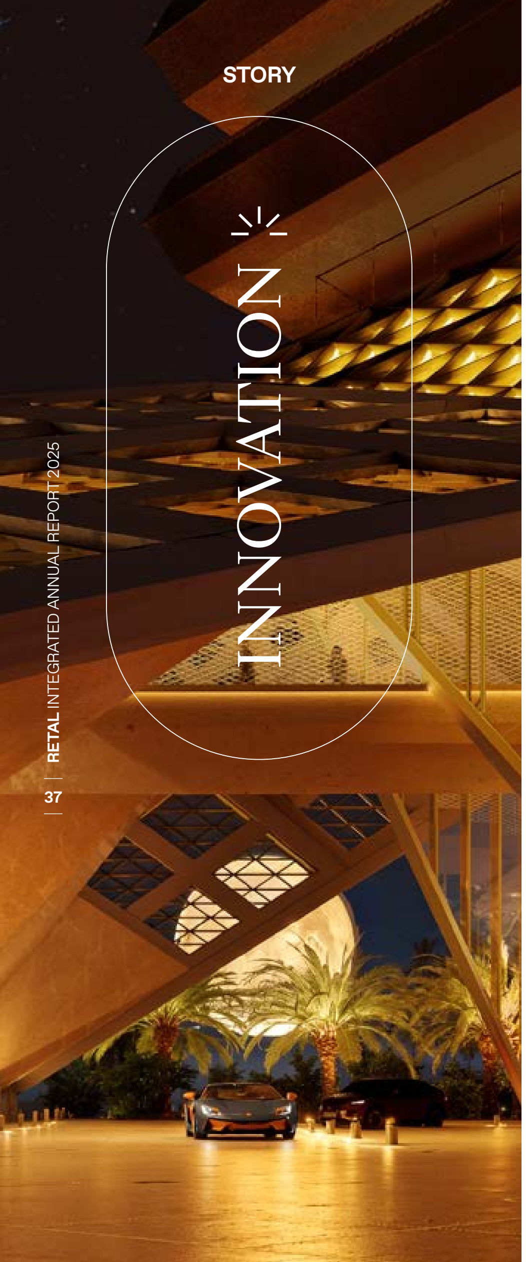

INNOVATION

For Retal, innovation during the year extended across products, processes, and ways of working, with a clear focus on *execution quality, customer outcomes, and long-term performance.*

LEVERS OF INNOVATION

Product and Design Level

At Retal, innovation translated into residential-led formats that respond to evolving lifestyle and affordability needs. Flexible unit typologies, phased development models, and selectively integrated mixed-use components supported stronger absorption, capital efficiency, and long-term value creation. Design innovation was embedded early, using digital design tools and extensive market studies and benchmarking to optimize layouts, enhance liveability, and reduce delivery cycles.

Construction and Development

We advanced modern construction methods, value engineering, and data-enabled project management to strengthen cost control, quality, and on-time delivery. Digital monitoring and contractor performance tracking reduced execution risk and improved predictability.

Enterprise Digital Ecosystem

AI-enabled analytics, automation, unified data platforms, and digital twins strengthened forecasting, decision-making, and sustainability performance, while integrated customer platforms simplified the property journey and supported long-term community engagement.

Collaboration and Operational Model

Through PropTech and ConTech exploration — including accelerator programs and innovation challenges — we engaged startups and partners to test new ideas, pilot proof-of-concepts, and embed differentiated solutions across our value chain.

Together, these levers of innovation reinforced Retal's evolution — from a project-led developer to a resilient, future-ready urban development enterprise.