LEADERS REINVENTING RETAIL

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LEADERS IN CONVERSATION



COVER STORY

LEANNE HOLMES

Two decades in fashion retail, a move from a large group to startup speed, and why plenty of data is still not the same as understanding the customer.

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FROM THE EDITORS

Editor's note

Leaders Reinventing Retail

We choose our cover stars for one reason: a reader in a similar seat could learn something from them. Leanne Holmes, Chief Commercial Officer at STYLI, Landmark Group, is a clear case.

Two decades in fashion retail, a move from a large group to startup speed, and why plenty of data is still not the same as understanding the customer.

Our cover story follows Leanne through the choices that shaped the work, from the early years to the decisions being made now, and asks what other leaders can take from them.

Also in this edition: Retail's real speed test is how fast it changes its mind. Same-day delivery gets the attention. The retailers pulling ahead are those that turn customer signals into buying decisions within days, and the Gulf's digital shoppers generate those signals in abundance.

Then: Why Europe's CISOs are rewriting their vendor contracts. DORA and NIS2 have moved supplier risk out of the procurement appendix and into the board pack. What has changed in the contracts, and the three clauses worth asking about this quarter.

And: Jeff Roberts: The CIO every growing business deserves. Big companies have always had seasoned technology leaders steering their strategy. Jeff Roberts founded Innovation Vista so that small and midsize firms could have one too.

Read it with a pencil in hand. We hope at least one idea makes it back to your own table. ■

The Editors



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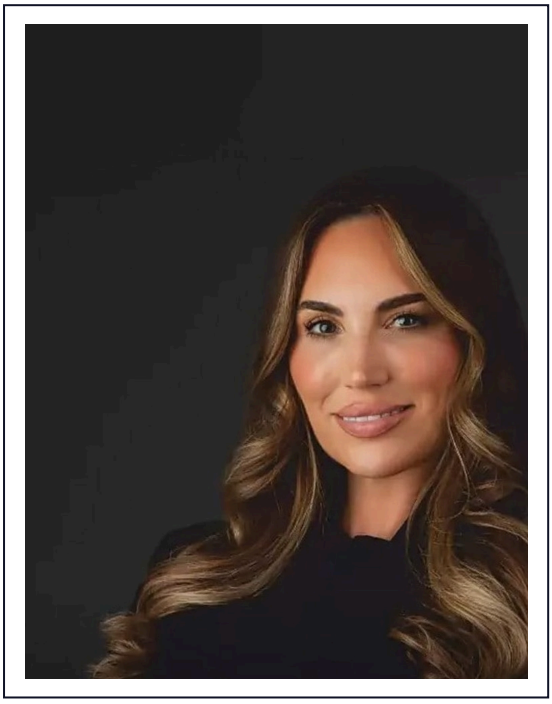

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Where leaders sit down to talk.

The CIO Table is an international magazine for the people who run large organisations: chief information officers, chief technology officers, chief executives, finance chiefs and security leaders. We publish interviews, essays and analysis about the decisions they make, online and in this magazine.

Most coverage of senior leaders is either promotional or adversarial. We aim for something more useful: a serious conversation about how a decision was made, what it cost, what it changed and what the person would do differently. ■

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> *Everyone pulling toward the same goals: that, she says, is what lets a business grow fast without coming apart.*

