

T&T drives operations towards four main digital transformation goals:


Develop new value propositions and expand digital channels to generate revenue

 Digital channels & growth


Achieve operational excellence by transforming processes and ways of working

 Process Transformation

Enhance customer loyalty through exceptional experiences

 Customer Experience

Embed a digital culture to strengthen collaboration and attract talent

 Digital Culture & Talent



II. Strengthening the foundations

Evolving the Group IT Framework

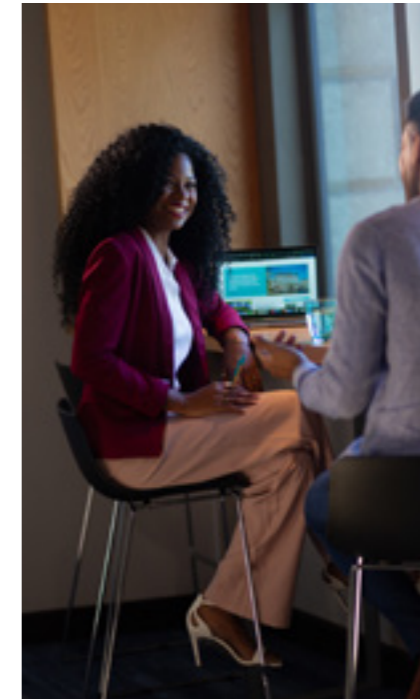
Digital transformation is now well-embedded across the Head Office, operations, and sub-subsidiaries, guided by clearly defined structures, performance metrics, and roadmaps that align with business priorities. The Group IT Framework continues to evolve as we integrate new technologies into core operations. It provides a common set of standards and practices that sustain technological innovation and manage risks in a constantly changing landscape.

In FY 2025, we evolved the framework to include Data and Artificial Intelligence (AI) governance, recognising the growing role of AI in business transformation. We also repositioned Innovation, previously a sub-domain under 'Strategy & Governance,' within the 'Strategy' sub-domain to ensure it is firmly integrated into strategic planning as a core driver of competitive advantage and growth. (See p. 152 for the updated IT framework.)

To keep up this momentum and ensure that technology investments remain relevant, we are now carrying out a second IT maturity assessment across operations, building on the baseline established in 2021. This exercise will allow each business to evaluate its progress, re-identify capability and governance gaps, and refine its IT priorities based on its business objectives and IBL's broader digital transformation roadmap.

Building future-ready capabilities

To deliver on IBL's digital ambitions, the Corporate T&T team has expanded its capabilities in data, AI and cybersecurity. Strengthening our talent mix is essential, not only to keep pace with the speed of technological change, but also to reflect the evolving culture and expectations of the world around us. As technology reshapes how people live, work, and connect, we are cultivating a team that brings in the right mindsets to match. This includes welcoming Gen Z professionals, whose digital fluency and intuitive grasp of emerging technologies is helping to embed the agility and perspectives we need to accelerate transformation across the Group.



The IT framework spans eight domains:

- Strategy & Governance
- Application Portfolio Management
- Resources
- Project Management
- Finance
- Data & Artificial Intelligence (AI)
- Infrastructure & Operations
- Security & Risks



“We’ve moved past pilots and experimentation, to real execution and impact. Digital tools, automation and AI have become part of how we think, work, collaborate and serve on a daily basis. Of course, people remain at the heart of this transformation. This is why we’ve been engaging key users early on - so they can see the real value digital brings to their day-to-day work.”

Diya Nababsing-Jetshan
Group Head of Technology & Digital Transformation

Technology & Transformation

III. Bringing strategy to life

How Winners is reshaping retail through machine learning

Strategic objectives addressed



Process Transformation



Customer Experience

In the fast-moving world of retail, where high-stake decisions are made daily, margins are tight, and customer expectations are high, Winners recognised the need to modernise its operations to maintain its leadership position. The objective was clear: enable faster, more informed decisions driven by data and insight rather than instinct.

Winners began its transformation with a core system refresh. Legacy platforms were replaced with a modern architecture capable of integrating multiple data sources, and supported by advanced analytics and real-time reporting. This has created a unified, trusted view of operations and customer activity, critical for informed decision-making.

With this groundwork in place, Winners has become the pioneering site and pilot project for IBL's AI and machine learning strategy. Early use cases focus on customer segmentation: identifying buying patterns and behaviours to deliver more targeted product recommendations and promotions. These insights are also enhancing budgeting and sales forecasting, helping Winners better anticipate demand, optimise inventory and supply chain, and adapt more quickly to evolving customer expectations.

Looking ahead, Winners will continue to scale its technology architecture, expanding the use of AI and analytics to enhance both decision-making and operational efficiency. This foundation is now being selectively leveraged across other retail operations in the region, with plans for a tailored roll-out to additional operations and clusters within the Group.


