

Embracing a Growth Mindset for Digital Transformation

Dr Dennis Magaya



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“ It's not about ideas,
it's about making
ideas happen.

</Scott Belsky>



 innovati**hub**

Our Pan-African Footprint

- Zimbabwe
- South Africa
- Namibia
- South Sudan
- Mozambique
- Tanzania
- Swaziland
- Zambia
- Mauritius
- Malawi



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Digital is not IT usage
but the speed of change and
the world's level of connectedness

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“Computing Power Doubles Every 2 Years”

Moore's Law

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Metcalfe's Law $f_{network_value} = n^2$



“Value of a Network is

Proportional to the Square of Participants” *Metcalfe’s Law*

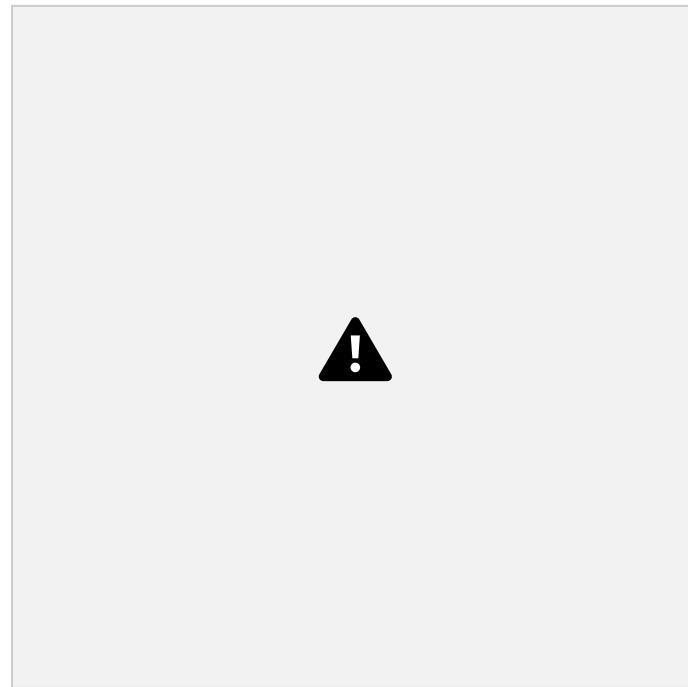
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“Mobile and Internet ”

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$$N(t) = N_0 \left(\frac{1}{2} \right)^{\frac{t}{t_{1/2}}}$$



“The Half-Life of Skills is 2 to 5yrs ”

The “Killer” Technology

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May 2023, Dr Geoffrey Hinton, regarded as the AI

On 11th May 1997 a big chess match with a prize of \$1.1 million had been played over 9

days in the 35th floor of the Equitable Centre in Midtown Manhattan in the USA. Garry Kasparov, the World chess champion and arguably the greatest chess players of all time,

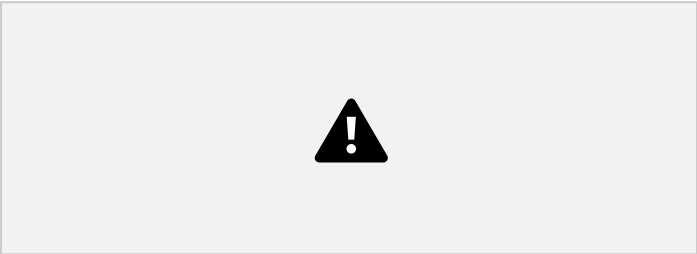
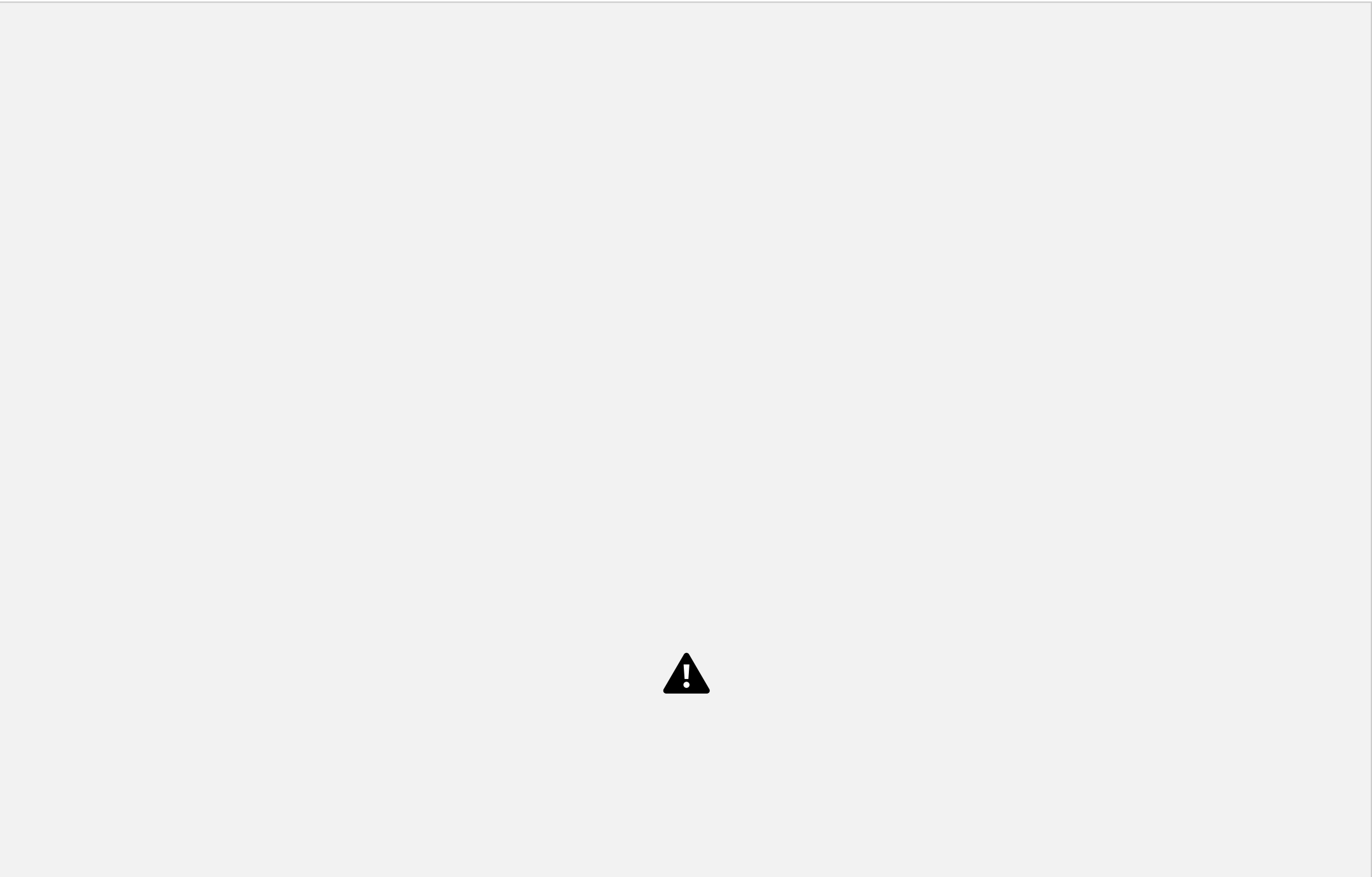