Leanne Holmes

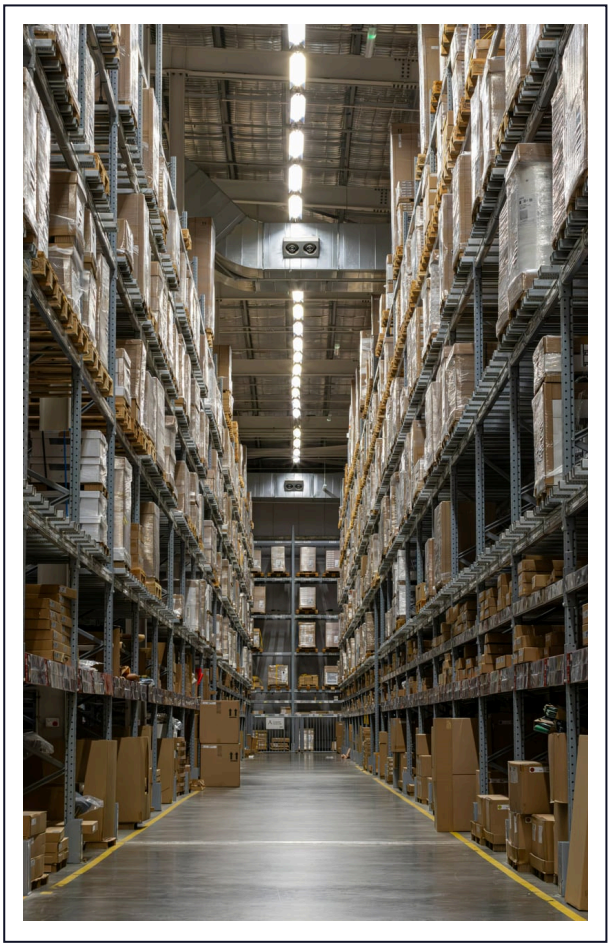
Two decades in fashion retail, a move from a large group to startup speed, and why plenty of data is still not the same as understanding the customer.

CHIEF COMMERCIAL OFFICER, STYLI, LANDMARK GROUP

Leanne Holmes knew she wanted to work in fashion long before she knew what that work would look like. As a child she dreamed of owning her own shop. As a teenager she made her own clothes, because the pieces she wanted simply weren't on the rails. She went on to study clothing design at school and fashion design at college.

Somewhere along the way, the business side of the industry caught her attention: who decides what gets made, in what quantities, and where it ends up. That curiosity took her to Manchester University and a degree in International Fashion Marketing, and from there into a career that has now run for around two decades.

Today she is Chief Commercial Officer at STYLI, part of Landmark Group, responsible for the strategy that turns trends, data and product into growth. Ask what has carried her this far and the answer keeps returning to the same few things: a clear vision, real respect for the product, and the habit of treating every job as if the business were her own.



Learning the trade

Her first job was as an allocation analyst at Hugo Boss in London, working on buying and merchandising for the

brand's outlet division. It was the role that showed her what she was capable of, and it planted an entrepreneurial streak that has never really left.

Back in Manchester, she joined Henleys as a merchandiser and helped build the merchandising function almost from the ground up: setting up business reporting, forecasting the figures and leading the switch to a new merchandising system. She was given genuine autonomy and remembers the place with obvious affection. A clear vision from the top, and the freedom to act on it, taught her where she does her best work and which environments suit her. It also convinced her that clarity is not a nice-to-have. It is what allows people and companies to grow at the same time.

Growing at startup speed

The defining chapter came at Pretty Little Thing, where she was Head of Merchandising. During her 18 months there, the business grew from 20 employees to 200 and became one of the quickest-growing names in online fashion at the time. Sales climbed sharply while the team built new infrastructure, trained new people, connected multiple systems and introduced a test-and-repeat buying model, all at once.

None of it was magic, she says. It came down to a vision and goals the whole company understood, quick testing, constant communication, and the energy of hitting sales targets together. Hard work and consistency did the rest.

Then she did it again as an owner. Leanne co-founded I Saw It First, leading merchandising, buying and the creative side. Starting from nothing taught her the fundamentals of running a business, and the pressure that comes with it, in a way no employed role could. With her experience behind it, the company grew quickly.

Afterwards she stepped away for a year. The pandemic had changed how people shopped and worked, and she wanted time to think about what customers would need next and where she fitted in. She came back convinced the industry was heading into a lively new phase, and keen to be part of it.

Looking back, she sees a pattern in the moves. Each one put her a little closer to the whole business, from allocating stock to building teams, systems and finally a company of her own.

Career at a glance

- Manchester University: degree in International Fashion Marketing
- Hugo Boss, London: allocation analyst, outlet division
- Henleys, Manchester: merchandiser, building the function
- Pretty Little Thing: Head of Merchandising, from 20 to 200 people in 18 months
- I Saw It First: co-founder, leading merchandising, buying and creative
- STYLI, Landmark Group: Chief Commercial Officer

How merchandising grew up

Leanne has watched merchandising change enormously over the past 15 years. Many fashion businesses now work on a test-and-repeat model: launch small, watch what sells, then back the winners. Done well, it lifts sales and cuts the risk of being left with stock nobody wants.

