

Ambition 2030

Connectivity | Fintech | Digital Infrastructure

One MTN – Three Platforms

Unlocking growth,
Delivering returns

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Our Purpose: “Leading digital solutions for Africa’s progress”

Platforms of choice for consumers, homes and businesses

Connectivity

Scale
Data

Accelerate
Home

Empower
Enterprises

Fintech

Grow
Ecosystem

Accelerate Advanced
Services

Digital Infrastructure

Advance
Fibre
Networks

Expand AI-
Enabled Data
Centres

Unlock
Towers
Value^

Leading Customer Experience

Leverage Artificial Intelligence for Growth

Create Shared Value

Three AI Pillars, opportunity to leapfrog

Leverage Artificial Intelligence for growth

1

AI – Inside

AI-native networks and operations

AI-driven ROI-based planning, agentic AI optimisation and end-to-end autonomous operations

Agentic AI as a collaborative partner

AI agents embedded across core functions (HR, Finance, IT, RAFM, Legal, Security, Commercial, Strategy, Supply Chain and Customer Services)

2

AI – B2C

Hyper-personalised customer experiences

Real-time, AI-driven experiences across GSM, fintech, digital, home

AI-led products and services

Commercialisation of AI based products

3

AI – B2B

AI infrastructure and compute monetisation

(Compute, cloud, GPU-as-a-service, AI workloads) enabling enterprises to run real-time AI applications

AI-enabled network (AI-RAN / Edge AI)

Platform for external AI applications for edge infrastructure monetisation

Revenue uplift | EBITDA margin expansion | CAPEX optimisation | CX uplift

Agentic AI, AI safety, ethics and AI cybersecurity management

Three pillars, three economic engines

AI INSIDE

Margin Lever

VALUE ≈

Opex Saved + Capex Avoided

- EBITDA margin expansion
- Self funded
- High certainty

AI — B2C

Revenue / Engagement Lever

VALUE ≈

(ARPU uplift + new digital/fintech revenue – incremental serving cost) × adoption

- Per active user, plus a retention term.
- Gated by adoption rate and token economics

AI — B2B

Revenue Lever

VALUE ≈

Revenue / Capacity × Price

- Gated by power, capital, anchor demand and token economics

AI inside imperative

Creates capacity for B2C and B2B

	AI Inside Optimise operations	AI — B2C Monetise the consumer	AI — B2B Build & lease compute
Execution risk	Low	Moderate–high	Highest
Complexity	Low	Moderate	Highest
Funding & capital intensity	Self funding Low (opex)	P&L investment Moderate	External Co-invest Highest (~bn)
Right to win	Near-absolute	Real but partial	Contestable
Size of prize	Capped at cost base	Large, adoption-gated	Largest, new class
What breaks business case	Poor data Integration complexity	Serving cost > ARPU uplift	Take up rate
Binding constraint	Organisational change capacity	Adoption and Token economics	Energy and Token economics

Moving from proof of concepts to value creation

CATEGORY	DESCRIPTION		LIVE MARKETS	SCALING MARKETS
Revenue Uplift & Assurance	NBx 2.0	Hyper-personalised next-best-action engine, Local voice AI enabled outbound dialer	GH · NG	All
	RAFM	AI-led anomaly detection protecting top-line revenue	SA · CM	GH · ZM
Network	AI RAN (Mobile) Smart Capex	Right locations, right technologies — maximising traffic growth, CX & ROIC	POC SA · NG	All
	AI FAN (Fixed) Smart Capex	Data-driven FTTH rollout — strongest signals, best payback, lowest cost	UG · CIV	NG · GH
	AI RAN OEM Dynamic Energy	AI solutions using proprietary features for efficient cell-level Energy optimisation	SA · GH	All
	AI Orchestrated Energy	Real-time AI analytics to optimise energy usage, carrier on/off switching, across multi-vendor RAN	SA · BN	All
Customer Experience	SIM Registration	Computer-vision identity verification at scale	NG	CM · ES · CIV · GH · ZM
	Telco GPT	Generative-AI assistant for customer & agent productivity	NG	CB · CIV · CM
	Zigi Chat	Local-language conversational AI across customer touchpoints	NG	GH · SA · CM
	Voice enabled — Zigi	Voice-based conversation in local languages (Hausa, English)	NG	GH · ZM · CIV · CM · ES
Productivity	Back-office	Legal Contact Management · Treasury Scenario Planning · Internal Audit & Horizon Scanning · Staff augmentation	MANCO	All

