IC

Intellectual capital

Our intellectual capital drives innovation in mobile and beyond mobile products and services as we expand our multi-product ecosystem and align operations across our OpCos. Our differentiated financial and digital services support growth beyond mobile and strengthen our position as a trusted brand.

Read more about **our ecosystem of products and services** on page 26

Our key focus areas

- Optimising spectrum for network leadership
- Delivering a differentiated customer experience
- Sharing best practice and leveraging scale
- Driving shared value through technology

Our intellectual capital at a glance

Key FY2026 achievements	Strategic priorities affected
• Maintained spectrum leadership in six of our eight markets • Secured a unified licence, which includes 5G, in DRC and launched 5G services in Egypt • Expanded spectrum holdings in Tanzania • Safaricom renewed licence and spectrum in Kenya for 25 years	S2 Market leader in connectivity
• TOBi chatbot recognised by Gartner as best-practice bot for first-contact resolution in South Africa • Group reputation index, measured by independent benchmarking firm RepTrak, averaged 73.6, remaining in the “Strong” category • Focused on penetration rate of CVM personalised offers across all OpCos • Advanced our Group-wide behavioural loyalty platform, leveraging the success of VodaBucks and Shokran, to reach 62.3 million loyalty engaged customers • Maintained strong brand consideration as a key differentiator, ranking #1 among non-users in six out of eight markets • Supported 103.0 million (FY2025: 87.7 million) financial services customers • Our mobile money platforms, including Safaricom, processed US$525.6 billion of transaction value during the year, up 16.6%, representing leadership in African FinTech • Supported 11.1 million IoT connections, with a 32.0% increase in revenue from cloud hosting and domain, managed software and security services	S1 S2 S3 S4 S6 S7 NPS leadership in all markets 275 million customers Network NPS leadership 130 million financial services customers Beyond-mobile services contributing towards 30% of service revenue
• We are implementing GenAI across all markets to accelerate internal efficiencies and customer-facing innovation, with 35 GenAI use cases live • Accelerated development of critical skills through our centres of excellence and Technical Career Paths framework	S7 Double-digit EBITDA growth
• Scaling platforms for good, across critical sectors, such as agriculture, education, health, energy and water • Designed a first-of-its-kind call centre, in partnership with ANANI, to support South Africa’s largest university, UNISA, to keep its employees and students connected	

The value we create, sustain and erode

Optimising spectrum for network leadership

Effective spectrum management is a key driver of network leadership, positioning the Group for data-centric growth and supporting our Vision 2030 target of being a market leader in connectivity. To achieve 4G and 5G connectivity leadership across all markets by 2030, we optimise spectrum usage through frequency planning, strategic capital expenditure and modernisation programmes that support broader coverage and improved network quality.

- We maintained spectrum leadership in six of our eight markets – South Africa, Egypt, Kenya, Lesotho, Mozambique and Tanzania. Strengthening our spectrum position in DRC and Ethiopia remains a priority.
- In Tanzania, we acquired 50 MHz of high-capacity 3 700 MHz band spectrum for TZS49.8 billion (R340 million), positioning us to maximise the value of our spectrum assets across all bands, while improving the resilience of our network.
- DRC was awarded a 20-year technology-neutral unified licence in May 2025. This replaces service-specific licences, enabling 5G deployment under a single framework. This flexibility, alongside frequency reshuffling in FY2026, allows us to optimise holdings in the 900 MHz, 1 800 MHz and 2 100 MHz bands.
- Vodafone Egypt launched commercial 5G services in FY2026, reaching over 4 000 sites. This rollout is supported by a multi-year investment programme (FY2026 to FY2032) with Egypt's Ministry of Communications and Information Technology and the National Telecommunications Regulatory Authority. In February 2026, we secured 20 MHz of 1 800 MHz spectrum, and recognised an intangible spectrum asset worth EGP16.2 billion (R5.5 billion). The investment programme includes a roadmap for future 3 500 MHz spectrum access and 2 600 MHz renewals.

