

Conversations on innovation from Nigerian leaders in business and innovation

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Chief Digital and Innovation Officer at Union Bank

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Conversation with Lola Cardoso,
Chief Digital and Innovation
Officer at Union Bank PLC.
(Nigeria)



I believe innovation is about creating, capturing and delivering value to stakeholders – these could be around solutions to your customers' articulated or unarticulated needs. Innovation needs to be authentic to succeed.

Lola Cardoso

Tell us a little about your journey to this current position Chief Digital and Innovation Officer at Union Bank. What led you into this path of innovation?

I joined Union Bank in August 2013 as Group Head, Corporate Strategy to drive the Bank's strategy, anchor its overall transformation and support execution bank-wide.

My aim was to make a difference and transform an almost 100-year-old bank then into a modern organization with the right people, processes and platform. I have contributed to the successful transformation of the bank and proud as the bank continues its positive growth momentum.

In 2015/2016, I began driving the bank's innovation and sustainability efforts, which are integral to our Bank's future growth and positioning. Our transformation efforts focused on people, process and technology, have built a solid foundation for us to compete effectively and win.

Today, I am driving digital and innovation in a 100+ organization and I now lead our retail distribution efforts with the aim of continuously delivering superior value to stakeholders as we position Union Bank as a leader in retail and transaction banking. We are in a new phase of our transformation as we deepen our focus on digital and innovation, which are essential to win in the future.

What are your thoughts on innovation as it is currently in Nigeria?

The speed at which innovative technology is travelling across the world especially Africa is incredible; it is reshaping how we consume financial products and media content. The continent's strive for innovation and development, especially in Financial Technology – lending and payment systems is impressive – thanks to the increasing rate of mobile penetration across Africa.



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Nigeria is home to so many creative and innovative individuals and businesses – I am very proud to see how Nigeria is consistently being put on the map by so many innovations that have been birthed in the country. In fact, Nigeria's tech industry has become the leading investment destination in Africa for investors globally; with the country's startups raising ~\$180m in disclosed funding rounds in 2018 according to Techpoint Africa. In the first half of 2019 alone, tech start-ups in Nigeria have raised ~\$110m in investments from local and foreign investors. The potential is indeed huge!

Given Nigeria's current dependence on revenue from oil, it is very clear that there's a need to boost innovation and adopt new frontier technologies to support growth across all sectors. Innovation is important for Nigeria's social and economic growth. It is one thing to say you need innovation and another to create an ecosystem that will push beyond boundaries and challenge the status quo. Innovative technologies like AI, open banking, blockchain, robotics etc. need to be adopted to deliver the economic breakthrough Nigeria needs. With the Government's recent creation of a refreshed ministry – Communications and Digital Economy, we hope that there will be deliberate and concerted efforts to create enabling structures and policies for innovation and digital initiatives to thrive in the country. Leading the charge on Union Bank's digital strategy and investments, I am increasingly driven to pay it forward for Nigerians and the larger society including women and youth to grow the digital economy. The challenges in Nigeria around financial access as well as financial literacy are clear opportunities that we are trying to tackle at Union Bank. I believe that by partnering with a larger ecosystem, we can push boundaries and succeed.

What are your key responsibilities as the current position of Chief Digital and Innovation Officer at Union Bank?

As the Chief Digital and Innovation Officer at Union Bank, my focus is to drive and execute the digital roadmap for the Bank while retaining oversight of the Bank's strategy and innovation objectives.

A key objective is to clearly define and execute a holistic digital strategy that enables and aligns with our ambitions. Critical tasks involve mapping out relevant digital requirements, as defined by our target segments and our priorities, identifying the right partners to onboard, and implementing an agile development and prototyping process for accelerated execution and insight gathering.

Ensuring the Bank is proactively abreast of developments in the digital and innovation space and making recommendations to the Bank on ideas and/or initiatives to invest in, is another important responsibility that I have.

I'm focused on integrating digital into all aspects of our business, from solutions, channels, processes and data to the operating model, incentives, and culture we embed in the organization.

How would you define innovation based on your experience at Union Bank?