The job itself has become far more analytical. Today's merchandisers shape trading strategy, marketing, forecasts and targets, and even how products are laid out and positioned online, while constantly hunting for the next sales opportunity. Yet for all the data, she insists, the product has to stay at the centre of every decision.

Her move into commercial strategy felt natural, particularly after co-founding I Saw It First. She has always liked roles where a trading decision shows up in the results almost immediately, and where she can influence the wider business.

The startup gamble

She is candid about the risk of joining a startup. You have to be flexible and stretch your skills across areas you may never have touched. The reward is a rounded understanding of how a business really works, and the chance to find abilities you didn't know you had.

Ever since Hugo Boss she has run each job like a business she owns, and she pushes her teams to think that way too wherever the culture allows it. That sense of ownership, she believes, is where passion, motivation and fresh ideas come from.

Steering STYLI

As Chief Commercial Officer at STYLI, Leanne's remit is wide. She keeps a constant eye on market trends, customer behaviour and competitors to spot where

growth will come from next, then turns that into plans for sales, revenue and brand positioning.

She works on the supply chain too, from sourcing to inventory and logistics, looking for ways to make it faster, leaner and better at meeting demand. And she owns the financial side of commercial decisions, including budgets, forecasts and analysis, to make sure growth is also profitable.

Three pressures, three answers

Shifting trends: move as fast as the customer. Fashion customers change their minds quickly. Her answer is agile, data-led forecasting and product development, so the brand can react while a trend is still rising.

Supply shocks: build in resilience. Geopolitics, pandemics and environmental events can all break a supply chain. She spreads risk across suppliers, sources more locally and invests in technology that shows problems early.

Price pressure: give people a reason to pay. Competing on price alone is a race to the bottom. She focuses on loyalty, a distinct offer, a standout customer experience and products worth paying more for.

Keeping the brand intact

Growing quickly without losing the brand's identity is a balancing act. Leanne's approach is to make sure the vision, goals and targets are understood at every level of the company. Startups in particular get pulled in different directions as more people join and more opinions arrive. The companies that succeed, in her experience, hold on to a clear vision and know exactly who their customer is.

Listening to that customer, through data, research and market analysis, tells you what to do more of and what to stop. She points to Pretty Little Thing as proof: a business that grew sales, people and systems at the same time because everyone was pulling toward the same goals.

Plenty of data, not enough understanding

For all the information companies now hold, she thinks many still struggle to understand their customers. The volume itself is part of the problem: it is hard to tell what matters. Her fix is to keep gathering feedback and market signals and to let those insights drive decisions across the business, so that every process change genuinely helps the customer.

She is a believer in agile ways of working, while admitting that large, established companies find the shift harder. New processes and technology should be built to scale, with enough flexibility in supply chains and staffing to adjust quickly. Advanced analytics can flag trends and problems early, and rapid prototyping lets a team test an idea before committing to it. None of it sticks, though, without good change management: clear communication, training and real support for the people being asked to work differently.

Looking up from the daily trade

Fashion moves too fast for anyone to rely on instinct alone, and Leanne is open about how easy it is to get absorbed in the daily trade and lose sight of the bigger picture. So she builds looking ahead into her routine.

> *Today she is Chief Commercial Officer at STYLI, part of Landmark Group, responsible for the strategy that turns trends, data and product into growth.*

She doesn't attend every catwalk show, but she follows them closely through trend-forecasting services, which also feed into range planning and marketing. Competitor-analysis tools show how rivals are responding to the same trends. Social media gives her the live conversation around what is emerging, and e-commerce analytics show changes in what people buy, and who is buying, early enough to act on in stock, product and marketing plans.

Then there is the human side. Trade shows put her in a room with other industry leaders, and specialist industry media helps her read how competitors and the wider market are moving.

None of these sources gives the answer on its own. Read together, they help a commercial team see a trend

coming rather than chasing it once it has already arrived.