ESG Read more about how we are expanding our network reach in our **ESG report**

Delivering a differentiated customer experience

Our super-app ecosystem integrates Vodacom-built products with leading partner offerings, delivering hyper-personalised solutions that scale impact across our OpCos. We focus on both consumer and business ecosystems through our dual-sided strategy to drive digital and financial inclusion while diversifying revenue streams.

Our customer experience strategy focuses on delivering world-class service across all touchpoints. By combining our customer-centric culture with digital-first journeys, affordability and ease of use, we deliver experiences that foster trust and loyalty. We strive to provide relevant and proactive customer service, using GenAI to predict customer needs, enable intelligent automation and personalise omnichannel engagement. This approach is central to our progress towards NPS leadership in all markets by 2030.

Winning customer trust every day

Our customer experience strategy is supported by four key pillars to deliver a differentiated experience. We make use of a proactive issue management model that seeks to resolve problems before the customer is aware of them.

Customer-obsessed culture
Ensuring every employee engages with our services as a customer would, allowing us to proactively improve NPS and reduce customer detractors

Zero issues
Delivering proactive pain-point eradication by eliminating friction and providing permanent fixes before they impact the customer

Digital-first
Empowering customers with frictionless onboarding and 24/7 access to world-class digital tools

Expert resolution
Empowering an engaged workforce to deliver on our Ask Once promise, supported by Big Data and GenAI to predict potential service failures or customer dissatisfaction, allowing for proactive outreach and seamless resolution

Maintaining our trusted brand

Data security and responsible AI

- We leverage our Cyber Health Adaptive Risk Method (CHARM) across all OpCos to safeguard our business, customers and shareholders, mitigating cyber security threats in real time. CHARM is designed to enhance cyber health and risk management by achieving control effectiveness across various security measures. We target 100% CHARM control effectiveness across more than 50 controls. We are proud to have reported zero critical cyber security incidents in FY2026.
- In South Africa, our customer service agents use facial biometric authentication to enable secure, real-time identity verification against national records, helping to protect against agent fraud. Since its launch in December 2024, the solution has supported over 622 000 biometric verifications, with a 95% success rate. This strengthens fraud prevention and reinforces confidence in secure digital interactions.

  In FY2026, we further strengthened customer protection by optimising our SIM Swap journey, deploying advanced fraud-detection models across all customer-facing channels. This resulted in an 88% reduction in unauthorised SIM swap fraud cases in South Africa.
- The M-Pesa platform delivers secure and reliable financial services across our M-Pesa markets. In FY2026, our AI-driven capabilities enhanced platform security through advanced encryption and real-time anti-money laundering detection.
- As AI and GenAI technologies become core to our digital evolution, we maintain a comprehensive policy for responsible AI use. This policy is underpinned by a robust governance framework, ensures that we maintain compliance with regulatory and privacy requirements.
- Vodacom's AI evolution is guided by our technical maturity roadmap, as set out on the following page. Our frontline teams play a critical role in delivering an exceptional customer experience.

Three-stage evolution of AI capability enhancement

Human-AI task enhancement
Our frontline teams use AI as a smart assistant, including a real-time call centre tool that transcribes calls and suggests next actions to enhance customer service

Coordinated process enhancement
Multiple AI agents work together to manage complex processes with human oversight. A key example is our customer engagement orchestration engine, which synthesises deep insights to recommend personalised, real-time support

Networked autonomous workflows
Integrated networks of AI agents deliver end-to-end workflows that predict customer needs and personalise engagement. Our employees maintain high-level oversight to ensure quality and ethical compliance

Read more about how we embed responsible AI across our workforce in **human capital** from page 84

NPS leadership and recognition

NPS reflects a customer's willingness to recommend Vodacom to others, a key indicator of trust and brand strength. Improved perceptions of network quality and value for money have supported strong performance across the Group. We concluded FY2026 with NPS leadership in six of our eight markets (FY2025: five of our eight). We continue to focus on delivering exceptional service to drive leadership in the remaining two markets.

Regular customer engagement deepens our understanding of customer needs, building trust and upholding our reputation. We assess customer sentiment to inform targeted initiatives. In FY2026, our Group reputation index averaged 73.6 done slightly from FY2025 (75.0%), but remained in the "Strong" category.