I believe innovation is about creating, capturing and delivering value to stakeholders – these could be around solutions to your customers' articulated or unarticulated needs. Innovation needs to

be authentic to succeed. It needs to be part of your organization's ethos to be successful. At Union Bank, innovation was adopted as a core value in 2017 reinforcing that creativity and forward-thinking is critical for our individual and collective success. Our commitment to innovation comes from the top. Employees are empowered to think creatively and strategically and we are committed to considering all ideas shared and investing in those relevant to our growth and strategic priorities.

Innovation can thrive only when we embrace and nurture an environment of ideas, creativity, and openness. This is the culture companies like Google, Facebook, and Amazon have embedded – encouraging their employees to test, fail fast / forward, and learn.

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In Union Bank, there are several internal initiatives in place to promote innovative thinking and actions – Annual Case Challenge, Ideas Bank and Union X. These are platforms that provide an opportunity for employees to flex their creativity and be recognized by leadership and colleagues.

A number of the recommended solutions are currently in the incubation stage, with some already train, recognize and empower our employees. To this end, we have embedded some courses in the Organization Enhancement Academy curriculum that focus on creative thinking and strategic execution competencies to supplement the experiential and on-the-job exposure. This year, we included a design thinking course – Product, Service and Experience Design – to support our mission to continuously create the simplest, smartest solutions and guarantee the best experience every time!

While we continue to build our innovative culture, we recognize the power of collaborating with external parties. We remain open to partnering with start-ups and tech companies and this is evident from the number of live discussions and proof-of-concept testing with several local and global fintechs as we drive to become Nigeria's most reliable and trusted banking partner.



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Which companies (around the world) do you admire most for their approach to innovation? Can you share what caught your attention about their practices?

In general, I admire companies that leverage AI, data-driven technologies, platforms and ecosystems to consistently augment their ways of working and create new offerings that push boundaries and reinvent the future. We know the likes of Google and Amazon blaze the trail here with their numerous offerings in the marketplace.

However, I would like to emphasize "what" I admire. I admire companies that have made millions of consumers rely on their offerings to access every single product / service they need within one platform in the palm of their hands, thereby becoming an integral aspect of people's lives – business, personal needs, lifestyle, etc. As a result of this approach to innovation, it becomes very possible to expand to new business lines quickly by leveraging digital technologies and their existing customer base who have become loyal due to the convenience of their offerings. I particularly like to draw inspiration from businesses such as this – their ability to meet consumers ever-changing demands for speed, flexibility, personalization and the role these play in creating great experiences and loyalty are critical as I think about my role in driving Union Bank's vision to be Nigeria's most reliable and trusted banking partner.



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What advice would you give to professionals looking to improve their career in innovation management, strategy or innovation leadership?

My biggest piece of advice to innovators is to make creativity a habit. It is very easy to teach someone how to do a job, but very hard to teach someone how to think differently. Take a different view of life and challenge assumptions. Question everything.



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What #innovationmoment are you most proud of in your role as Chief Digital and Innovation Officer at Union Bank?

I don't have one proud moment... we have accomplished a lot at Union Bank. I have many proud moments and am excited about the future.

I am very proud of the commitment and the passion with which my organization is driving innovation and is relentlessly pursuing our Digital Union agenda. The creation of the digital and innovation team working across the bank to create value and drive return for the bank and Nigeria has been rewarding.

Providing them the tools and soon the workspace to create/ co- create with our ecosystem makes me more excited about the future.

In addition, the implementation of innovation hackathon/challenges for UBN and for Nigeria (Centenary Innovation Challenge, Campus Innovation Challenge, edTech Challenge to name a few) has ignited our employees as well as Nigerian youth and entrepreneurs. These have been proud moments given the opportunities to nurture and enable home grown ideas and provide unique learning opportunities to all involved given partnerships with other innovation partners.

Also, our thorough innovation development process has been awesome to drive and the reward of birthing sustainable digital solutions with real impact on Nigeria consumers. We look forward to building our pipeline of solutions in partnership with the Nigerian technology and business ecosystem.

If you could build a company from the ground up, what innovation tactics or design methodologies would you use to build? (wild card question)

Companies coming up with new products would like to get the desired product to customers' hands faster before their competitors even have time to think about modifying it.

The Lean Startup method teaches you how to drive a startup, how to steer, when to turn, and when to persevere and grow a business with maximum acceleration. This is a principled approach to new product development. Today, too many startups begin with an idea for a product that they think people want or need. They then spend months perfecting that product without ever showing to customers.