How she keeps ahead

- Trend forecasting: services such as WGSN, to follow the catwalks and plan ranges
- Competitor analysis: Edited and similar platforms, to see how rivals respond
- Social media: the real-time conversation about what is emerging
- E-commerce analytics: Google Analytics and similar, for shifts in buying patterns
- Trade shows: time with industry leaders
- Industry media: The Business of Fashion, for the wider market view

Advice for the next generation

Leanne's advice to people starting out is practical. Spend your first years somewhere you can learn the whole industry: find knowledgeable mentors, say yes to varied tasks and get involved in as many projects as you can. Research the best companies and aim to work alongside the best people.

She still remembers the six-week, full-time training programme she did at TK Maxx before starting her role there, the kind of grounding she says is rare today. If you find a company that still invests in people like that, she says, take the chance.

Try different kinds of organisation, from young startups to big corporations, to find out whether you thrive with structure or with freedom. The right environment makes an enormous difference to motivation, so look for places that keep improving, for their people as well as their results.

Communication matters more than most graduates expect: being able to make your point clearly, in a meeting or an email, is what gets good ideas heard.

Set long-term goals, whether you want to be a buyer, a designer, a retail manager or a founder, and map out how you will get there. A plan keeps you focused when the work gets hard.

And be patient. Social media makes success in fashion look instant, she says, but it is built by working your way up, one role and one lesson at a time.

Her checklist for a career in fashion retail

- Communicate clearly. You will need it with designers, suppliers and customers alike.
- Love the product. Learn to read what the runway is telling you; it matters more every year.
- Keep learning. Stay open to new technology and keep updating your skills.
- Build resilience. Trends and economies shift; the people who last keep their goals in view.
- Know the numbers. Budgeting, financial management and sales analysis sit alongside a good eye.
- Go digital. E-commerce, social media marketing, analytics and online merchandising.
- Be creative. Whether in design, marketing or service, new ideas keep a brand ahead.
- Build a network. Relationships across the industry open doors for years. ■



Photo: Artem Beliaikin / Unsplash

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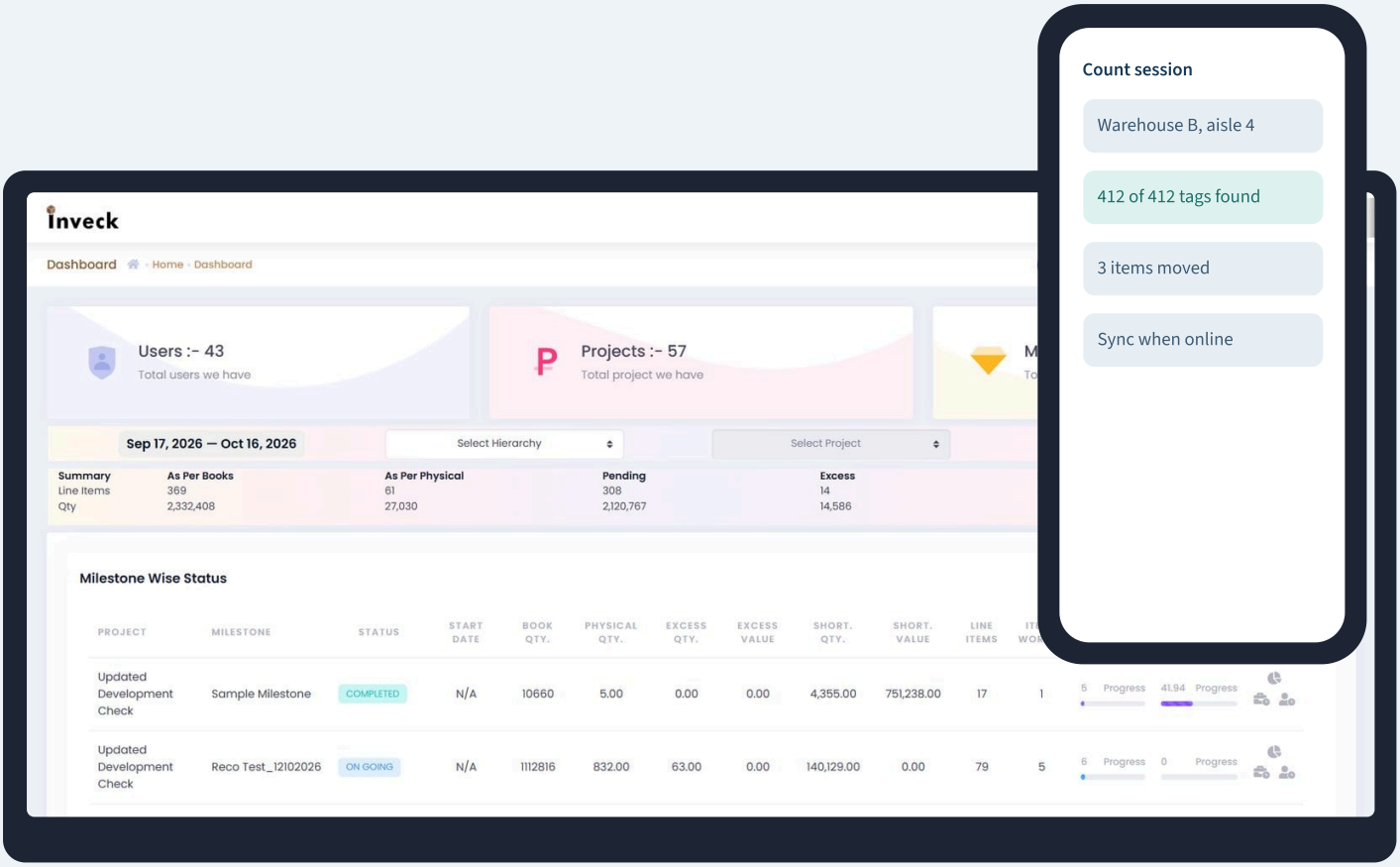