	Our reputation index performance		Relative to competitors	
	FY2026	FY2025	**FY2026**	FY2025
South Africa	**67**	66	**2nd**	1st
Egypt	**76**	76	**1st**	1st
DRC	**74**	80	**2nd**	2nd
Lesotho	**69**	N/A	**2nd**	N/A
Mozambique	**69**	N/A	**2nd**	N/A
Tanzania	**81**	82	**1st**	1st

N/A = Results not available at time of reporting.

Read more about our stakeholders in **social and relationship capital** from page 59

In FY2026, South Africa launched the Business Partner of the Year: Customer Experience Award to strengthen collaboration and shared accountability across the Group. We further implemented a targeted recognition and reward model for our frontline teams, recognising customer care agents and stores for excellence in customer experience delivery.

In Egypt, the customer-centric Flex Journey, built around the Flex proposition – from onboarding and usage, through to digital self-care, renewal, and value-added engagement – is designed to overcome historical pain points, providing trusted everyday bundles.

Our brand and reputation are a key differentiator, supported by sustained investment to build awareness across mobile, fixed, digital, financial services and Vodacom Business, reinforcing our position as a trusted brand delivering both emotional and functional value. This is evidenced by strong external recognition across customer satisfaction, trust, digital experience and social impact:

- Winner in the Ask Africa Orange Index 2025/26 Mobile Operator Industry category for customer satisfaction
- Named MyBroadband Most Trusted Partner 2025 in the telecommunications industry
- Awarded New Generation Social & Digital Media's Digital Brand of the Year 2025 for leadership in branding and customer engagement
- Maintained leadership in South Africa and Egypt in the Gartner IT4C report on Digital Channels and Experiences, benchmarked globally across browsing, buying and self-service journeys
- TOBi rated No. 1 customer service bot in South Africa as part of Gartner AI Benchmarking
- Ranked first, for the ninth consecutive year, in the Trialogue 2025 Corporate Development Impact rating for perceived corporate contribution to developmental impact in South Africa

Strengthening our position as the most loved brand

Technology-driven customer loyalty

Ask Once, our customer experience strategy, leverages AI-driven insights to resolve customer issues. Our R38.0 million investment in the project focuses on empowering skilled employees to deliver first-contact resolution.

In FY2026, we upskilled agents through our Group-wide **SuperAgent** tool and deployed **SmartCare**, enabling agents to monitor real-time network performance and identify legacy 2G device usage for targeted customer support.

We invest in **Big Data and AI** to enable real-time differentiation, proactive service and predictive customer support across our financial services and digital solutions. These insights inform personalised offers, dynamic pricing and targeted service interventions, supporting our ecosystem-based loyalty model that rewards multi-product engagement.

In South Africa, **TOBi** has matured into a market-leading digital assistant, smart-routing customers to human consultants where it cannot fully resolve an issue. TOBi Assist, the agent-side tool, reduces handling time and improves accuracy.

In Egypt, **SuperTOBi,** the GenAI evolution of TOBi, uses large language models to improve customer interactions and service delivery by enhancing intent recognition and long-tail query resolution. We intend to roll out **SuperTOBi** across all our markets.

Just4U, our flagship personalisation platform, provides customers with tailored deals on airtime, data and text messages, including integrated offers through VodaPay. Discounts are calculated based on location, income levels and real-time network capacity within specific customer segments. In FY2026, customer participation reached 45% in South Africa, 34% in Egypt, 33% in DRC, 56% in Lesotho, 21% in Mozambique, and 50% in Tanzania.

Across the Group, we have 62.3 million loyalty engaged customers. Our OpCos are embedding loyalty and engagement into their local value propositions, tailored to market needs but underpinned by a common digital foundation.

- In Egypt, the Shokran loyalty programme integrates with Vodafone Cash to deepen engagement by rewarding customer advocacy. As a trusted lifestyle partner, Shokran is central to our ambition of becoming Egypt's most loved brand
- In South Africa and Lesotho, **VodaBucks**, our behaviour-driven loyalty programme, continues to set a global standard for loyalty excellence by winning Best Gamification Worldwide in 2025, and holding first place in the South African Loyalty Awards for two years running.