Taking a leaf from design thinking, it is very important to validate the idea/product with the market, observe your customers to determine their unarticulated needs, and further refine the product/idea with feedback from testing and prototyping.

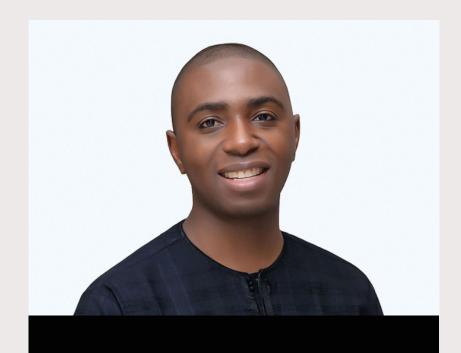
These methods help to ensure that there is a need and an existing market for the product/idea to be launched, therefore greatly improving the chances of success in the marketplace as well as improving the sustainability of the business.



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#innovationmoment

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Conversation with Gbolahan Fagbure, CEO of Supermart.ng (Nigeria)



When I think about innovation, I see it as thinking of new ways of doing things, trying to enhance processes, being more efficient and effective.

Gbolahan Fagbure

Tell us a little bit about your journey to this current position as Co-founder and CEO of Supermart.ng, what led you on to this path?

My journey in E-commerce & technology started with Jumia in 2012, prior to Jumia I had worked in the banking industry for 5 years. At Jumia, I was the Chief Operating Officer for the first 2 years before I and my co-founder Rafael stepped aside to start Supermart, which we run now for the last 5 years. That's the history in a nutshell.

Tell us a little bit about your journey to this current position as Co-founder and CEO of Supermart.ng, what led you on to this path?

Well, when we were at Jumia, we realized that no one was doing groceries. I think there were a couple of smaller companies doing online grocery retail. Jumia wasn't doing it and they hadn't done it in any other markets anywhere else in the world.

We worked long hours and closed late, so this was a problem we had ourselves. When I had to go to the supermarket, it would be a pain finding parking, spending time in the store, and queuing. It just wasn't something I wanted to do.

I guess I had also gotten used to online grocery retail while I lived abroad, so for me, it was something that was fairly straight forward. I thought to myself, 'this is something that can work here locally, especially with all the traffic situation we have.

So we thought about all those things and said this is an area we can add value in, it's probably one of the most difficult areas of e-commerce, but for us, over the years we've continued to learn, to innovate and continued to try new things. We are happy every time we have better service than in the previous months and year.

Looking at Nigeria's current landscape, what are your thoughts on innovation in Nigeria today?

I think of innovation as new ways of doing things, trying to enhance processes, being more efficient and effective. In that regard, when I look at many companies we interact with, I think too many companies are too slow to try things, too many companies are still stuck in regimented ways of doing things.

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For us at Supermart.ng, I can't count the number of things we've tried over the years, we get an idea, we start it, we stop it [if it's not working].

For example, recently we started selling groceries from the UK, we launched the service on Monday, but the idea came 3 or 4 weeks ago and literally 3 weeks later, we launched that new service.

Today, we have 2000 additional products from UK supermarkets. I can't count many other things we have started over the years; some we've started, and we've stopped, some we've started, and we've carried on with us, but the most important thing is we have to be quick and nifty. I have discovered most companies are too just too slow and this is beyond technology or start-ups.

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What are your key responsibilities as CEO of Supermart.ng on a day to day basis?

I have about 10 reports that I review on a daily basis. Every morning I look at things like sales, performance reports on our marketing initiatives, operations report, customer service issues, and based on those reports I can react to specific things or think of a more holistic way of solving a long-term problem.

I start my day with those 10 reports and depending on the situation, for example with the UK project we just launched, I would be a lot more involved for the first 2-3 weeks, just making sure that things are working properly but once we have things settled, I take my foot off the paddle and look at something else.

So, it's providing direction, guidance, making sure the various team leads are doing what they should be doing but again to me, it's just about having a process that works. For instance, we have a lot of documented processes for almost all departments, even simple things like approving payments, there are certain things that we should see before a payment can be approved at various approval levels and if those approvals are not there, the payment will not be made. Right down to how we pick items, and how we deliver, what we say to customers. We have those processes identified, it's only when there's a deviation from those processes, that I now step in and ask questions.