Outcomes

One source of truth:
Unified data across stores, teams, and geographies.

Hyper-personalised experiences:
Targeted customer segmentation helps tailor offers accordingly.

Smarter forecasting:
Predictive analytics has improved demand planning, inventory accuracy, and supply chain and operational efficiency.

Scalable, cost-effective solution: The data infrastructure adapts easily across operations and clusters.



“AI and machine learning have brought new levels of accuracy and agility to our forecasting and supply chain planning, but their greatest impact has been on our people. By upskilling our shopfloor team members into supply chain planners, we’ve built internal capability and opened up career paths, while creating a more data-driven, collaborative and customer-centric culture.”

Gulshan Marday
Head of Supply Chain and Procurement - Winners

One system, four countries: aligning Healthcare operations across borders

Strategic objectives addressed



Process Transformation



Customer Experience



Digital channels & growth

Following the acquisition and integration of Harley's, IBL's healthcare businesses began operating across multiple markets, creating a need for greater visibility and efficiency among geographies. This required moving beyond fragmented systems toward a connected operating model, providing better end-to-end oversight across the entire value chain.

The transformation began in Mauritius in late 2023, when HealthActiv modernised its operations by bringing warehouse management in-house and implementing a new ERP system covering sales applications and warehouse management. These upgrades, combined with a warehouse redesign, became the blueprint for regional rollout.

In 2024, the programme expanded to East Africa. Tanzania and Uganda migrated to the new system by the end of the year, followed by four locations in Kenya in April 2025. Each rollout drew on best practices developed in Mauritius, while carefully adapting to local realities and pre-existing workflows. Kenya's existing warehouses were also redesigned to align with these standards.

Mauritian teams, including members of IT, supply chain, and warehouse operations, travelled regularly to East Africa to provide hands-on support. Change management proved particularly challenging, as the organisational restructuring was taking place alongside the ERP rollout. Yet local teams rose to the occasion, gradually embracing new ways of working and taking ownership of the new tools.

Today, HealthCare Operations Cluster runs a unified system across its four markets, ensuring full oversight of regional supply chains. This milestone has streamlined operations, strengthened cross-region collaboration and created a solid platform for future growth, with advanced analytics and machine learning now being introduced to drive sharper insights and decisions.

Outcomes

Stronger regional integration:
One common ERP now connects four countries, enhancing supply chain visibility and improving customer service.

Standardised processes:
Over 400 colleagues in all four locations operate under the same best practices and processes, ensuring consistency across all sites.

Shared access to information:
Information is no longer siloed, allowing teams to access crucial data more quickly, and speeding up decision-making.

“Each rollout taught us something new, and we’ve built on those lessons and carried them forward. With our subsidiaries now using the same system and processes, it is much easier to share resources and knowledge, optimise costs, and maintain consistent understanding across borders.”

Dinesh Hurday
Cluster Head, IT

“With the new ERP, we now have a centralised platform for managing financial data across all three territories. This has made processes smoother, reporting faster, and decisions more informed.”

Oliver Ah Po
Head of Finance - Harley's

“The ERP implementation has enhanced operational visibility and decision-making across our supply chain. It has pushed the teams towards a more data-driven, collaborative approach, which has made a big difference in our day-to-day operations.”

Ravi Soni
Head of Supply Chain - Harley's

Technology & Transformation Roundtable discussion

This roundtable explores what it takes to drive transformation across businesses, with a particular focus on the people behind the change. Across IBL's operations, a common pattern is emerging: legacy systems that are no longer suited to meet evolving business needs, while employees are demanding modern, efficient tools to support their work. This gap is driving many of the ERP transformations underway today. From onboarding teams to overcoming resistance and building new habits, participants reflect on how they're leading real shifts in mindset, operations, and outcomes.



Participants (left to right)

Tony Kong - IT Manager, Manser Saxon

This business is currently mid-implementation with a tentative go-live planned for early next year.

Sultana Rassoul - Senior Manager - Projects, Head Office

Sultana has been supporting various operations through ERP and related transformation implementations.

Laurent Béga - Group Chief Transformation & Innovation Officer, UBP Group

Laurent and his team are in the initial stages of embarking on new transformation projects.

Nazim Soobrattee - IT Manager, Commercial Engineering Cluster

This cluster has completed its main ERP implementation and is now onboarding new subsidiaries and pursuing ongoing improvements.

Tony and Laurent, your ERP systems are not yet live within your businesses. What drove the need for this ERP transformation in your respective operations?

