OAKTREE PEOPLE
SOLUTIONS

NOVEMBER 2026

INSIDE THIS MONTH: ARTIFICIAL INTELLIGENCE & BUSINESS GROWTH

AI should not replace you. It should expand what you are capable of achieving.

From human potential to intelligent execution: rethinking how businesses grow, compete and perform.



THE GROWTH BRIEF

AI should not replace you. It should expand what you are capable of achieving. AI Is Not Your Competitive Advantage. What You Do With It Is.

Artificial intelligence is changing how businesses operate, make decisions and compete. But adopting AI is not the same as creating value from it. The real opportunity is to build a business that thinks more strategically, operates more efficiently and makes better use of its resources.

The question is not simply whether your business should explore AI. It is whether you are using it to solve the problems holding your business back.

The entrepreneur's AI advantage:

Work smarter: Reduce repetitive administration and make more time for customers, strategy, and business development.

Understand your business: Organise information, spot patterns, and ask better questions about performance.

Improve customer engagement: Research customers, tailor communication, and develop relevant marketing content.

Strengthen execution: Turn ideas into plans, draft procedures, and organise workflows.

Build capacity: Use technology to support work that would otherwise consume scarce time and resources, with human oversight.

The opportunity is not to automate everything. It is to identify where intelligent assistance can make the greatest difference.

THE GROWTH BRIEF

How is your business utilising AI?

Pause and consider these five questions:

1. Which recurring business task consumes the most time without creating sufficient value?
2. Where are you making decisions without reliable, organised information?
3. Which customer experience could be improved through faster, more relevant responses?
4. What could your team achieve if it spent less time on repetitive work?
5. How will you measure whether AI is actually improving your business?

Your answers should determine your AI priorities, not the pressure to follow a technology trend. The commercial test is simple: What has improved because you introduced AI?

Measure the change in time spent, cost incurred, quality delivered, customer experience, conversion, productivity, or another outcome that matters to your business. Protect confidential information, verify outputs, and ensure people remain accountable for consequential decisions.



THE HUMAN ADVANTAGE REMAINS ESSENTIAL

AI can generate options. It cannot assume your full responsibility for choosing wisely. Your knowledge of your customers, understanding of your market, ethical judgement, relationships and willingness to take responsibility remain central to sustainable business success. The strongest entrepreneurs will not necessarily be those using the most AI tools. They will be those who know where technology adds value, where human judgement is indispensable, and how to combine the two.

NOVEMBER'S GROWTH CHALLENGE

Choose one recurring business challenge. Identify one AI-supported way to address it. Test it for 30 days, compare the results against your starting point and decide whether it deserves a permanent place in your operations. Do not measure progress by how much AI you use. Measure it by what your business can do better.



LEADERS SHAPING THE FUTURE

MEET RANI BISAL
GLOBAL TRANSFORMATION LEADER | AI PIONEER | POWER QUOTIENT (PTY) LTD

Technology creates possibility. Leadership turns it into progress.
Two decades. Four continents. Rani Bisal has been building AI into real businesses since 2009, long before it became a boardroom buzzword. From engineer to CTO to transformation leader, she has seen why most transformations fail: they forget the people.

Beyond Technology: Transform the Business, Not Just the Systems. New software changes nothing on its own. Real transformation rewires processes, unleashes people and moves the numbers.

In an April 2025 interview with The Executive Lens, Bisal explored how technology adoption, employee development and business performance rise or fall together.

The Future Is PI: Powerful Intelligence AI brings the power: speed, scale, pattern. Humans bring the intelligence: judgement, context, conscience. Neither wins alone. Together, that's PI.

Four Rules for Businesses Exploring AI:

- Problem first. Tech second. If you can't name the pain, don't buy the tool.
- Don't automate the mess. Redesign the work.
- Bring your people with you. Transformation done to people fails. Done with people, it flies.
- If it doesn't move a number, it's a hobby. Tie every AI move to a measurable result.

Leadership in the AI Era
AI is a leadership decision before it is a technology decision. Balance automation with human judgement. Use data responsibly. Measure what matters.
The goal isn't to adopt AI. It's to build a business that adapts, performs and grows.

OUR TAKEAWAY: The future won't belong to companies with the most AI. It will belong to leaders who pair machine power with human intelligence, and execute.

Read more: The Executive Lens | Rani Bisal, a philanthropic leader and global business transformation strategist.

THE GROWTH BRIEF

BEHIND THE SCENES: ie360

High Touch. High Tech.

Welcome to the world of phygital.

What if business growth did not require entrepreneurs to choose between technology and human support? Many businesses need to identify what to prioritise, find the right expertise, prepare for funding, reach suitable markets and turn advice into action. Technology can improve access; human expertise provides context. The opportunity lies in connecting the two.

Phygital combines physical, human-centred engagement with digital capabilities to create a more connected experience.

THE IE360 ECOSYSTEM: FOUR PATHWAYS TO GROWTH

- **LEARN & GROW:** Build business capability through structured learning and guided development.
- **SOLUTIONS:** Explore expertise to address operational, financial, people, and business challenges.
- **MARKET OPPORTUNITIES:** Identify potential buyers, commercial opportunities and routes into new markets.
- **GET FUNDING:** Strengthen funding readiness and explore suitable capital opportunities.

Sustainable growth requires more than inspiration. It requires capability, systems, relationships and the ability to execute.



Why phygital matters for entrepreneurs

A digital platform can make support more accessible, but access alone does not guarantee progress. Entrepreneurs still need to set priorities, interpret information, make decisions and act consistently. Human support without connected information and processes, meanwhile, can be difficult to scale.

A phygital model combines the reach of technology with the relevance of human expertise. It connects an entrepreneur's needs with practical resources while retaining the human context behind each business. For ecosystem partners, it can also help connect programmes and support services more coherently.

From hustle to structured growth

Resilience is valuable, but it should not mean operating without systems. Founders should not have to rely on memory for every task, personal networks for every opportunity, or repeated trial and error for every decision. Growth becomes more sustainable when the right support, processes and relationships are available at the right time.

Phygital is not simply putting a service online. It is designing a better connection between people, information and action.

EXPLORE THE ECOSYSTEM