All the guys I work with know that about me, I didn't study marketing or operations, I'm not a programmer, but what I'll always do, is ask questions. The guys know I will always ask those questions, so it comes, they must be ready for answers.

These questions come every day, I will always see things that can be changed or improved, or where someone has been out of line, and take into consideration how we fix them.

What would you say are factors that hinder innovation in your organization?

I think for me, it would be good to have more innovative thinking across the entire organization, from top to bottom. We've tried to create that kind of open environment where everyone can speak up. But I find out that sometimes even though you try to give that message, you find out that people still keep things to themselves. Sometimes, cause they're not sure how it would be received, or they just feel, I'm just here to collect salaries, if 'oga' says to do it, do it fine, and if he doesn't, then 'oh well'.

We can do more to get more people coming up with ideas and suggestions. One thing we came up with, about a month ago was remote working. I thought to myself, do we need to be in this central place called 'office' to do our jobs? And the answer was 'no'.

I asked the team leads to go and figure out how we'd still manage the company and make sure everyone is still performing. What kind of reporting structure do we have? How do we ensure that people are still getting their jobs done? Are people still motivated to come into the office? Are they still disciplined to get out of bed at the same time and at work at a certain time? How do we communicate, is it Skype, WhatsApp, e-mails? So, I just left it with them and went on to do other things.

So, at the next town hall meeting, we had one of the junior guys in the company who said, 'why don't we consider doing remote work? Within a week, we agreed that we would start it, and for the last 4 weeks now, we've been doing 3 days away and 2 days in the office. We will continue that to the end of the year, at year-end we will review to see whether it's been working well.

We'll then ask, can we now do it on a full-time basis, and have more social activities that compensate for the physical time that we don't spend with each other. We can have team lead meetings once a week for a few hours and at another time, we can have a social activity, say to go out for drinks or maybe go to the cinema, to build a level of camaraderie within the team.

So we will go with this experiment till the end of the year, then in January, we can decide whether we will continue or go back to working 5 days a week, or whether we'll decide, 'hey it's working so well, let's get rid of the office.'

What would you say are factors that hinder innovation in your organization?

For a long time, I think our tech team was just working on too many different things that were not properly articulated, in the last two months we decided to work on just 2 things:

- 1. Things that bring operational efficiency
- 2. Things that bring customers to the site and attract them to shop.

What are your key responsibilities as CEO of Supermart.ng on a day to day basis?

I don't know if there's any one company in particular but if you've read my book you probably know that I observe things a lot. It may be one person or one thing I learn from somebody else.

I don't think there's any particular company whose mode of operation ticks all the boxes for me.

Not too long ago, I used to run a monthly speaker series program, where I invited CEOs to come talk to young professionals. One of the guys that came, arrived maybe 45mins before the interview.

I said 'wow you are really early,' he responded that he doesn't like to waste time, if he wants to do anything he does it quickly. He says 'yes' quickly and he says 'no' quickly. That mind-set stayed with me up until now, and it's how I run my personal life and business. I apply it to simple things, like when job candidates come for interviews, I always tell the HR Guy, 'let them come in and go quickly. 'Don't have many people come in and wait, when you know you'll interview them one after the other.

So that essence of speed of executing, not really wasting time on things is one of the key ethos by which we run the business.

We've had a lot of people who have joined the team and left to what I guess we would call 'bigger companies', say that they really learned entrepreneurship and business at Supermart, because yes bigger companies are good, but the speed in which things are done and the level of detail in how they are done is completely different to the way they're done in those bigger organizations.

You gave a lot of advice in your book, 'Working on a Dream: Lessons in life and business', what advice would you give professionals who want to grow in areas of business strategy and innovation?

Read my book (LOL). We are always learning, I guess nobody has all the answers, as long we have an open mind to learn as we talk to people. But I think more important than learning is implementing. We like to listen, we listen with one ear and it comes out from the other ear, we don't actually practice all the things we talk about.

Some big companies are just too slow in their mode of operation, many of these guys have gone to the top business schools both locally and abroad.