Read more about **our personalised offerings** on page 26

Value created Value eroded Value preserved

Expanding our financial service offering

By leveraging scale across both consumer and business segments, our financial services strategy delivers hyper-personalised solutions to meet diverse digital needs. As we progress towards 2030, we remain focused on unlocking economic growth across our OpCos, as seen below.

	Drive financial inclusion	Deepen financial inclusion	Unlock economic growth
Consumer	**Basic services** • Peer-to-peer payments • Cash-in and cash-out • Services and bill payments • e-Commerce • Scan to pay • Airtime Advance and Voucher Advance	**Financial services** • Insurance and savings (micro) • Lending (overdrafts and loans facilitation) • International money transfer • Cross-border transactions • Device financing	**Consumer wealth** • Wealth management products • Personal finance tools • Crowdfunding, peer-to-peer lending • Leveraging government welfare programmes
Merchant	**Transfers and payments** • Bank to wallet transfers • Payment collections • Disbursements (unrestricted or restricted using e-vouchers)	**M-commerce and merchant acquiring** • Merchant point of sale (in-store and online) • Business-to-business payments and cashless distribution • Digital marketplaces • Global payments partnerships	**Enabling SME ecosystem** • Agent overdraft and term loans • Merchant loans • Invoice financing and stock ordering solutions • Agri-loans • Digital merchant storefronts

Vision 2030 outcomes

- Positively influence our operating context and society
- Increase our addressable market
- Revenue growth of 15% to 20% compound annual growth rate ambition
- Enhanced margin potential
- Reach 130 million financial services customers

Read more about **our content and digital services for consumers and businesses** on page 26

One-stop customer services

In South Africa, we migrated our previous standalone MyVodacom app functionality into the **VodaPay Super App**, creating a unified one-stop shop for connectivity, payments, lending and digital banking. This model mirrors our one-app integration in Egypt via Ana Vodafone and in international markets through the M-Pesa super-app.

During FY2026, **M-Pesa Africa** focused on scaling our M-Pesa markets – including Safaricom and our International business – into our one-app environment to support simplified customer journeys. M-Pesa is being embedded in digital and e-Commerce categories as part of Vodacom's Vision 2030 strategy.

Across the Group, we have 35 million app users.

Egypt's **MoneyBack Guarantee** initiative empowers users to control their digital spend by allowing them to review and reverse unintended bundle or subscription purchases directly within the Ana Vodafone app.

In South Africa, our consumer-focused digital media portfolio is aligned with strategic partners, delivering a diverse mix of music and video, mobile gaming and lifestyle applications. Our Streamy subscription hub offers users seamless access to high-quality, on-demand content. In Egypt, lifestyle services is a key differentiator, combining music, sport and video-on-demand to support data consumption, incentivise package upgrades and reduce churn. This supports strong ARPU growth and clear NPS leadership.

Deepening financial inclusion to unlock economic growth

In FY2026, the Group reached 103.0 million financial services customers (FY2025: 87.7 million), representing an increase of 15.2 million. This strong momentum reinforces our trajectory towards our upgraded target of 130 million financial services customers by 2030. Our customer base is spread across our reporting segments: Safaricom remains the largest contributor (42.3%), followed by our International business (28.5%), South Africa (14.9%) and Egypt (14.3%).

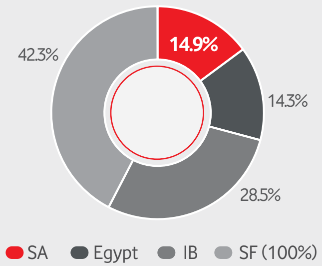
M-Pesa's growth was supported by beyond core services, including payments, savings, loans and our merchant offerings, contributing 46.4% of International business M-Pesa revenue, consistent with our strategy to expand the ecosystem.

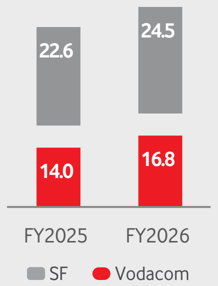
Alongside strong consumer momentum, we scaled merchant services as part of a dual-sided strategy. In South Africa, our merchant base expanded to over 11 200, while across the International business, M-Pesa merchants increased by 32.3% to 705 000. Safaricom business payments remain a key growth driver, with large and micro merchants reaching 3.2 million, representing growth of 71.9%.