conceded defeat to IBM supercomputer Deep
Blue after game 6.

godfather had quit his job at Google because he was
concerned that the AI being developed at Google
had “crossed a line and its networked intelligence
had become an existential risk to humanity”. Dr

Hinton believed that Google’s future advanced AI
may spiral out of control since systems will be able
to create and run their own software and even have
intellectual capability to power weapons without
human control.

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Humanoids



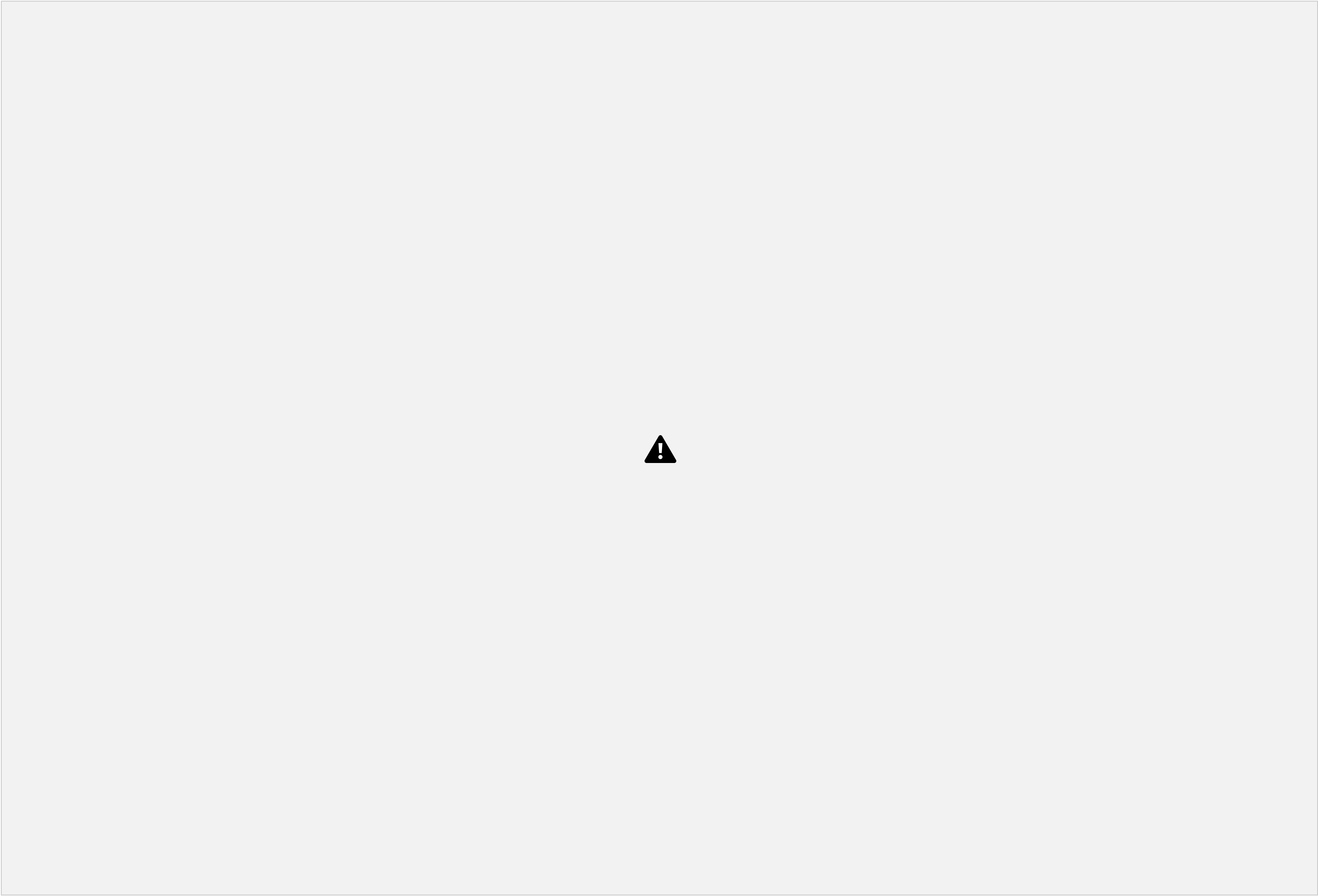
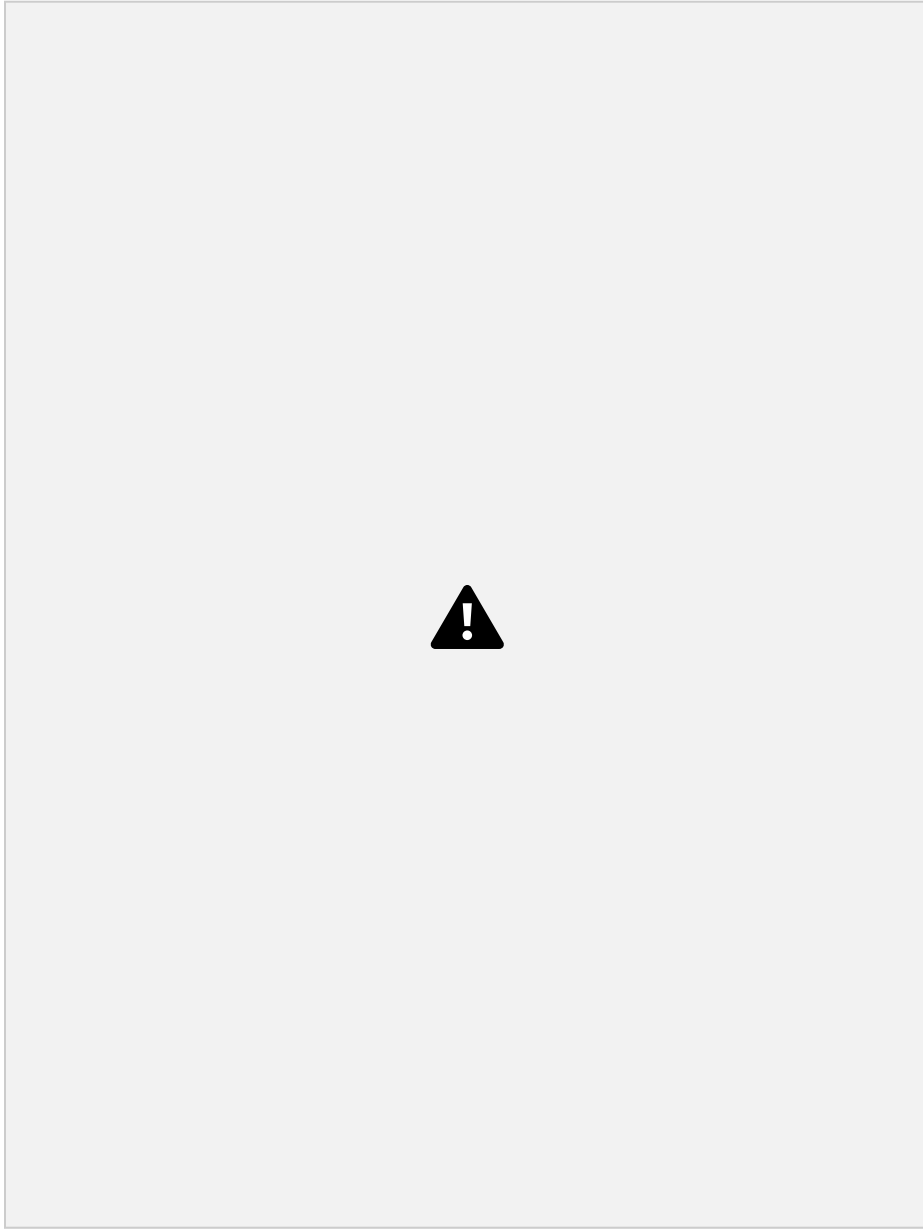
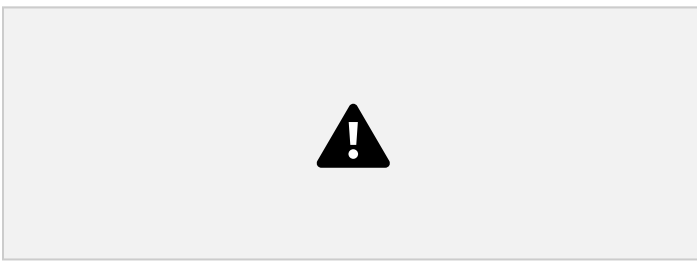
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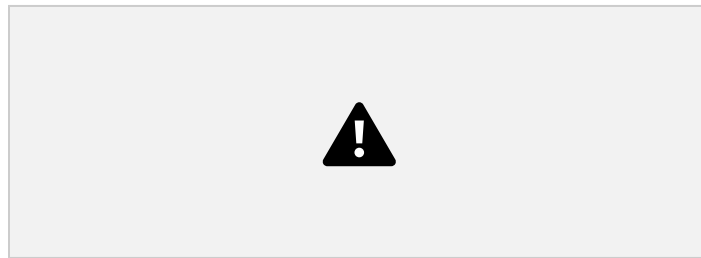
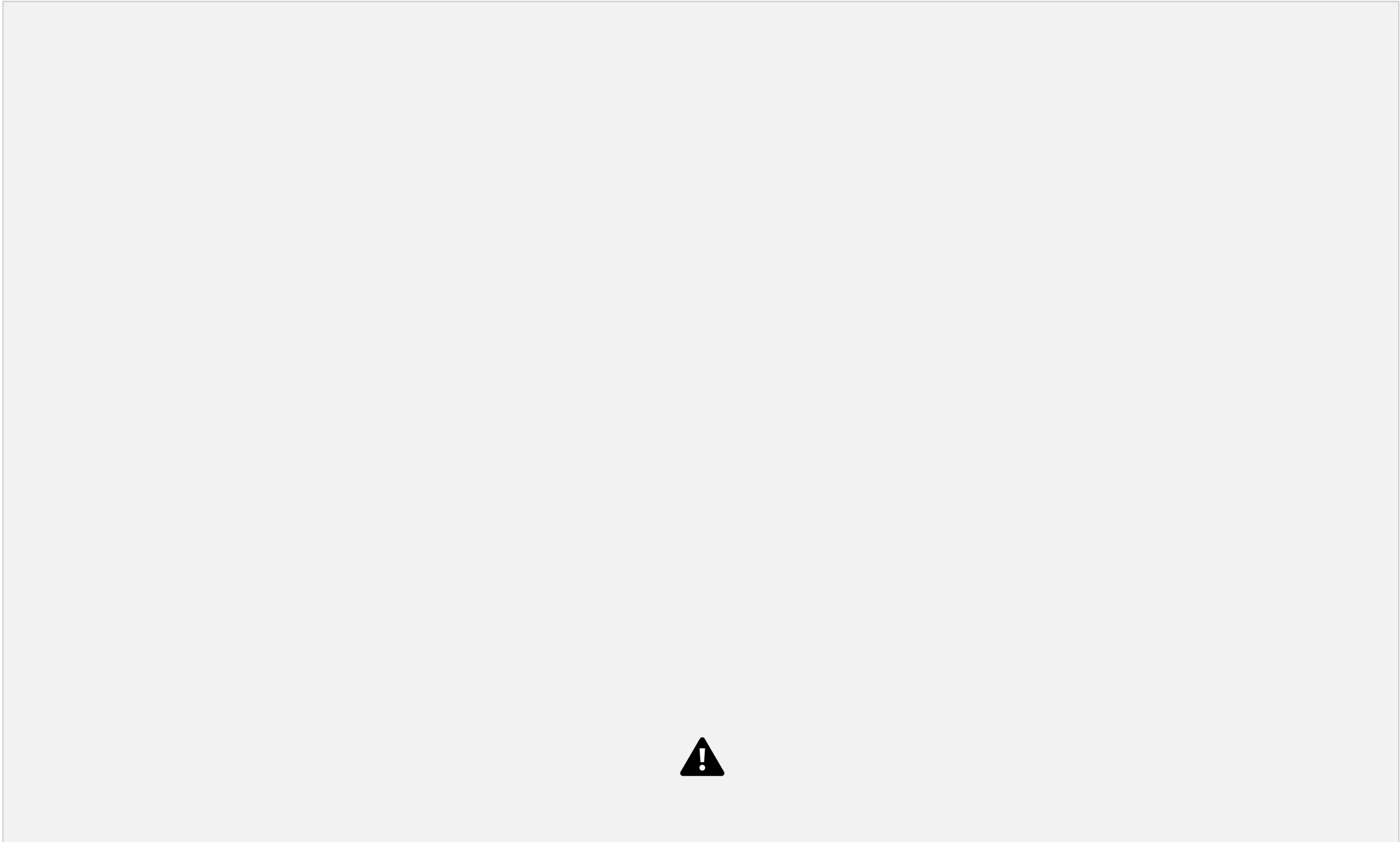


