

# EXTRACTING VALUE FROM THE PANDEMIC

THE AFRICAN TECH LEADERS PERSPECTIVE



With the outbreak of the COVID-19 pandemic, the rapidly changing statistics are alarming and causing a frenzy as world leaders, multi-nationals, institutions and citizens across the globe struggle to adapt to this new change. Acknowledging the pivotal role of technology in evolving the new normal, Digital Jewels Ltd, a leading Afro-centric IT Governance, Risk and Compliance Consulting and Capacity Building organization firmly anchored on implementing best practise standards for organisations across Africa, led the continent to organize the landmark 2020 African Tech Leaders' Outlook Webinar Series. The program comprised of 4 webinars held in the month of May involving Tech and thought Leaders across various sectors in Africa. All 4 series were adeptly moderated by Adedoyin Odunfa, the Group MD/CEO of Digital Jewels Ltd.

The four series featured audiences from almost 20 countries with active participation from the United Kingdom, United States, Saudi Arabia, Singapore alongside African countries such as Ghana, Côte d'Ivoire, Togo, Cameroun, Gambia, Kenya, Rwanda, Uganda, Mauritius, Mozambique, South Sudan, South Africa and Nigeria. Participants indicated heightened expectations after each of the series as they eagerly anticipated the next session.

## Session 1:

### The New Normal: Digital as a Competitive Necessity

The first of the series held on the 5th of May with the theme- *The New Normal: Digital as a Competitive Necessity* and had on the panel, **Eddy Kayihura** CEO Afrinic (Mauritius); **Tomisin Fashina**, Group CEO/MD eProcess International SA (Ghana) **Yvette Adounvo Atekepe**, MD Internet Solutions (Ghana) and **Tunde Coker**, MD Rack Center (Nigeria). Collectively, they provided deep insights on how the pandemic was changing the perception and consumption of Digital services within the financial sector necessitating the deployment of new Digital services given the increased dependence on digital by most businesses and consumers. Tomisin shared how his banking group and the African banking industry at large had seen a huge uptake in the mobile banking channels and a definite decline in the use of cash. Panelist, Eddy Kayihura shared perspectives on the role and attendant benefits of the Internet to African Businesses at different levels and stressed the need to carry along those at the bottom of pyramid to achieve real progress whilst also highlighting the importance of mitigating the risks primarily associated with cyber-attacks. Yvette Adounvo shared the prevalent patterns observed in the Ghanaian Economy in the light of the COVID pandemic and how these would inform the role digital played at

different levels. Insights on how IT services are adjusting and scaling up to address new demands within the new normal were shared by Tunde Coker. All panelists held that the new norm could become a competitive advantage to Digital businesses in Africa.



**Session 1**

**Topic:** The New Normal - Digital as a competitive necessity

**Time:** 11:00hrs (GMT +1)  
 NG: 11am; GH: 10am; KY: 1pm;  
 RW: 12noon; SA: 12noon

**Date:** Tuesday, 5th May, 2020

**SPEAKERS & PANELISTS**

 <b>Eddy Kayihura</b> Chief Executive Officer, AFRINIC, Mauritius	 <b>Tomisin Fashina PhD</b> Group CIO/MD, eProcess International SA, Ghana	 <b>Yvette Adounvo Atekepe</b> Managing Director, Internet Solutions, Ghana	 <b>Tunde Coker</b> Managing Director, Rack Centre, Nigeria
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## Session 2:

### The Fintech Outlook: How the payment Landscape will evolve

The second of the series which held on the 7th of May 2020 with the theme- *The Fintech Outlook: How the payment Landscape will evolve* included informed professionals like **Diane Karusisi (Dr.) MD Bank of Kigali (Rwanda)**; **Mitchell Elegbe, MD Interswitch Group (Nigeria)**; **Alex Bram, MD Hubtel (Ghana)** and **Agnes Gathaiya, CEO IPSL (Kenya)**.

**Africa Tech Leaders' Webinar Series**  
12th May

Theme::  
**COVID-19 Pandemic:  
The African Tech Leaders' Outlook**

Moderator  
**Adedoyin Odunfa**  
MD/CEO, Digital Jewels Ltd

**Session 2**

Topic:  
**The FinTech Outlook:  
How will the payments  
landscape evolve?**

Time:  
11:00hrs (GMT +1)  
NG: 11am; GH: 10am; KY: 1pm;  
RW: 12noon; SA: 12noon

Date:  
Thursday, 7th May, 2020

**LIVE WEBINAR**  
Zoom Channel Link

Attendance is strictly by registration.