In Egypt, we see a compelling opportunity to expand merchant services and financial offerings. Leveraging the Group's shared product roadmap and capabilities, we expect to scale new merchant solutions and broader financial services over time.

Financial services

customers	revenue
103.0 million up 17.4%	Driven by user and product adoption





million	R billion
43% penetration of 237 million base	Vodacom 23.1%* growth Safaricom 13.4%* growth

Transaction value (US$ billions)

Transaction volume (billions)

M-Pesa and Vodafone Cash

In FY2026, we continued aligning our offering across our OpCos, with our progress illustrated below.

	South Africa	Egypt	DRC	Lesotho	Mozambique	Tanzania	Ethiopia	Kenya
Money transfer and basic services								
Cash-in/cash-out (including ATM)	●	●	●	●	●	●	●	●
P2P	●	●	●	●	●	●	●	●
Airtime top-up	●	●	●	●	●	●	●	●
Bank transfer	◕	◑	◑	◑	●	●	◕	●
International money transfer		◔	◑	◑	◑	◕	◑	●
Consumer payments and enterprise services								
C2B e.g. bill payments	◑	◑	◑	●	●	●	◔	●
B2C e.g. disbursements			●	●	●	●		●
B2B e.g. cashless distribution			◔		◔	◑		◕
Financial services								
Microloans and overdraft	◕		◑	●	◑	●	◑	●
Insurance	●	◔		◔	◔	◑		◔
Wealth and savings				◔	◔	●		●
Super-app mini apps	●	◔	◔	◔	◔	◕	◑	◕
Merchant payments								
In-store merchant payments	◑	◔	◔	◑	◑	◕	◑	●
E-Commerce/online payments	◑	◔	◑		◔	◑	◔	◕

Scaling financial services through our super-app ecosystem

Our mobile money platforms, including Safaricom, processed US$525.6 billion in transaction value in FY2026, representing leadership in the African FinTech space. Our key consumer and business products that form part of our dual-sided financial services strategy are illustrated below.

Consumer solutions

Domestic and global payment services

- In FY2026, Group consolidated financial services revenue increased by 23.1% to R16.8 billion (FY2025: R14.0 billion), supported by user growth and product adoption. Safaricom generated R24.5 billion of financial services revenue, reflecting growth of 13.4% in Kenyan shillings.
- In FY2026, Group app users reached 35.0 million, of which **M-Pesa and VodaPay** app users reached 13 million (FY2025: 9 million). These platforms provide a comprehensive lifestyle and shopping experience, offering seamless access to a range of lending, insurance and payment products alongside core services such as airtime purchases and bill payments. We continued leveraging our strategic partnership with Visa to scale our digital and physical card products, expanding access to secure digital payments.
- In Egypt, where approximately two-thirds of the population remains unbanked, we continue to capture the significant addressable market for financial inclusion within the informal economy, supported by our Ana Vodafone app. In FY2026, **Vodafone Cash** solidified its position as the market leader in financial services, increasing its active user base by 29% to 14.7 million (FY2025: 11.4 million). Supported by strong adoption and engagement, financial services revenue in Egypt grew by 48.2% in local currency as we focus on rolling out financial services such as insurance, wealth management and credit.
- The value of our international money transfers reached US$6.0 billion during the year, including Safaricom (FY2025: US$5.1 billion), supported by more than 200 transfer corridors. We further enhanced these corridors through strategic partnerships that improve transaction efficiency and enable merchant point-of-sale acceptance, while leveraging our partnerships with PayPal and Visa to offer enhanced global payment capabilities.

Insurance products

- In South Africa, **VodaSure** provides customers with life, funeral and short-term cover. In FY2026, VodaSure held 3.0 million policies and grew its revenue by 13.3%, driven by device, contract and funeral cover. Our Spend & Get insurance campaign for prepaid subscribers helped boost engagement and ARPU.

