Infosys Limited
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Good afternoon. Let me start off by walking you through the market outlook and the role that AI has for our clients.

If you look at the quotes from market leaders in our industry, there is a common trend that is emerging - AI is no longer just about pilots. Today AI is embedded deep into our clients' operations that is helping them improve their revenue, efficiency and driving better customer value.

If you look at the sub-verticals that we operate in, within consumer goods, we are seeing a significant impact of AI in multiple business use cases. We are seeing precision revenue growth management being one of the key levers, where millions of data points regarding demand, price, promotion, channel is ingested near real-time to determine whether value is being created or lost. This is creating a potential of an improvement of 3% to 5% in the overall gross profit. There is a significant focus of applying AI for hyper-personalized marketing, driving deep individualized consumer campaigns as well as driving AI planogramming compliance.

Within the retail sector, we are seeing evolution of large language models for loyalty programs. As of 2026, 70% of all loyalty programs we will engage in will have an AI component in them. We have seen the evolution of camera vision in stores to help store operations and we are seeing a strong evolution of agentic commerce.

Within logistics, we are seeing AI evolve in terms of doing demand sensing, route optimization as well as leveraging it for waste reduction, that is resulting in benefits of 15% to 30% in terms of overall cost reduction.

So all in all, we are seeing an extensive use of AI for business outcomes and business use cases for business relevant problems for our clients. As Infosys, we are uniquely positioned because we bring in deep domain expertise, a strong understanding of data, a strong understanding of AI technology capabilities and governance to bring it all together to deliver meaningful outcomes.

Let me talk about two specific examples of how we are bringing some of these business relevant capabilities to bear.

The first one, and I would believe that most of you have seen this in the Living Labs a short time back. Ralph Lauren is one of the leading high-end fashion and apparel companies across the world. They are also, as of today, one of the fastest growing companies. But one of the uniqueness about why they are growing this fast is because they are true innovators. They were one of the first companies to evolve into going online for digital sales when e-commerce was just evolving. Today they are looking at how they can bring fashion and technology at an intersection to drive more meaningful conversations and path to purchase with their consumers. Clearly, one of the key elements they are looking at is how can they replicate the whole concept of stylists which happen in stores and how can they bring that same culture online. In store, there are always challenges. You do a lot of manual merchandising, there is a lot of interaction with individual consumers. But the beauty is, if you do it online, even if there are millions of consumers engaging, each consumer is a separate segment in itself. You can do hyper-personalization at scale as if you have got a merchandiser working with you to style your exact outfit the way you want it.

The third element, which is extremely important is to reduce the path to purchase, how do you ensure that you are able to connect to real-time inventory so that the actual order can get placed. That is also a significantly complex puzzle as part of these engagements.

As part of what we did, and this was an engagement we did jointly with Ralph Lauren and Microsoft, first thing we did was we ingested 50 years of Ralph Lauren archives and lookbooks. So all that information was fed in, and then we created a whole natural language processing capability which allowed consumers to engage in a manner which is similar to the way you would engage with a human being. So you are engaging with an AI capability, but it felt very similar. So if you wanted to choose an outfit of the nature you want or you wanted for a specific occasion, it is happening as if you are talking in real life. It drove significant hyper-personalization. The path to purchase on an online setup was, if you can imagine, you search for an item, then you browse the item, then you click it in the shopping cart. It is a long-established process, but this was a seamless process because you were connecting to inventory, you could cut the path to purchase to something which is very immediate.

This has resulted into significant benefits, and this is just the start of the journey because this is evolving. But today, this has led to a 50% increase in interactions of styling queries that are coming in. The overall results of Ralph Lauren showed a 12.2% increase in revenue. A lot of that, a significant amount was contributed through their online and digital capabilities. So this is one of our best examples in the industry where we are driving hyper-personalization at scale, leveraging the power of AI.

Moving on, I would like to now talk about a second example. We talked about a global high-end fashion apparel retailer in my first example. I want to move gears and talk about a regional player because that is very important as a lot of our regional players are also leveraging the power of AI.

Posti is Finland's logistics leader. It is a legacy organization, 400 years old. It has a legacy of over 40 years. Its primary business many years back was just the postal business, but they have evolved over a period of time to get into parcels, into supply chain, into warehousing. So now they are an end-to-end logistics player.

As the postal volumes are declining which is true for the entire industry, they have been focused on how can they pivot to the new, how can they move from being a player that has legacy debt to a player that can drive new-age capabilities, who can focus on the run-to-growth element and pivot themselves into building differentiated capabilities.

Infosys is an end-to-end partner for them. We are the single partner that is doing entire IT services for them. As part of that entire exercise, we have evolved an AI-first operating model, which is really across run and transform. So how do we bring in AI in every part of the Infosys set of engagements that we work on. Today, we are running with over 20 plus initiatives on AI across their postal business, across their parcel business and their freight business. So we are cutting the entire value chain and applying AI at all points of the ecosystem. The whole focus is around run-to-growth. So how do we reduce the run cost and then push them into growth initiatives that can allow them to be a leader within the Nordics market.

Lastly, they have not gone with one solution. We are the single partner who are driving AI orchestration for them. They are working with a variety of AI toolsets, and we are ensuring that we are orchestrating it to deliver outcomes. Now what this has resulted in. It has resulted in a 50% software generation by AI tools, it has led to a 35% improvement in productivity and the mean time to recover considering that they had a large amount of legacy systems, has been improved by 70%. So this has created a massive impact.

I would like to just summarize by highlighting two points. One is the fact that we are seeing AI evolve within our client landscape. It is critical, it is a true game changer for our industry. Second, together with our clients, we are working on a number of business-enabling capabilities all centered around having AI at the center and this is helping us create differentiated value and long-term association with our clients

Thank you.