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Digital Technology Disruption



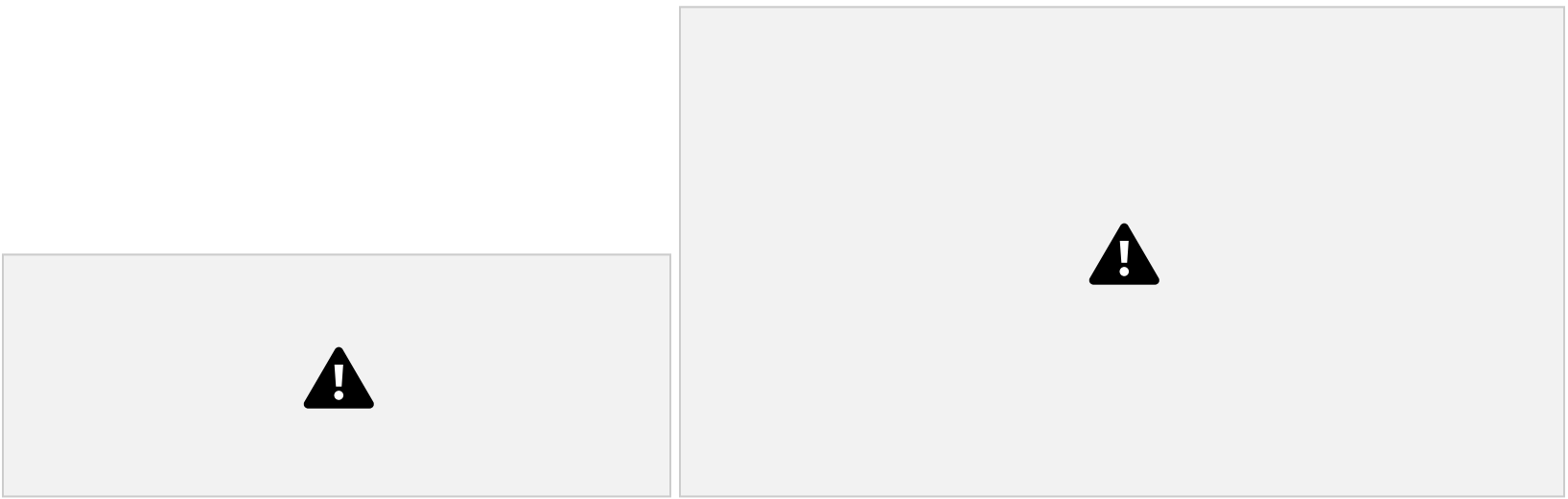


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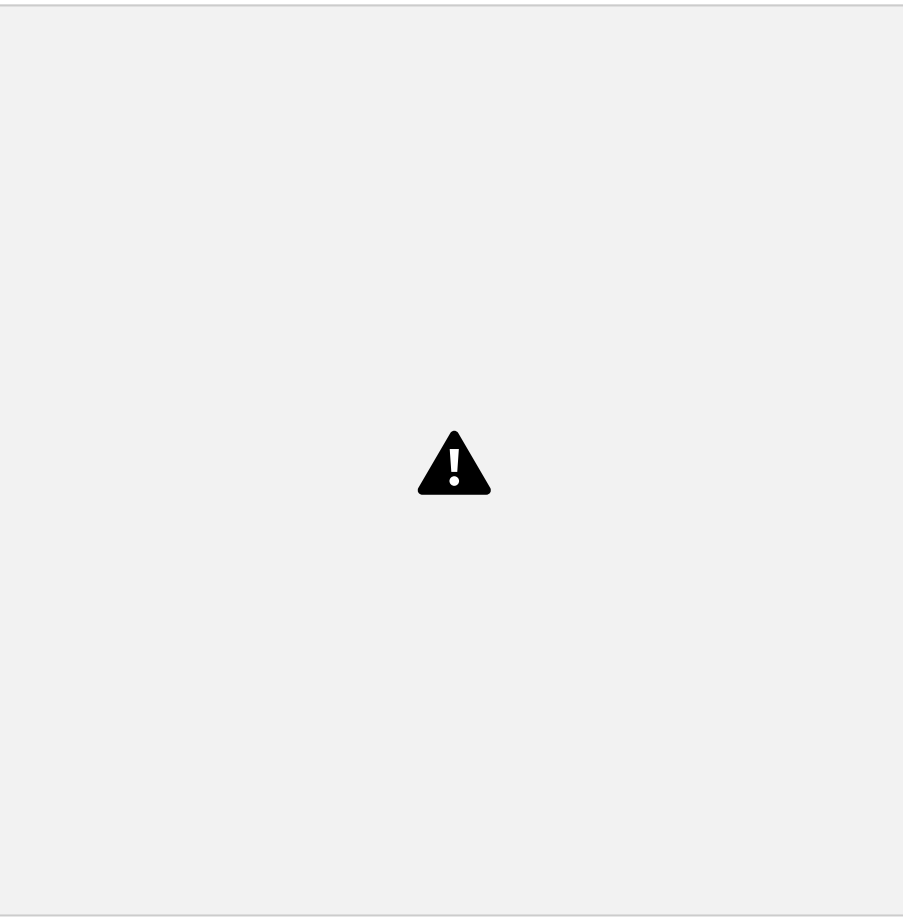
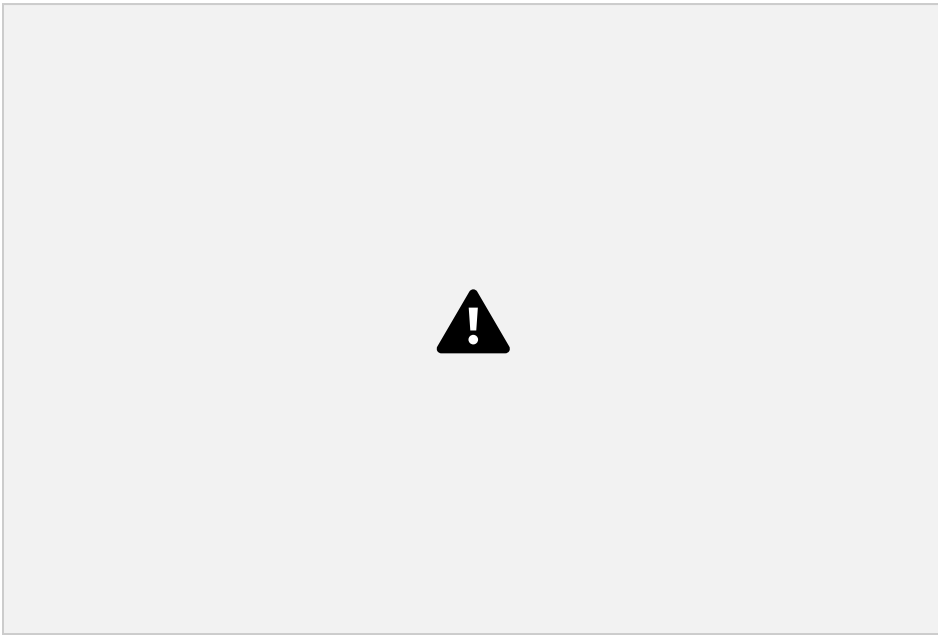
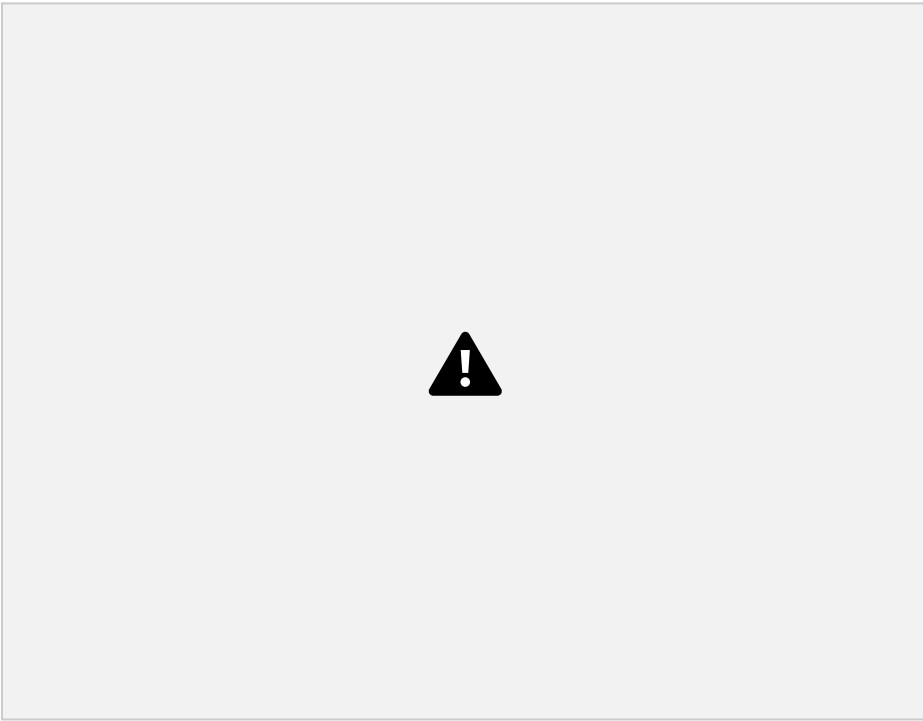
Digital Technology Disruption

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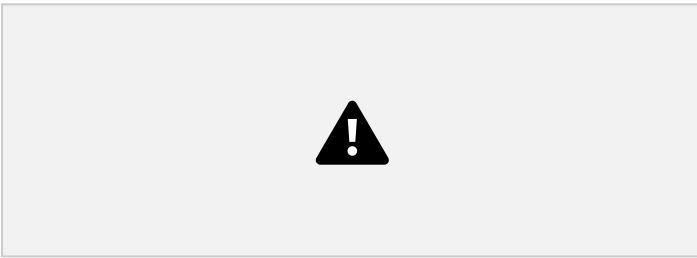
Media Disrupted



disru tion



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Life

Priorities

Only Urban People Benefit from WiFi



The Hierarchy on Needs Has Changed

Zimbabwe is about 64% Internet penetration



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TRANSFORMATION FRAMEWORK



1

Vision

What Do You Aspire to Achieve ? How Will You

2

Strategy

Achieve the Vision ? How Value is Created and

3

Business Model

Delivered?

4

Operating Model

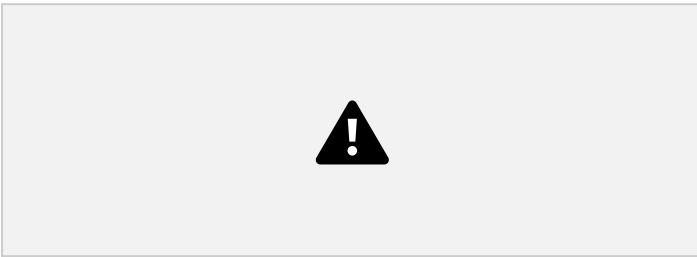
What Will be Done and by Who?

5

What is the implementation plan?