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ANALYSIS

Retail's real speed test is how fast it changes its mind

Same-day delivery gets the attention. The retailers pulling ahead are those that turn customer signals into buying decisions within days, and the Gulf's digital shoppers generate those signals in abundance.



Photo: Noah Bikoro / Unsplash

Retailers like to talk about speed in terms of logistics: next-day delivery, rapid grocery, faster checkouts. These matter, but they are the visible end of the business. The speed that decides margins sits further back, in how quickly a retailer learns what customers want and commits stock against it, or declines to.

The fast-fashion and online models that have reshaped clothing retail over the past decade are, at heart, systems for changing their minds cheaply. That idea travels well beyond fashion.

Small bets, quick verdicts

Shein's model is the most extreme example. According to the company, each new product starts with a production run of only 100 to 200 units, and output is then accelerated, reduced or paused according to demand. Shein says this keeps its unsold inventory in single digits, against an industry average it puts at 25 to 40 per cent.

Those are the company's own claims, but the principle behind them is sound. A traditional buying calendar works the other way: ranges are designed and ordered months ahead, so most of a season's outcome is fixed before a customer sees the product. Markdown then becomes the correction mechanism, and an expensive one.

The lesson for most retailers is not to copy the ultra-fast model wholesale. It is to shrink the size of the first commitment and shorten the time to

the second. Smaller first runs cost more per unit and need suppliers willing to work flexibly, but that is often a better trade than committing a season's budget to a forecast.

Returns are customer data arriving late

The cost of misreading customers shows up most clearly in returns. The US National Retail Federation and Happy Returns estimate that American consumers will send back $849.9 billion of merchandise in 2025, or 15.8 per cent of annual sales. Online the rate is higher, with an estimated 19.3 per cent of online sales coming back.

Most retailers handle returns as a logistics and fraud problem. The same research found that 85 per cent of retailers use AI to detect or prevent return fraud, and that 40 per cent now charge for returns because processing them costs more. That is reasonable, but a return is also a precise, product-level record of where the description, the sizing or the photography misled the customer.

A retailer that routes return reasons back to buyers and product teams within days, rather than in a quarterly report, is running the same loop as the small-batch model from the other end.

Why the Gulf is a strong test bed

Middle Eastern retail has some unusual advantages here. In Saudi Arabia, electronic payments made up 85 per cent of retail payments in 2025, up from 79 per cent in 2024, across 14.6 billion transactions, according to the Saudi Central Bank. Each of those leaves a data trail that a cash sale does not.

The customer base is young and comfortable online. The 2022 census found that 63 per cent of Saudi nationals were under 30. A Deloitte survey of 2,000 consumers aged 18 to 50 in the UAE and Saudi Arabia found that 73 per cent had made at least one purchase through social platforms in the past year.