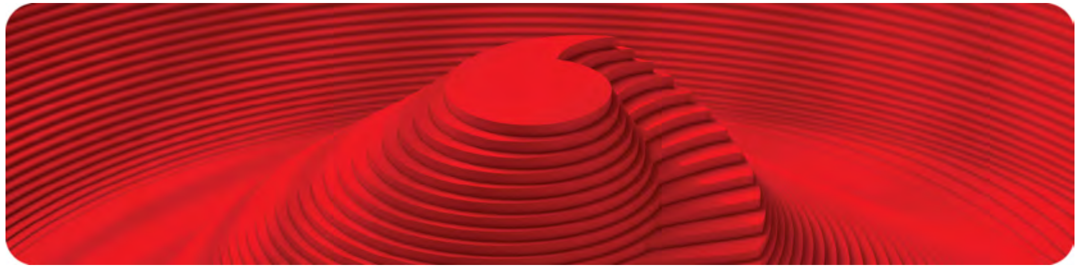
  In support of our goal of becoming the preferred connected lifestyle insurer across all our OpCos, we will leverage the VodaSure IT platform – capable of insuring any asset – to scale standardised operations across our international markets. Plans are also underway to launch a unified marketplace to accelerate ecosystem growth and expand insurance offerings towards 2030.
- We offer various insurance products across our International business. In Tanzania, **VodaBima** provides access to motor, device, life and health insurance, including microinsurance solutions, in partnership with local insurers and in alignment with government-led universal health coverage programmes. In FY2026, VodaBima served 220 000 customers.

Savings and wealth management products

- Across our M-Pesa markets, including Safaricom, we supported savings and wealth deposits and trades of US$0.9 billion (R15.7 billion), as we foster a group savings culture:
  - In Tanzania, our group savings solution M-Koba supports women, entrepreneurs, family and friends in saving money and managing their funds digitally through M-Pesa. Since its launch seven years ago, M-Koba has been instrumental in driving financial inclusion, particularly in underserved communities, with TZS1 394 billion saved (FY2025: TZS770 billion)
  - In Lesotho, our group savings product, Mokhatlo, continues to scale, with 273 532 people saving through the platform
  - In Mozambique, Xitique is our individual savings solution tailored to mirror informal group savings, allowing members to manage their funds securely within the M-Pesa ecosystem. Xitique has seen strong adoption among women, serving as a platform for financial empowerment through targeted training and upskilling programmes
- In partnership with Sanlam Allianz Investments, our M-Wekeza platform in Tanzania democratises wealth creation by facilitating microinvestments in stocks and securities through fund managers. With a low minimum entry point of TZS1 000 (c.US$0.40), the product offers mobile-based convenience, immediate liquidation and compounding interest rates of up to 13%, significantly outperforming traditional savings accounts in Tanzania. Building on this success and strong adoption of our wealth products, Mali and Ziidi, in Kenya, we will continue to scale these wealth-creation opportunities across our OpCos.

Lending and Airtime Advance

- We facilitate consumer lending and overdraft products across our M-Pesa markets. Consumer loans facilitated across our markets, including Safaricom, were US$13.8 billion (R255.7 billion), up 37.7%.
- In South Africa, we facilitate personal unsecured loans of up to R250 000 to customers through VodaPay or our online channel. Separately, we offer customers two voucher products: a buy-now voucher product that provides added value and a buy-now, pay-later Voucher Advance product that allows customers to buy meals and other consumer products ranging from R75 to R500, with no interest or hidden fees.
- We are leveraging AI to enhance credit-scoring models, enabling more accurate risk assessments and personalised lending solutions. In FY2026, the Group implemented fraud-detection models using AI and machine learning to reduce fraudulent airtime loans and transfers.
- Airtime Advance remains an important facilitator of customer convenience. In South Africa, Airtime Advance represented around half of total prepaid recharges during the year. We also provide Airtime Advance across our markets.