Implementation and Change Management

Strategy



Digital



1

Customers

While the

building blocks

of a digital

transformation

strategy are known,
clearly specified
guidelines for managers
on how to approach
digital transformation
and implement a
well-defined digital
transformation strategy
are lacking

5

6

Operations

Business
Model

3 2 Product/Service People, Culture

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Digital Business Case

2

Revenue Costs



Africa



Innovation and Digitization – African Context

1. Africa is cautious to innovation because initial dollar value impact on GDP is small. 2.

Policy-makers focus on big infrastructure projects - transport, water, and electricity 3.

This waterfall approach was disrupted by digital 4th Industrial revolution. 4.

Development components now happen in parallel and not in series.

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Innovation and Digitization – African Context

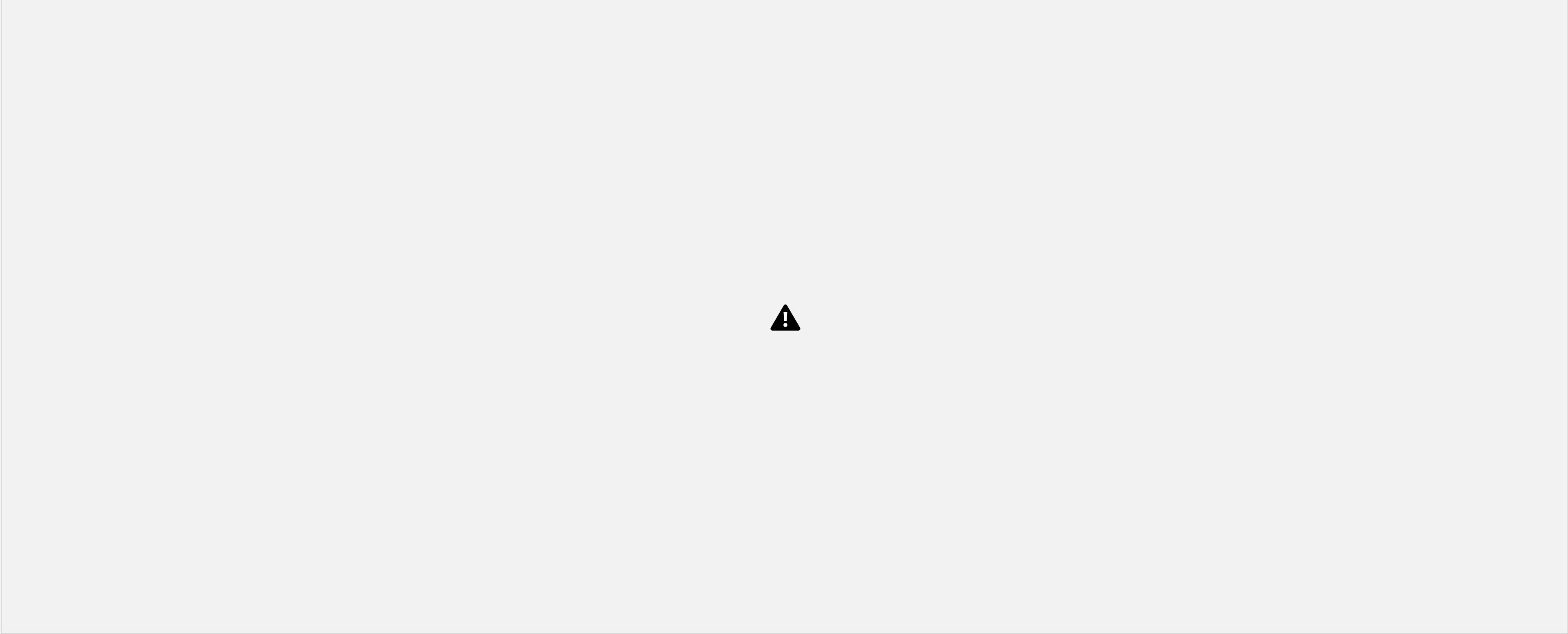
Africa missed the

1st Industrial revolution due to slavery,

2nd Industrial revolution happened during colonisation

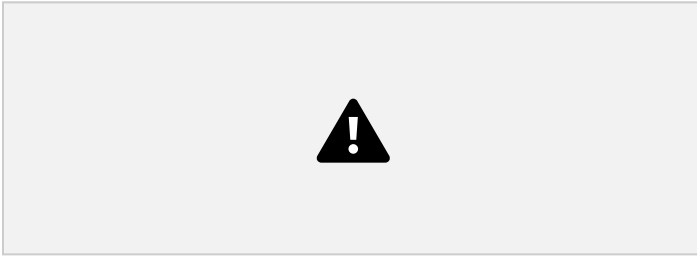
and 3rd Industrial revolution happened during liberation struggles and nationalism.