Supply is following. Saudi Arabia had 43,854 e-commerce commercial registrations at the end of 2025, up 9 per cent on a year earlier, according to Ministry of Commerce figures. The risk is that richer signals simply produce more dashboards. They only pay off if they shorten a decision.

Building the loop

For a chief executive, the practical question is who owns the time between a signal and a stock decision. In many retailers that interval crosses four functions: digital sees the click,

BY THE NUMBERS

100 to 200 units

Shein's initial production run for each new product

Retail TouchPoints, 2023

$849.9bn

Merchandise US consumers are expected to return in 2025

National Retail Federation and Happy Returns, 2025

85%

Share of Saudi retail payments made electronically in 2025

Saudi Central Bank (SAMA)

merchandising places the order, supply chain negotiates the minimum run and finance sets the open-to-buy budget. Each has its own data and its own calendar.

A few changes tend to matter most. Measure the interval itself, in days, for new lines and for repeats, and report it to the board. Negotiate supplier terms for smaller first runs and faster reorders, even at a higher unit cost, because the saving appears in markdown and returns. Give merchandisers and the technology team a shared definition of demand that includes returns, not only sales.

For the technology function, this means building for decisions rather than reports. Buyers need a single product-level view that joins browsing, sales, return reasons and supplier lead times, refreshed daily and trusted enough to act on without a meeting. In many retailers the data already exists, split across systems owned by different teams, each reporting on its own timetable.

The retailers that move fastest will not necessarily be the ones with the quickest vans. They will be the ones that can admit a product is not working within a fortnight and act on it.

Sources: retailtouchpoints.com; nrf.com; sama.gov.sa; argaam.com; deloitte.com; en.sharikatmubasher.com. ■

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ANALYSIS

Why Europe's CISOs are rewriting their vendor contracts

DORA and NIS2 have moved supplier risk out of the procurement appendix and into the board pack. What has changed in the contracts, and the three clauses worth asking about this quarter.

For most of the past decade, supplier risk at a European bank or insurer lived in an appendix to the procurement file. A security questionnaire was sent, returned and filed, and the contract was negotiated by people who rarely spoke to the chief information security officer. Two pieces of EU law have changed that, and contracts signed under the old habits are being reopened.

What changed

The Digital Operational Resilience Act, Regulation (EU) 2022/2554, has applied to EU financial entities since 17 January 2025. It requires each of them to keep a register of information covering all of its contractual arrangements with ICT third-party service providers, and it specifies what those contracts must contain. The list includes a clear description of the services, the locations where data will be processed, arrangements for access to and return of data, assistance when an ICT incident occurs, cooperation with competent authorities and termination rights. Where a provider supports a critical or important function, more is required, including precise service levels, exit strategies, and rights of access and audit.

The NIS2 Directive, Directive (EU) 2022/2555, reaches further across the economy. Member states had until 17 October 2024 to transpose it into national law, and several were late. It requires covered entities to manage supply-chain security, including the security aspects of their relationships with direct suppliers.

Why it reaches the board

Both texts place responsibility with the management body rather than the security function. Under DORA the management body approves and periodically reviews the policy on the use of ICT services from third-party providers; under NIS2 it approves the cybersecurity risk-management measures and oversees how they are implemented. A board that approves the policy is, in effect, vouching for the contracts that are supposed to put it into practice.

The register also makes gaps visible. Once every arrangement is listed in one place, a supervisor can ask why a provider supporting a critical function has no workable exit strategy, and the answer has to come from someone more senior than the procurement lead.

Three clauses to ask about

The first is the exit plan, and whether anyone has tried it. A typical exit clause runs to a paragraph: data will be returned in a standard format within a stated period. Because such clauses are seldom exercised, their weaknesses surface only when needed: an export that only the provider's own software can open, a transition period too short to move the workload, or a dependence on the provider's staff that the contract never mentions. DORA requires exit strategies for providers that support critical or important functions, and a strategy that has never been rehearsed is an assumption. The time to test it is before an insolvency, a dispute or a supervisor forces the question.