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**SPEAKERS & PANELISTS**

- Dr Diane Karusisi**  
MD, Bank of Kigali, Rwanda
- Mitchell Elegbe**  
MD, Interswitch Group, Nigeria
- Alex Bram**  
MD, Hubtel, Ghana
- Agnes Gathaiya**  
CEO, IPSL, Kenya

Mitchell Elegbe started off the session outlining the patterns of business activity on digital platforms during the pandemic as strongly favouring mobile and internet transactions, leaving ATM and cash transactions somewhat challenged. He noted the significant increase in cyberattacks whilst addressing the challenges caused by social distancing and avenues for businesses to convert these into benefits by moving fully into the online business mode. Dr. Karusisi who heads the largest indigenous bank in Rwanda shared the bank's experiences while embarking on its Digital transformation exercise, including the reaction of Rwandans to the sudden change in banking models noting, the pandemic saw a definite growth in the demand for e-channels. Advice on how Fin-techs can ensure the security, functionality and user-friendliness of their e-payment portals for businesses and consumers was proficiently provided by Agnes Gathaiya. Agnes shared exciting examples of how companies in Kenya were innovating in response to the pandemic using practical examples from East Africa. She stressed that those Fintechs that will survive and thrive will be those who demonstrate unquestionable value. From the session, it was noted that

the East African economies, at least Kenya and Rwanda actively demonstrated empathy to consumers by zero rating digital financial services. Alex shared insights into the most used payment services in Ghana since the start of the pandemic and ways businesses and consumers could engage in e-commerce cost-effectively and with minimal risks.

## Session 3:

### The Public Sector Outlook

The public sector was not left out of the Tech leaders' series as the 3rd session which held on the 12th of May, 2020 solely featured speakers from the Public Sector and had **Paula Ingabire Hon. Minister ICT and Innovation (Rwanda)**; **Engr. Aliyu Aziz, DG NIMC (Nigeria)**; **Kashifu Inuwa Abdullahi, DG NITDA (Nigeria)** and **Kwaku Kyei Ofori Ag. DDG of NITA (Ghana)** making up the distinguished panel. The Hon. Minister articulated a number of cross-cutting issues that formed the thrust of her Ministry's focus and reeled out laudable initiatives carried out by the ICT Ministry pre-pandemic, during the pandemic and plans post-pandemic to automate its processes and explore key opportunities the digitization process afforded Rwanda. The Hon. Minister alluded to a number of technological innovations by local Rwandans facilitated by her Ministry in response to the pandemic especially in the area of health care.

**Africa Tech Leaders' Webinar Series**  
12th May

Theme::  
**COVID-19 Pandemic:  
The African Tech Leaders' Outlook**

Moderator  
**Adedoyin Odunfa**  
MD/CEO, Digital Jewels Ltd

**Session 3**

Topic:  
**The Public Sector Outlook**

Time:  
11:00hrs (GMT +1)  
NG: 11am; GH: 10am; KY: 1pm;  
RW: 12noon; SA: 12noon

Date:  
Tuesday, 12th May, 2020

**LIVE WEBINAR**  
Zoom Channel Link

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**SPEAKERS & PANELISTS**

- Paula Ingabire**  
Hon. Minister of ICT & Innovation, Rwanda
- Engr Aliyu Aziz**  
DG/CEO, NIMC, Nigeria
- Kashifu Inuwa Abdullahi**  
Director General, NITDA, Nigeria
- Kwaku Ofori**  
Ag. Deputy DG, NITA, Ghana

Engr. Aliyu who heads the repository of Nigeria's citizen database revealed challenges experienced by the commission pre-pandemic and

during the pandemic alongside the status of the enrollment of Nigerians. Furthermore, the DG gave an insight into the plans of the commission to ensure a unified database with data currently available with other sectors of the Nation. With regard, to the automation of processes, engagement with key stakeholders and Technological advancement in the public sector in Nigeria, the DG of NITDA enumerated some of the achievements of the Agency whilst also highlighting initiatives currently being embarked upon even amid the pandemic. He highlighted schemes being carried out in close partnership with the recently renamed Ministry of Communications and Digital Economy to optimize processes. Kwaku Ofori gave an insight into the digitization initiatives in Ghana and listed some of NITA's achievements. He stressed the accelerator effect the pandemic had on some of the government of Ghana's pre-pandemic digitization initiatives such as the smart Workplace public sector digital platform which though available ahead of the pandemic was only put to use meaningfully as a result of the pandemic. He gave examples of the digital leadership demonstrated by the government of Ghana in executing its triple T (Tracing, Testing & Treatment) strategy including the Bank of Ghana's stance not to accept any paper-based correspondence in a bid to curb the spread of the virus.