"Our first ERP was implemented 12 years ago. Over the years, the system was no longer meeting our operational needs, and the teams started working outside the system, using spreadsheets and manual processes. This made it harder to track activities, created blind spots, and increased the risks of human error, all of which affected data reliability and decision-making. That urgency led us to kick off an ERP refresh about a year ago to close these gaps. We're now mid-implementation, with the go-live planned for early 2026." — **Tony**

"For us, the shift was driven by scale. As UBP has evolved from one company to a Group of companies, our systems have struggled to keep pace. We have different ERPs across entities, and processes that no longer fit our structure. Our legacy systems have been stretched beyond their limits, impacting efficiency and clarity. This ERP refresh is about our teams regaining control and visibility, and realigning our systems with our current and future needs." — **Laurent**

What steps are you taking internally to prepare your BU for this transformation? How are you engaging your teams early on?

"We've taken two main steps to prepare. First, we set up a Transformation & Innovation Office, which I lead, supported by an IT Committee reporting to the Board. We've also clarified roles and separated the responsibilities of IT, cybersecurity and digital transformation, while still working closely together. Second, we're working on securing buy-in from our BUs. It's challenging as they are focused on urgent operational needs, but we're helping them see that taking the time to properly assess their needs will lead to choosing the right solution, not just the quickest or most convenient one." — **Laurent**

"On our end, we encountered resistance in the early stages of the project, mainly because the first walkthrough raised concerns that the new system might add complexity or new tasks for the operational team. The challenge was that they hadn't yet realised the long-term benefits the system would bring. So we formed a change management team to lead communication and training in their respective departments. Clear, continuous communication is really crucial. It helps everyone see the bigger picture, understand why the change is happening, and recognise how it makes their daily work easier." — **Tony**

Nazim and Sultana, you've already been through ERP implementations. Can you describe your role in the ERP transformation project? What surprised you or challenged you the most?

"My role is to guide the business in the transformation process - helping teams rethink how they work, mapping out data needs, and aligning with service providers. The main challenge is choosing the right solution and service provider, and building a strong internal team across IT and other core functions to deliver on our objectives. But even the best systems can fail without user adoption. That's why it's crucial to identify the right stakeholders from the start, and involve them throughout the project, from design to testing." — **Nazim**

"As the Project and Change Management Capability Lead at IBL, my role is to keep strategic digital projects like ERPs on track across operations, and make sure they meet the business objectives. I coordinate multiple internal and external stakeholders, each with their own needs and priorities. Balancing all these expectations isn't always easy, but each project comes with new insights. I draw on previous ERP projects to avoid common pitfalls that could derail large-scale transformations. My job is to align all parts of the project so the system works well for both the business and its people." — **Sultana**



What changes have you noticed since implementing the ERP?

"Implementing our cloud ERP was only the beginning. We're now continuously fine-tuning the system and introducing new modules to help employees work smarter, save time, and focus on higher-value tasks. Today we have a 360° view of the business. Reporting is faster, operations are more visible, and there's far more accountability across departments. Everyone sees how their input impacts the bigger picture, and that's made us more agile, more efficient, and ultimately, better at serving our customers." — **Nazim**

"As someone who's worked with various IBL operations, it's been eye-opening to see this shift play out on the ground, and just how much clarity a shared system can bring. One of the biggest impacts is how the change has invited teams to challenge longstanding routines. It's pushed people to step back, question workflows that had become mechanical over time, and start asking more thoughtful questions about how things could be improved. This shift in mindset is where the real transformation happens."

— **Sultana**

Across your different stages, what's one key lesson or principle you now apply when approaching transformation projects? How are you growing in this process?

"A key lesson for me has been the value of involving the right people early into the process - not only the decision-makers, but those whose roles will be directly impacted. Adopting a new system can feel unsettling, because it often means letting go of familiar ways of working. I now approach transformation with more empathy and build trust from the start. I make sure we listen to the needs of end users and understand their daily work and pain points, so we can propose a solution that addresses what really matters. The project is ultimately about people, not just systems." — **Sultana**

"For me, it's been about remembering not to jump into tech for tech's sake until we've really understood the needs of the business, and of the people it's meant to serve. Just because something is trendy or works elsewhere does not mean it's right for your business. I'd also advise against over-customising too early. Tailoring a system too much to fit old habits can limit growth. Over-customisation locks people into a specific way of doing things, making it harder for them to embrace new tools down the line. By starting with standard practices, you allow your team to master the basics, and be ready to handle new technologies".

— **Nazim**

"Personally, this process has helped me understand the business in greater detail: how different departments and people work, and how they're interconnected. Once we have that understanding, it's about collaborating with our service provider to find practical solutions that meet the business requirements and genuinely support our people."

— **Tony**

"As you know, we're still in the early stages, so I can only learn from past mistakes and other transformation projects. Right now, my focus is on creating strong cohesion within the team, especially following the restructuring. For this project to work, every team member must clearly understand and own their part. From experience, most delayed or failed projects have come down to communication gaps or unclear responsibilities; even the simplest tasks can get neglected because of ambiguous ownership. As Tony mentioned, communication really is key to keeping the project on track." — **Laurent**