Business capabilities

Payment services

- In FY2026, our Group-wide merchant ecosystem (including Safaricom) grew by 63.1% to reach a combined total of 3.9[1] million active merchants (FY2025: 2.4 million), with our International business, contributing 705 000 merchants (FY2025: 533 000). This growth was accelerated by our rollout of FinTech 2.0 capabilities, which introduced automated merchant onboarding and enhanced data privacy through phone number masking for secure payments.
- M-Pesa enables businesses to participate in the digital economy through e-Commerce. Supported by M-Pesa Africa, our business-facing offerings include solutions such as dedicated merchant services, international money transfers and the M-Pesa Business app, providing merchants with enhanced features to manage their businesses effectively.
- In South Africa, we provide 11 200 merchants (FY2025: 11 300) with end-to-end payment processing for physical and online commerce. Through our acquiring solutions, merchants can process debit and credit card transactions across our Android and mobile point-of-sale devices.

Note:

1. Safaricom's micro-merchant ("Pochi") base of 2.1 million (FY2025: 1.2 million) is included in this metric.

Lending services

- We offer merchant and agent lending products in our M-Pesa markets totalling US$0.9 billion (R16.3 billion), up 65.9%. Our agent loan solution in Tanzania, Songesha, facilitated loans of TZS1.6 trillion (R10.4 billion) in FY2026. In FY2026, we expanded our tailored solutions, including merchant loans, embedded insurance solutions, and payroll and reconciliation services.
- In South Africa, our enterprise ecosystem includes value-added services, vending and lending solutions. Our lending solutions, targeted at SME merchants, include term loans, cash advances and invoice financing. The financial services ecosystem for enterprises is supported by capabilities across our operations and digital channels for self-service engagement, including merchant reporting and applications for new products and services through the online merchant portal as well as the VodaPay app.
- In South Africa, our Business Term Advance product offers SME funding of up to R5.0 million through a seamless digital application journey. Funding decisions are made in less than 10 minutes, with successful applicants receiving funds within 24 hours.

Sharing best practice and leveraging scale

Shared platforms enable scale, efficiency and consistency across the Group, accelerating innovation while supporting improved customer outcomes. By leveraging our global footprint and shared expertise, we develop secure, scalable IT platforms that drive automation, operational efficiency and resilience. This ensures we are positioned to build the operational resilience required to scale our digital and financial ecosystems in support of our target of double-digit EBITDA growth by 2030.

- Through ExCo-level customer experience boards and Group-wide centres of excellence, we continuously improve customer journeys and strengthen operational performance by aligning priorities, sharing best practice and responding to customer insights.
- In FY2026, the shift to personalised customer engagement through our Customer Experience Insights Centre of Excellence in South Africa increased direct outreach to approximately 40 000 customers per month, resulting in an overall deep detractor rate of less than 3%. We concentrate specialist capabilities across high-maturity markets to enable standardisation, automation and cost efficiency.
- We are implementing GenAI across all markets to accelerate internal efficiencies and customer-facing innovation, with a target of over R2.0 billion in savings and efficiencies by 2030.

  In FY2026, we migrated critical data platforms to Genesys Cloud for real-time insights and hyper-personalised care, while we have 35 GenAI production use cases live across South Africa, Tanzania, Egypt and Kenya.
- In FY2026, Egypt implemented an extensive IT4C programme, Flex Journey, designed to systematically identify and eradicate customer pain points.
- By providing agents in Tanzania with greater access to back-end systems, we empowered them to resolve issues more autonomously. This resulted in a 4ppt improvement in first-call resolution and a 1.6ppt reduction in detractors.

Read more about how **our accelerated skills development supports our centres of excellence** in human capital from page 81

- **M-Pesa Africa**, a joint venture with Safaricom, serves as a central innovation hub. By leveraging a centralised "build once, replicate everywhere" model, the platform supports the scaling of our super-app and financial services portfolio across DRC, Ethiopia, Kenya, Lesotho, Mozambique and Tanzania. M-Pesa's penetration rate is 43%% of Vodacom's total customer base, processing US$1.4 billion in mobile money transactions daily.
- In FY2026, M-Pesa hosted 221 mini apps across the Group, and we scaled our offering to 9.4 million financial services app users, representing 40% year-on-year growth.