The second is incident notification. A financial entity under DORA must report major ICT-related incidents to its supervisor within deadlines measured in hours, and NIS2 requires an early warning within 24 hours of becoming aware of a significant incident. A supplier contract that allows three working days to report a breach on the supplier's side makes the customer's own deadline impossible to meet. The notification window, and the provider's duty to cooperate with the investigation and with the authorities, should be written to fit inside the regulated entity's own.

The third is audit and access rights, and how far down the chain they reach. Large cloud and software providers often deliver part of a service through their own suppliers. An audit right that stops at the first contract leaves the part most likely to fail out of view. Ask whether the provider's subcontracts carry equivalent rights of access, and whether the customer will be told before a material subcontractor changes.

What to ask next

Directors do not need to read every contract. They need three answers from management: which providers in the register support critical or important functions, which of those contracts have been revised since the rules took effect, and when an exit from any of them was last rehearsed. If the answer to the third is never, that belongs on the next agenda.

One refinement is worth adopting: let the board's risk committee, not the security team, choose which service is rehearsed each year. A team that picks its own test will, quite reasonably, pick the one it expects to pass, and the services most in need of a rehearsal are the ones nobody volunteers. ■

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PROFILE

Jeff Roberts: The CIO every growing business deserves

Big companies have always had seasoned technology leaders steering their strategy. Jeff Roberts founded Innovation Vista so that small and midsize firms could have one too.



Innovation Vista at a glance

- 400 experienced C-level technology leaders in its consulting network
- $1.3bn+ in revenue impact delivered for clients
- 400%+ return on one client's IT investment

The CIO every growing business deserves

Technology has rewritten the rules of business. It has made operations leaner, created whole new kinds of jobs and changed what customers expect. Today a company without a strong digital presence is not simply old-fashioned. It is handing an advantage to its competitors.

For years, the best technology thinking was a luxury reserved for large enterprises. Jeff Roberts never accepted that. He founded Innovation Vista to give small and midsize companies access to IT strategy and leadership through flexible engagements, built on a firm belief that the digital revolution belongs to them too.

Startups and growing firms often have the most to gain from smart technology, and the least room for error. Budgets are tight and in-house experience can be thin. That is exactly where an experienced partner can change a company's trajectory, and where Innovation Vista has made its name.

Only proven experts make the cut

Innovation Vista's consulting network has grown to 400 people, and every one of them is an experienced

C-level technology leader who has already succeeded as an executive. Many are working at the leading edge of innovation across every major industry, which gives clients a bench of top-flight expertise that few smaller firms could ever assemble on their own.

Selection is deliberate. Only consultants who combine technical depth with real business acumen get through. Once they are matched to a project, Innovation Vista backs them with the right resources, but the core principle is direct collaboration: consultant and client agree together on how they will work.

A model built for growth

The firm's digital transformation practice rests on proprietary materials and a framework for spotting where technology can win market share and grow revenue. It all comes together in a three-stage technology maturity model:

- Stabilize: solid, dependable foundations
- Optimize: greater efficiency and performance
- Monetize: new revenue and market share

Tested from the very start

Innovation Vista faced its first real test almost at once. Within six months of its founding the pandemic arrived, and client work stalled as businesses everywhere scrambled to work out how to survive and adapt.

Jeff Roberts still found silver linings. In the months that followed, Innovation Vista expanded its consultant network dramatically. As remote working became normal, its "virtual CIO" model took off, overtaking the "fractional CIO" offer the firm had launched with. Being able to pair clients with consultants anywhere in the country also made it far easier to find the right fit for each one.

$1.3 billion later

Open-mindedness and humility, Jeff Roberts believes, are non-negotiable when change moves this fast. Customer expectations keep rising in the digital economy, so solutions that served well a few years ago may already be falling short. That can be uncomfortable for experts who have succeeded with familiar methods. The best IT strategy consultants bring their experience to every project but look at it with fresh eyes, alert to new capabilities and focused on each client's own strategy.

The results have followed. Innovation Vista has helped clients generate more than $1.3 billion in revenue impact through digital transformation and new technology capabilities. There have been plenty of efficiency gains and cost savings along the way, but it is the top-line growth he is proudest of. Revenue, after all, is rarely the headline for an IT services firm.