## Session 4:

### Digital Transformation: Perspectives from the Public & Private Sectors

The last of the Tech Leaders' series which held on the 14th of May 2020 had a mix of both the public and private sectors with the panelists comprising **Mary Mwangi** CEO Data Integrated (Kenya); **Haruna Jalo-Waziri**, MD/CEO CSCS (Nigeria); and **Jude Obiakor** GMD FasyL Group (Africa).

Mary Mwangi shared experiences on the survival strategy of Data Integrated amid the pandemic outlining pain points and existing opportunities that could be harnessed. Haruna Jalo-Waziri took a holistic view to digital transformation, stressing the importance of board and top management buy-in, end to end process automation,

employee and customer engagement as well as Risk awareness and management. He shared ways in which CSCS had transitioned amid the new normal and the specific initiatives put in place to ease the transitioning process, including equipping and upskilling staff to ensure a good fit into the new Digital reality.

With the closure of borders and travel restrictions, Jude Obiakor described ways his organization had ensured consistent and effective interaction amongst its various subsidiaries and stakeholders across Africa. He shared cultural implications of business practices in the pandemic context using North Africa as an illustration. Jude also mentioned reduced costs, particularly for travel, as one of the outstanding benefits his organization has been able to gain from the pandemic.

**Africa Tech Leaders' Webinar Series**  
14th May

**Theme :: COVID-19 Pandemic: The African Tech Leaders' Outlook**

**Moderator: Adedoyin Odunfa**  
MD/CEO, Digital Jewels Ltd

Digital Jewels Ltd  
Information Value Chain Consultants  
PCI DSS QUALIFIED SECURITY ASSESSOR  
ISO/IEC 27001:2013 (IRMS) CERTIFIED  
ISO/IEC 9001:2015 (QMS) CERTIFIED

#### Session 4

**Topic:**  
Digital Transformation:  
Perspectives from the  
Public & Private Sectors

**Time:**  
11:00hrs (GMT +1)  
NG: 11am; GH: 10am; KY: 1pm;  
RW: 12noon; SA:: 12noon

**Date:**  
Thursday, 14th May, 2020

#### SPEAKERS & PANELISTS



**Haruna Jalo-Waziri**  
MD/CEO, Central Securities  
Clearing Systems (CSCS) Plc,  
Nigeria



**Mary Mwangi**  
CEO Data Integrated,  
Kenya



**Jude Obiakor**  
GMD FASYL Group,  
Africa

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## CONCLUSION

The summary in this article is unable to do justice to the rich and insightful perspectives in this informed outlook series. The recordings are available for a deeper dive.

At the end of the 4 impactful sessions, certain key/critical learning points consistently rang through the webinars to which it is hoped that organisations will take the necessary steps in following through to ensure their survival in the new normal:

- Intentional training/upskilling/up-scaling of key stakeholders
- Enriching teamwork and collaboration with virtual tools
- Flexibility and rapid adaptation as we move along the new normal
- The need for cybersecurity awareness due to increased internet usage and online activities.

Adedoyin Odunfa—the panel moderator of all 4 webinars put forward the following concluding points to extract value in the pandemic context – build **RESILIENCE**:

- R** : **Risk** Aware culture
- E** : **Empower** resources effectively
- S** : **Scan** the horizon periodically
- I** : **Innovate** compulsively
- L** : **Learn** & unlearn mindfully
- I** : **Invest** in the future wisely
- E** : **Execute** relentlessly
- N** : **Navigate** terrains keenly
- C** : **Communicate & Collaborate** aggressively
- E** : **Enable** sustainability

Digital Jewels is your one-stop partner for ALL your Governance, Risk and Compliance needs.

We are available 24/7 to guide, support and enable your organization extract value from this pandemic and build the resilience required to thrive during a crisis.



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