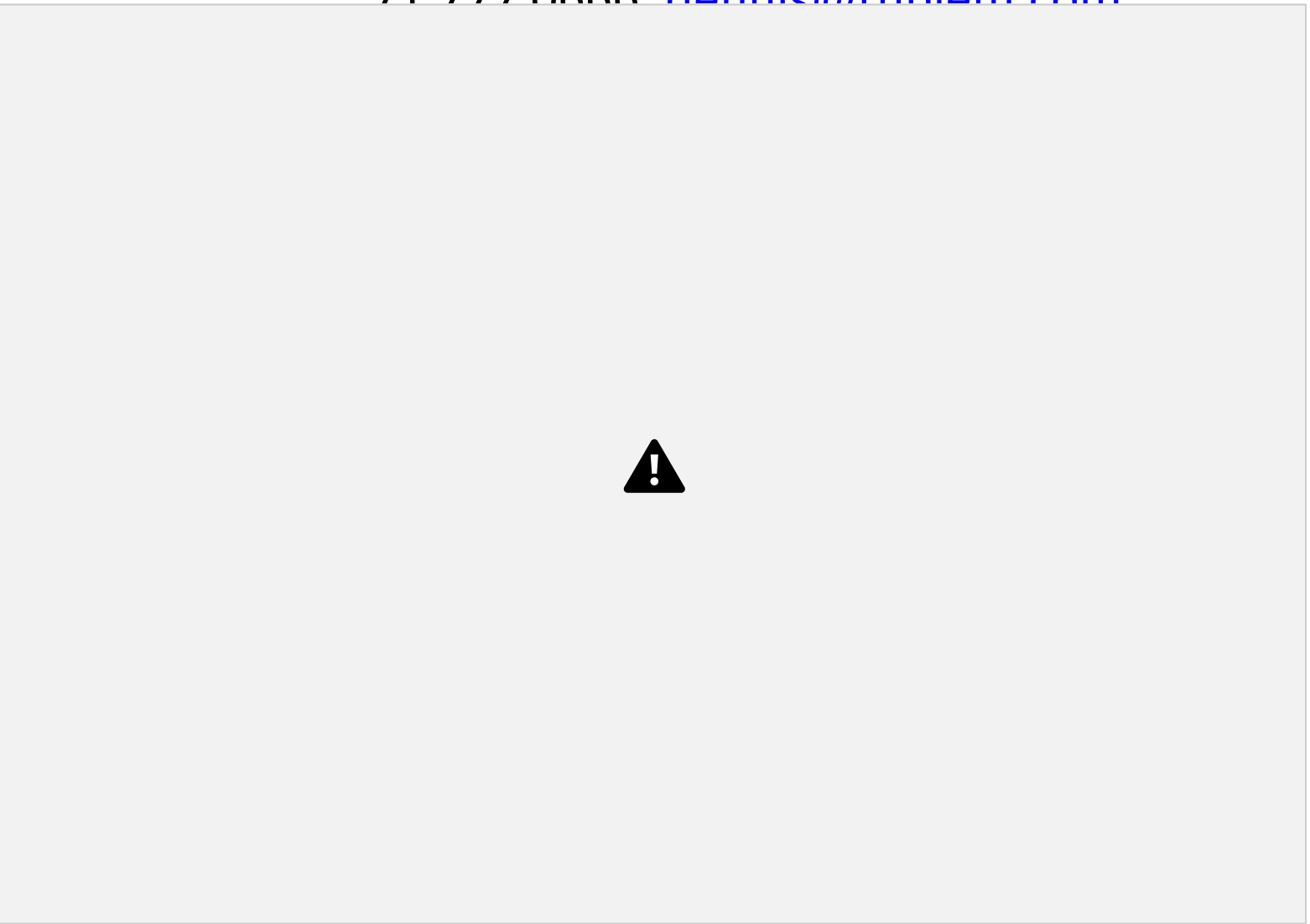


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Food



1. By 2050, World population = 9.1 billion, Africa = 2Billion, Zimbabwe = 20.6Million - exponential food demand. **2.**

UN Says, global food production must increase by 70% else we run out of food by 2050.

3. In 2007, Africa 75% of global food is from 12 plants and 5 animal species, making food system vulnerable to shocks 4. Zimbabwe's maize productivity is 0,9 tons/ha, Brazil 9 tons/ha, USA 11 tons/ha and global average of 9 tons/ha. 5. Africa spent 5%, Asia 10-15% of total annual budget on agriculture. if Africa output doesn't increase, imports can be \$150billion/ year by 2030.

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Exco

Innovation and Digitization – World Context

1. Around 70% of 100 world's largest banks executives boards lack technology background
2. Only 3% of bank CEOs have technological backgrounds
3. CEOs underestimate the extend of digital technology disruption



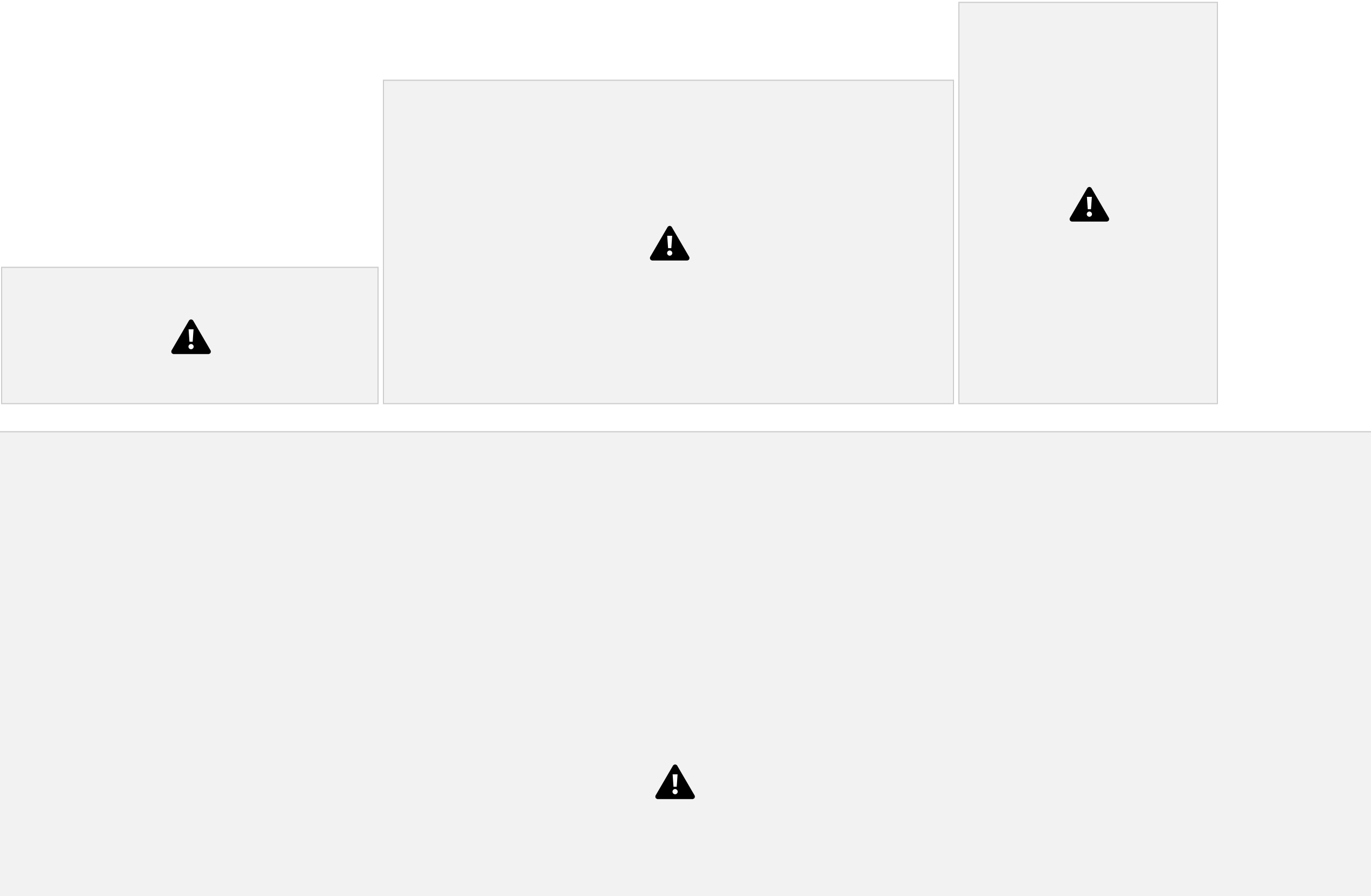
4. Culture is collective experiences of employees; what they believe in and what they value.