I am sure they have learned about building proper structures, you don't need to wait for the MD to be physically in the office to make a payment or to decide if we are doing a, b, c, d or e.

There's this one company we went to recently where they actually wanted to pass a memo to the MD, I thought to myself, 'using the MEMO just shows that there's something wrong here.'

What #innovationmoment are you most proud of at Supermart.ng?

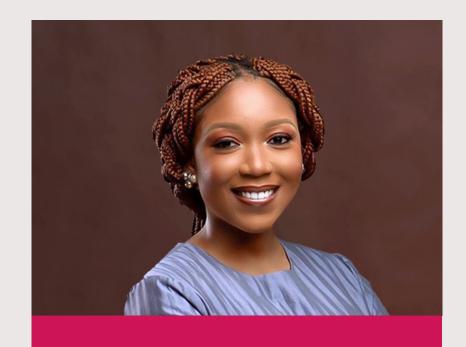
There are so many things we've done so it's hard to keep track.

I guess probably the most recent one is around remote working.

Before we started, a couple of people I spoke to said it's not going to work, you are wasting your time, guys won't be committed, they would be doing other things.

But we found people are actually working and even I, I find that I'm working more hours than when I go to the office and that didn't require any significant change from us. All the tools were well placed to start this. Yes, there are a couple of areas and 1 or 2 people who are not quite keeping up, but I think by and large we are happy with the progress.

It makes it lighter, a lot more efficient, just a better work-life balance so that people who were spending 4-5 hours in traffic daily, that's now gone.



Conversation with Tosin
Faniro-Dada, Head of Start-ups
at Lagos Innovates



I think the first thing businesses should do is have an innovation strategy that describes the direction and desirable future state of the company.

Tosin Faniro-Dada

Can you tell us what Lagos Innovates is about?

Lagos Innovates is a set of programs managed by the Lagos State Employment Trust Fund that aims to create an enabling environment for tech startups to thrive in Lagos State. Through Lagos Innovates, startups have access to high-quality workspaces, talent, capital and mentorship.

We have a workspace voucher program that provides vouchers to startups to use at any of our 29 partner co-working spaces. These vouchers help defray the cost of accessing high-quality infrastructure. The vouchers cover 30% -75% on average of membership cost for 3 to 12 months depending on the stage of the startup.

Our Talent Development program in partnership with Honeywell Group funds up to 80% of the cost of participating in a technology skill training, through a student loan program. We have an idea hub a platform for entrepreneurs to share their skills, business ideas, and interact with peers and pre-selected mentors. The platform will help applicants build profiles and encourage a community that fosters interaction and collaboration.

Finally, Lagos Innovates has supported over 150 startups across all our programs since inception in 2018.

What does your role entail as Head of Start-ups?

My role as Head of startups at the Lagos State Employment Trust Fund entails developing and implementing programs that provide an enabling environment for tech startups to thrive in Lagos State, sourcing for local and international partnerships to promote and increase funding for Lagos Innovates programs. In addition, my team connects startups to investors, corporates, Government ministries, department and agencies to make it easier for them to be successful.

How would you describe innovation?

Innovation is when you create or develop a new product, process or service with the aim of improving efficiency, effectiveness or competitive advantage. There are so many different types of innovation such as efficiency innovation, sustaining innovation, etc., but my favourite is Market-creating innovation, which I came across in Clayton Christensen, Efosa Ojomo, and Karen Dillon's book, The Prosperity Paradox.

The authors introduce us to a type of innovation that transforms complicated and expensive products and services that only the rich had access to into simple and affordable products and services that become accessible so that many more people can own and use them.

This type of innovation reminds me of the Blue Ocean strategy where we pursue differentiation and low cost to open a new market space and create new demand.

What are the key areas businesses need to look at in order to become innovative internally?

I think the first thing businesses should do is have an innovation strategy that describes the direction and desirable future state of the company. The innovation strategy should address organizational growth, competitive positioning strategies, collaboration strategies, etc.

Businesses should also look at their business model to explore new forms of selling, pricing, management/control methods, etc.

The 3 Ps of Management should also be looked at – People,

Process and Product. Technology is an area that should also never be ignored, businesses should look at the development of new technologies and explore new ways of commercializing via technological innovation.