Two transformations

For a brokerage firm, Innovation Vista led a transformation that brought in a fresh CRM platform, cleaner and better-connected data, machine learning and natural-language processing. Through new revenue and cost savings, the combination delivered a return of more than 400 percent on the IT investment.

For an oil and gas company, the team identified more than 40 potential uses for AI, covering everything from worker safety and output to regulatory and environmental paperwork. The client had invested heavily in IT yet had not explored what AI could do for its operations. Projects like this regularly uncover genuinely ground-breaking capabilities.

Much of this work happens in a part of the market most IT strategy consultancies overlook. For small and midsize clients, the payoff shows up in their people: employees become more

productive, and their work shifts from routine tasks to genuinely analytical ones.

What comes next

Lately, more and more clients have been asking for help building an AI strategy. The team sees enormous promise in a technology that is maturing quickly, and several AI projects have already paid off handsomely, lifting revenue and efficiency alike.

Away from work, Jeff Roberts is a father of four adult children and a grandfather of two granddaughters. Professionally, he is energised by how far dashboards and business intelligence have come: organisations can now see their performance almost in real time, something few would have thought possible only a few years ago.

His mission remains simple. Most growing companies cannot justify a full-time, highly experienced CIO, yet they still deserve that level of thinking. High-impact technology, he insists, is not just for big business, and Innovation Vista exists to put that expertise within reach. ■

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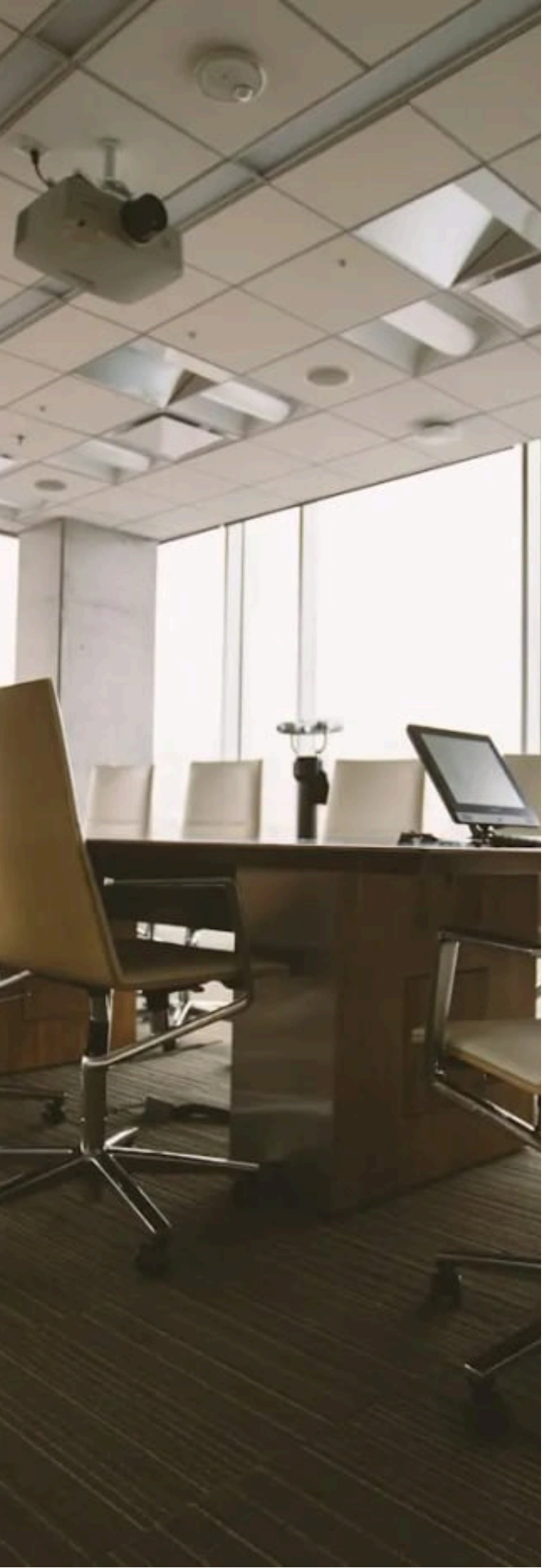

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