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Human Capital

Corporate Immune System

Technical /Expert



***“We Looking for
Corporate Acquired Immune Deficiency
Syndrome
(C-AIDs) Enhancing Tables”***

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Omni-Channel



1

Seamless
Customer Journey
Across
Physical, Virtual and Digital Channels

2

Seamless

Service Centre (Front Office – Physical)

Virtual Service Centre

(Call Centre –Virtual) Digital Omni-Channel



Customer Journey Within Channel Platforms

Service
Consultant
Assisted

Self-Service Self-Service Voice/Video

Call WhatsApp Live Chat

Web Mobile

App WhatsApp USSD

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Front-end – Services



Customer

- 1. Onboarding
- 2. Payment Platforms
- 3. Digital Branch

CEO

Back-End – Management 1.

Approvals /Decisions 2. Realtime

Reports 3. Meetings

Business Model

Operating

Model Value

Map

Digital

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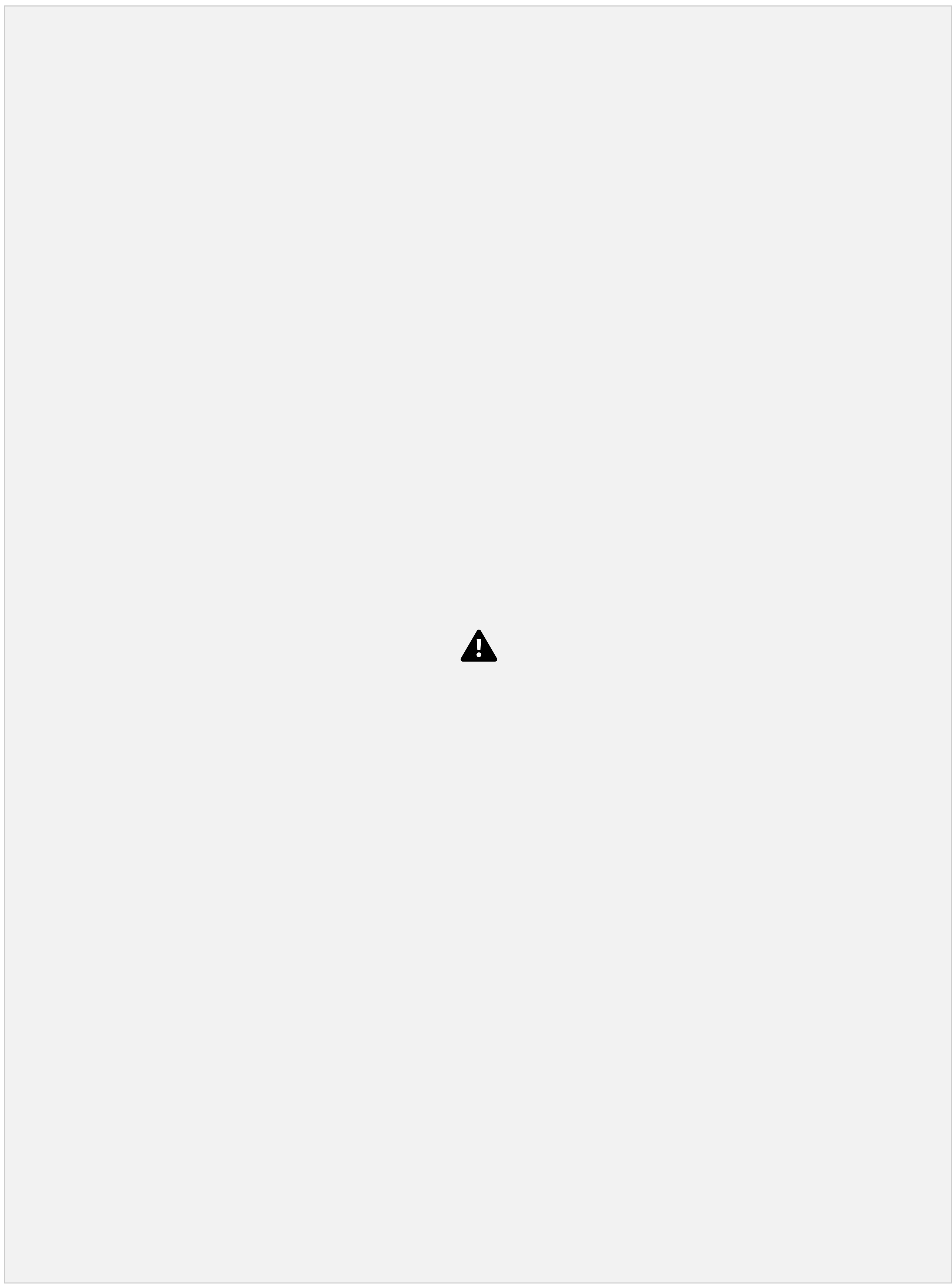
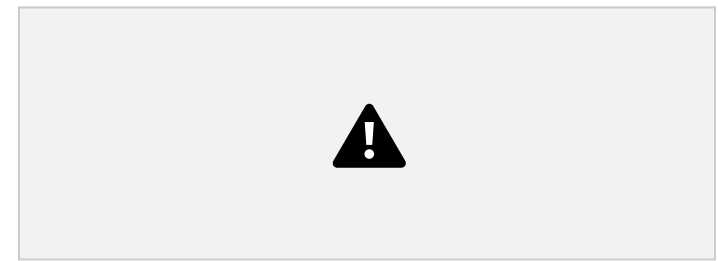




WHAT IS IT?

A transformative technology that uses software robots to automate repetitive tasks to enhance operational efficiency, accuracy, and cost-effectiveness.

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