Finally, the fundamental piece is Leadership and Execution of the innovation strategy, this is so important. You can have the best innovation strategy for a business but if you do not have the right team executing it, you are more likely to fail.



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In your role as the Head of Start-ups (Lagos Innovates), what major opportunities are there that start-ups can leverage on in terms of getting investments?

Lagos innovates does not directly invest in tech startups however, we connect startups to investors and accelerators that can help with direct investment. Having a pipeline of startups that we have access to and just being part of our network allows us to very quickly match startups to investors that are interested in. We also connect startups to corporate and government ministries, departments and agencies to help with access to market for their products and services.

How would you say the private sector can collaborate with the public sector in producing solutions that benefit both sectors?

I think there's already some degree of collaboration between the public and private sectors. What I think was missing was a structured approach for these collaborations. Lagos States Office of Transformation, Creativity and Innovation recently launched a solutions hub where people with civic solutions looking to partner with the Government can upload their solutions and the office will quide them on next steps.

The website is www.lagossolutionshub.com

What #innovationmoment have you experienced in your career so far? (We define an #innovationmoment as something you've been a part of or have witnessed that has been incredibly life-changing and impactful to others) Can you share?

I think the establishment of the Lagos State Employment Trust Fund and being a pioneer team member is the best #innovationmoment in my career so far. The Fund was created to tackle the unemployment challenge in Lagos, and the way we design and iterate our programs to help us achieve our overall objective is remarkable.

From supporting MSMEs with low digit, non-collateralized loans to help them expand their business and ultimately hire new people, to innovative partnerships with donor agencies such UNDP, GIZ, USADF, to train unemployed young people and place them in jobs, and finally the launch of Lagos Innovates to support the growing tech ecosystem which can help us create the exponential number of jobs that we are looking for. All these programs have innovative strategies that are being executed beautifully and across all our programs our beneficiaries have created over 98,000 direct jobs to the Lagos market.



I think the establishment of the Lagos State Employment Trust Fund and being a pioneer team member is the best #innovationmoment in my career so far.



Conversation with Victor Orie Ononogbu, Head Enterprise Quality Assurance MTN (Nigeria)



I believe the cliché that the largest room anywhere is that for improvement. A trophy is a quick rush to death – keep moving, and that is what innovation is all about.

Victor Orie-Ononogbu

Tell us a little bit about your journey to this current position of Innovation Manager at MTN Nigeria

I started out in accounting and auditing, working for a medium size private auditing firm. Then moved to Nigerian Tobacco Company PLC. (now British American Tobacco) first as a trainee and then a Asst. Manager Research and ending up as Regional Marketing Manager.

I took my marketing career to MTN Nigeria as pioneer market research manager, setting up and resourcing the unit under the Marketing and Strategy division. I left MTN briefly to work in real estate as head of marketing and returned to the corporate services division of MTN as Education and later Health Portfolio Manager of the MTN Foundation.

Then the move to MTN's innovation unit in the Transformation office where I am focused on delivering a handshake between business and the academia, and the entire innovation ecosystem. I have birthed the MTN Academic Research Development and Innovation Challenge (ARDIC) and other innovative ecosystem-based solutions to enhance the company's customer experience.

What led you onto this 'path' of innovation?

Interest and passion to see things differently and find new and better ways of achieving greater results. Coming from a research background, asking questions comes naturally to me. I believe the cliché that the largest room anywhere is that for improvement. A trophy is a quick rush to death – keep moving, and that is what innovation is all about. I am excited by seeing uncharted paths conquered and underrated individuals, teams and nations conquering erstwhile untouched challenges.



Interest and passion to see things differently and find new and better ways of achieving greater results.

What are your thoughts on innovation as it is currently in Nigeria?

Based on my experience I am very positive about innovation at the macro level in Nigeria. My concern is on innovation at the micro level. At the macro level as shown by Nollywood and Nigerian musicians, the absence of formal structures does not deter Nigerians. Yaba is beating its path to join other global innovation centres (Silicon Valley, Singapore, Bangalore, Tel Aviv etc) and is brimming

with solutions to several local challenges in business and the society.

Perhaps the greatest challenge remains access to information and relevant technologies to enhance productivity. That is why the recent trialing of 5G technology is gratifying and holds the ace for a surge in innovation across industries and sectors in Nigeria.

