2022 Technology Strategy

Our 2022 strategic focus enables *A leading African bank bringing possibilities to life* through technology

Technology is the **primary enabler** in **building a digitally powered business** and also plays a **supporting role** to drive group priorities in establishing a **winning, talented and diverse teams** as well as being **an active force for good in all we do**. To achieve this, we are clear on where we will play and how we will win as Technology.

2022 group strategic framework

- The primary partner for our clients
- A digitally powered business
- A diversified franchise with deliberate, market-leading growth
- A winning, talented and diverse team
- An active force for good in everything we do

A leading African bank bringing possibilities to life

Our Technology Ambition

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- Scalable, **modular technology** foundations built using cloud and open source technologies, where this makes financial sense
- Market leading **internal platforms** aligned to our clients' needs
- **Data culture/IQ** deeply entrenched into the organisation
- Robust **client propositions** optimised using adv. Analytics
- Minimal **disruption/downtime** to clients and colleagues due to both technology and cyber incidents
- Fit for purpose management of **3rd Party Risk**
- Pro-active **fraud management** through data models

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- Diversity and inclusion driven by **enhanced talent attraction and retention through** aligning colleagues lived experiences to our intent
- A **consistent digital culture**, including data fluency and security, and supporting **management practices** within Technology
- **Strong and diverse talent and leadership** pipeline at all levels
- **Future-fit structures, processes and governance** in place enabling ownership and agility

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- Supporting SME growth through **purposeful supplier spend** and providing **opportunities for startups** aligned to our business intent
- Intentional investment in **educational programs for youth** in critical and future skills
- A primary **thought leadership to government and regulators** on emerging technologies
- Actions aligned to **Environmental, Social and Governmental** agenda

Where Technology will play

- **Service provider** of core group technology utility services
- **Driver** of group technology fabrics
- **Explorer** of new technology use cases aligned to business strategy

How Technology will win

Collaboration with business and corporate functions in partnerships with CIOs

A consistent **digital culture** across Technology

Management practices and ways of working supporting **rapid delivery**

Our Technology strategy directly enables and supports the group strategy

A digitally powered business	A winning, talented and diverse team	An active force for good in everything we do

A digitally powered business

Superior digital experience
- Create seamless **end to end client and colleague journeys** with consistent measurement of experience
- Drive **digital adoption and sales** across our client base
- Optimisation and automation of **back-end operations**
- Leverage Digital to launch **new transformational products** unlocking new business models and revenue streams
- Deliver **banking capabilities** through clients' channel of choice

Data as a strategic asset
- Ensure timely access to the right data to **produce meaningful business and client insights**
- Optimise **client propositions** using big data and analytics
- **Next-generation risk management** through big data and AI
- Accelerate value from data through **targeted investments and partnerships for data capabilities**

Continuously evolving Tech. Architecture
- Build **scalable, modular technology foundations**
- Utilize appropriate **cloud and open source** technologies
- Continue to evolve our **internal platforms** aligned to client needs
- Enable our capabilities for **external ecosystem opportunities** through open integration
- Accelerate **legacy replacement, strategically reducing technical rework**

Trust & security as our right to compete
- Embed **state of the art security/ fraud tools & processes** in our digital experiences
- **Actively monitor** and mitigate **Cyber Security** threats
- **Minimise disruption/downtime** to clients and colleagues
- Enable fit for purpose **management of 3rd Party Risk**
- Establish **user experience-driven fraud & security controls**

Nimble organisation
- Embed digital **culture, ways of working and management practices**
- Build and scale up **agile and digital & design thinking, skills and mindsets**
- Transform **policies, procedures and procurement practices** to enable implementation at speed
- Leverage **digital partnerships to accelerate delivery** aligned to our business aspirations
- Define and prioritise use cases for **digitising key business processes** through automation

A winning, talented and diverse team

Competitive advantage through culture
- Drive a **consistent Digital culture across Technology** aligned to group culture shifts

Home of Africa's leading talent
- Lead in diversity and inclusion
- Attract, develop and retain critical and new digital skills

Supportive & enabling work environment
- Enable flexible, hybrid ways of working shifting from project to product

Distributed Leadership organized around clients
- Distributed leadership empowered to make decisions

An active force for good in everything we do

Social
- Support and grow small **business** through supplier spend and partnerships
- Support education of youth in new digital skills
- Be there for our communities and colleagues when they need us the most

Environmental
- Managing **climate change and biodiversity** risks

Governance
- Committed to the **highest standards of governance and ethics**

Public policy and regulations
- **Thought leadership** on emerging technologies

Enable

Support