Deep dive on deployed use cases

NBx 2.0

AI-powered offer recommendation engine

44M

customers reached across 6 markets

Hyper-personalised offers with intelligent affordability pricing.

• LIVE

South Africa, Nigeria, Ghana, Cameroon, Zambia, Uganda

SCALING

All markets

Revenue Assurance

Anomaly detection

10K+

data points · billions of transactions daily

From reactive controls to 24/7 AI-driven monitoring.

• LIVE

South Africa, Cameroon

SCALING

Ghana, Zambia

SIM Registration

Agent SIM registration & activation

97%

Agentic, autonomous processing at scale.

Agentic, autonomous processing at scale.

• LIVE

Nigeria

SCALING

Cameroon, Côte d'Ivoire, Eswatini, Ghana, Zambia

Targeting our largest cost drivers first

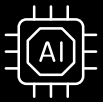
~55%

of organisational opex

~80%

of capex envelope

Technology opex & resilience



AI energy optimisation

Across MTN-owned & TowerCo sites / aligned to Project Zero



AI network ops transformation

Agentic AI for Tier 1/2 NOC, field dispatch, incident triage / zero-touch ops



AI fibre cut sensing

Proactive detection and localisation before major outages / reduced MTTR

Our AI investment targets the largest cost lines first — driving capex efficiency, opex reduction, ROIC uplift, and measurable sustainability gains.

Capex efficiency

01

AI RAN smart CAPEX

Right locations, right technologies — maximising traffic growth, CX and ROIC

02

AI smart FAN CAPEX

Data-driven FTTH rollout — strongest demand signals, best payback, lowest cost per home

AI Intensity formula

Top 6 markets AI Inside by 2028

01

CAPABILITY

70%

% workforce trained

- *Responsible AI trained*
- *Prompt engineering*
- *Agentic workforce augmentation*

02

ADOPTION

40%

% Model / agentic penetration

- *LLMs, SLMs & Agents in active usage across functions and markets*

03

MATURITY

80%

Tech & process optimisation

- *Data reliability*
- *API adoption*
- *AI governance*

04

IMPACT

80%

P&L impact

- *Revenue uplift*
- *Efficiency*
- *Customer experience*

Five-layer sovereign AI stack.

MTN is positioned at L2 and L3 · procures L1 under multi-anchor discipline · curates L4 · co-develops L5

Five-layer stack



L5

Applications & Agents

- EXECUTED | Vertical workflows: government, Fin Serv, Health, Telco-internal, Indigenous languages

Co-develop

L4

Models

- EXECUTED | Open weight models
- PROGRESSING | Frontier proprietary

Curate

L3

Cloud platform

- EXECUTED | OpenShift Sovereign + Azure Public Cloud + sovereign overlay

Hybrid

L2

AI data centres

- EXECUTION PHASE | Strategy execution underway

Co-develop

L1

Silicon

- PROGRESSING | Strategy under review

Procure

Own L2 and L3 in Africa · Procure L1 under multi-anchor discipline · Curate L4 rather than build · Co-develop L5 with regulated customers

Value creation ambition, R30bn in 3-5 years

AI INSIDE

~50%

Network, energy, finance, HR,
legal, RAFM, Cx, fin ops

AI — B2C

~30%

Hyper personalisation, churn reduction,
predictive retention, partner co-creation
capabilities

AI — B2B

~20%

AI RAN, GPU-as-a-service,
private networks, edge inference



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Thank you