Private sector involvement in catalyzing and harvesting latent innovation activities from the ecosystem is central to reducing the impact of the absence of formal innovation structures in Nigeria. And that is what initiatives like the MTN ARDIC seeks to address by creating a platform for key research in key areas of national development to become solutions rather than become archival artefacts only good for few citations here and there.



Private sector involvement in catalyzing and harvesting latent innovation activities from the ecosystem is central to reducing the impact of the absence of formal innovation structures in Nigeria.

At the micro level (i.e. firm levels) the pace of innovation will be dictated by industry dynamics. For example, it will be suicidal for any Nigerian bank to rest on its oars today in the midst of the

enormous changes in fintech and mobile telecoms which threaten the brick and mortar model within the industry. Overall, there is a ground swell of innovation in health, agriculture, finance, logistics, retail etc. driven by enthusiastic young Nigerians who are unsatisfied with the status quo.



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What are your key responsibilities in your current position as Innovation Manager at MTN Nigeria?

In summary, ecosystem innovation management, which includes innovation in the academia (universities, research institutions, etc.), innovation and tech hubs, government agencies and parastatals focused on research and innovation and relationships with global innovation and research entities interested in Nigeria. We believe that a lot of solutions reside outside our industry and they need to be harvested for national development; and it is my job to achieve this.

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Do you run sessions for ideation or problem-solving? If so, how do you go about it?

Internally, yes, I do. We have what I would call a proprietary ideation protocol which enhances our ability to drill down quickly to innovative ideas and get them running in the shortest possible time.

How would you define innovation based on your experiences at MTN Nigeria?

Strictly based on my experience driving innovation and not textbook definition: innovation is creating new processes and/or solutions that lead to considerably big and scalable improvements in value delivery, customer experience and ultimately quality of life.

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How do you factor your users/customers as you drive for innovation at MTN Nigeria?

We start off with ascertaining what the customer requires – remember that innovation is meant to solve customer pain-points at a scale hitherto non-existent. As an innovator however, in most cases you see beyond the customers' imagination. That means, the customer may not even know that she needs a particular solution until you present it to her. In that case, traditional research would do little to guide the innovation process. It requires something different, modelling the unimaginable needs of some geeks. Whatever the case however, an idea of use case and the type of groups that will adopt same is fundamental to innovation.

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...innovation is meant to solve customer pain-points at a scale hitherto non-existent. As an innovator however, in most cases you see beyond the customers' imagination.

Which companies (around the world) do you admire most for their approach to innovation? Can you share what caught your attention about their practices?

Grab (which grabbed Uber out of Singapore and the region – talk of daring 'bigly'), Walt Disney (incredible run, reinventing itself), Alphabet/Google (restless innovation to conquer the world and the way people live), Alibaba (their nothing is impossible kind of attitude to innovation), Amazon (with a finger in practically every pie coming from an industry where nothing like this would have been expected).

What advice would you give to professionals looking to improve their career in management?

Acquire and display loads of passion for changing and disrupting the way people live. Then follow your nose. Equally important, get into the innovation ecosystem and circles; learn some skills especially things around technology (5G, IoT, AR, ML, APIs, block-chain etc.). Study to understand these concepts and their impact on innovation today – they're means to an end in innovation, and not the end in themselves.



Acquire and display loads of passion for changing and disrupting the way people live. Then follow your nose.

What #innovationmoment are you most proud of in your role?

The emergence of the 6 winners of the MTN ARDIC; rollout of MTN's mother and child OHP campaign in 2018 arising from the Yellow heart campaign which I championed.

If you could build a company from the ground up, what innovation tactics or design methodologies would you use to build?

Design thinking is a sure bet for me, as well as end-user embedding to systematically query the solution and process for delivering it from point one (1). The customer at the centre, – nothing trumps innovation with this kind of design. Then I will adopt agile project management principles in birthing the innovation to optimize both cost and time.

About Innovation Circle

Innovation Circle is a resource heavy platform for the executive working to drive positive change and growth within his/her organisation. This platform brings together heads and executives in strategy, innovation, digital business and product, empowering them with the information, tools and methods needed, to bring better products to market, improve their processes and drive innovation for growth in their respective businesses.

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