Read more about **our other shared platforms, such as our Africa Shared Operations Centre, in manufactured capital** from page 53

We harness Vodafone Group's global scale to industrialise products, such as IoT, and access world-class talent and technology. This scale is exemplified by our partnership with Vodafone Intelligent Solutions, the largest shared services organisation in the telecommunications industry. The collaboration enables us to drive data-led innovation, increase operational resilience and effectively manage risk across our markets.

Driving shared value through technology

Vodacom drives digital and financial inclusion across essential sectors by scaling our technology platforms and intellectual capital to address societal challenges across our markets. We remain focused on strengthening our Tech for Good solutions, underpinned by our capabilities in IoT, AI, Big Data and platform-based digital solutions.

- Our platforms in Kenya and Tanzania facilitate digital payments for services, including utilities and government transactions. The partnership between Kenya's mobile operators and the Kenyan government's financial inclusion initiative, the Hustler Fund has granted credit to more than 27 million individuals.
- We are proud of the progress of our first-of-its-kind call centre, in partnership with ANANI, to support Unisa in keeping its employees and students connected. The specialised call centre is designed to manage end-to-end customer support for both prepaid and postpaid Unisa employees and students, handling requests such as PIN and PUK queries, device setup and invoice assistance. By centralising and personalising support, we have helped Unisa address key challenges.

Tech for Good

- Our agriculture solutions span the entire value chain, from small-scale farmers in Africa to precision commercial farms in Europe, the US and Australia. We provide integrated solutions that streamline input distribution, provide access to insurance and funding, unlock market opportunities and facilitate payments and subsidies for 9.9 million registered beneficiaries.
- We facilitate access to tailored educational resources across our markets, supporting 4.0 million beneficiaries on e-learning platforms and school connectivity programmes.
- Our energy portfolio spans both customer and enterprise and government solutions, facilitated by IoT.nxt and Mezzanine. In FY2026, we helped our customers avoid 3.6 million tCO_2e GHG emissions.
- In partnership with two Egyptian ministries, we are digitalising the healthcare system through three programmes: Universal Health Insurance, Primary Care Units and the Egyptian University Hospital. Notable initiatives in South Africa include partnerships between Vodacom subsidiary Mezzanine and the South African Department of Health to support health facilities through eLABS and our Stock Visibility Solution. Our community programme, m-mama, an emergency transport system for maternal and neonatal emergencies, has saved 9 000 lives in Tanzania and Lesotho.
- While our operations are not water-intensive, we recognise that water is a scarce resource in Africa. We are pioneering solutions to cut water consumption through real-time monitoring and early water leak detection, as we begin to scale our end-to-end IoT Digital Water Tower.

ESG Read more about how our Tech for Good platforms are digitalising critical sectors in our **ESG report**

Read more about how we leverage our **Tech for Good solutions** to support governments and communities on page 63

IoT, cloud, hosting and managed security services

- We focus on guiding organisations through their digital transformation journeys. Central to this is our IoT strategy, which drives operational efficiency for businesses and accelerates the digitalisation of government services through use cases such as SmartGov, smart utilities and smart health. By combining Vodafone's global IoT leadership and Vodacom's localised scale and capabilities in our OpCos, we deliver an innovative range of IoT services. In FY2026, IoT continued to contribute to our beyond mobile revenue, with revenue of R1.9 billion (FY2025: R1.7 billion) across the Group. We were awarded the 2025 MyBroadband Award for Most Trusted Enterprise Telecommunications Provider of the Year.
- We offer a comprehensive suite of secure connectivity, productivity and unified communication solutions designed to support the modern hybrid workforce. While these services are most established in South Africa and Egypt, we continue to scale our digital portfolio across our OpCos to meet the growing demand for cloud migration and the localisation of security environments.
- Our portfolio – comprising hosting and domain services, managed software services and security – is supported by strategic global partnerships with providers such as AWS, Huawei Cloud, Microsoft Cloud, Office 365, Modern Workplace, Azure and HPE Greenlake.
- As businesses scale their digital operations, we maintain a heightened focus on cyber resilience. Our cyber security managed services are critical in protecting the networks of both large enterprises and SMEs and safeguarding their customer data. In FY2026, revenue from our cloud, hosting and security services increased by 32.0% to R1.4 billion for the Group.