"Disruptive Innovation: A Strategy for Boosting Ghana's Digital Initiative"

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ABSTRACT

Purpose

The purpose of this study is to examine the potential of disruptive innovation in Ghana's digital initiative and its impact on the economy. Additionally, the challenges and opportunities associated with implementing disruptive innovation in a developing country like Ghana has been addressed to the public sectorial activities include the health sector, education and industrial sector.

Methodology

The research was a review in nature it in volve reading several literature as well as exploration from specific website in volved.

Findings and Conclusion

The author's conclusion is that, given its capacity to transform established industries and spur economic growth, disruptive innovation will be the greatest way to support Ghana's digital push across the board. Ghana may use technology to develop new business models, increase productivity, and raise the general standard of goods and services by embracing disruptive innovation. This would not only draw in outside capital but also strengthen the hand of regional business owners and build a more inclusive digital economy that benefits all Ghanaians. Disruptive innovation is ultimately what will allow Ghana to realize its greatest potential in the digital era.

Recommendations and innovative contributions

The researcher suggested on better government policy formulations and implementation towards supporting the innovation process in all country's level as the disruptive innovation have brought more benefits in the country compared to the challenges observed. More effort should be given to the adaptation process of new systems and technology for country's development. The study have come out with combined solutions from different researcher on how the government can enhance the innovation towards digital transformations. The researchers has further highlighted on exploring more in future research on other digital areas applied in Ghana to have broad knowledge on how the innovation can impact and enhance development.

Keywords: Disruptive Innovation, Ghana, Digital Transformation

INTRODUCTION

Economic growth is understood to be enhanced by innovation and entrepreneurship. As (Hu and Hughes

2020) pointed out, disruptive innovation has the power to completely transform markets. Currently, "disruptive innovation" is favored over "disruptive technology" to emphasize the significance of innovation in business processes, services, and models.

According to Clayton Christensen's idea of disruptive innovation, disruptive innovation refers to market-oriented disruption (1997). According to theoretical understanding, disruptive processes are powered by digitalization when, for example, services or products are introduced to the market on digital platforms, supported or developed by digital tools, and consumed by digital users (Baiyere & Salmela, 2013; McQuivey, 2014). Over the past decade, the concept of disruptive innovation has gained significant traction in academic literature and management thinking. Scholars like Reinhardt and Gurtner (2015), Si and Chen (2020), Si et al. (2020), and Sadiq et al. (2022) have contributed to this growing body of knowledge. Some well-known examples of disruptive innovations include Amazon's online distribution model (O'Reilly and Binns, 2019), Apple's strategic moves in the music and cellular telephony industries (Burgelman and Grove, 2007), and Dell's direct-to-customer computer sales approach (Charitou and Markides, 2003). These companies have made a big impact with their innovative methods

Digitalization is the complex sociotechnical phenomena and procedures of adopting and utilizing digital innovations by individuals, organizations, and the broader society. It has enabled the creation of turbulent and competitive environments through rapid headways in computerized innovation. Through digitalization, digital business models are more favored and traditional value propositions are revised, creating low entry barriers. Digitalization is making traditional organizations struggle thus engaging in the process of digital transformation

Disruptive innovation in Ghana has been instrumental in driving digital initiatives and shaping the country's future. Fostering healthy competition among businesses encourages them to innovate and improve their offerings constantly. This not only benefits consumers with better products and services but also drives technological advancements across various sectors.

Moreover, disruptive innovation plays a crucial role in addressing societal challenges in Ghana. It enables the development of innovative solutions to issues such as access to education, healthcare, and financial services. Through digital transformation, Ghana has been able to leapfrog outdated systems and embrace cutting-edge technologies, making significant strides in bridging the digital divide.

The impact of disruptive innovation goes beyond economic growth. It has led to the creation of new job opportunities, particularly in the tech sector, which contributes to employment generation and skills development. This, in turn, has a positive ripple effect on the overall living standards of Ghanaians.

In summary, disruptive innovation in Ghana is a catalyst for progress, driving digital initiatives, fostering competition, addressing societal challenges, and ultimately leading to increased economic growth, job creation, and improved living standards for its people. Ghana's commitment to embracing digital transformation is paving the way for a brighter future.

BACKGROUND OF GHANA'S DIGITAL INITIATIVE

Overview of the current digital landscape in Ghana

The digital transformation happening across Africa is no longer a mere prediction; it's happening right now. With more people getting online, improved connections, and policies that encourage digital growth, the African continent is emerging as a digital powerhouse. Ghana's digital initiative has made significant progress in recent years, the adoption of digital technologies and platforms in Ghana has not only made it easier to do business but has also had a significant impact on the logistics sector. A key driver of this

transformation is the widespread use of mobile phones, internet connectivity and digital payment systems across the country, with various government-led initiatives aiming to enhance the country's digital infrastructure and promote digital inclusion. The implementation of the National Digital Property Addressing System and the launch of the Ghana.gov platform are notable examples of these efforts. The latest World Bank report highlighting the spread of digital technologies in Ghana places the country among the top ten in Africa. With a score of 0.55 out of 1, it reflects the country's commitment to digital innovation and entrepreneurship. The Ghanaian government's efforts to promote digital readiness have led to greater efficiency and transparency in the logistics industry.

General Research Objective

Exploring how can disruptive innovation enhance and facilities the digital initiations process in different sector in Ghana a review study base on the framework formulated by the author. The study will further explore the potential benefits and challenges of the disruptive innovation on digital sector and how the country benefits from this.

THEORIES GROUNDING THE STUDY

Technology Adaptation Model (TAM)

In 1989, Davis developed the Technology Acceptance Model (TAM), a seminal framework that illuminates human behavior regarding the acceptance of new technologies on an individual level (Silva, 1989). At its core, the TAM posits that an individual's perception of the usefulness and ease of use of a technology significantly influences their likelihood of adopting it (Suleman et al., 2019). Moreover, the model incorporates social influence and trust as additional factors that shape individuals' attitudes and intentions toward technology adoption.

However, the TAM acknowledges that several secondary factors can also influence technology acceptance. For instance, demographic variables such as age and education level, as well as past experiences with similar technologies, including risk-taking propensity, are known to impact individuals' willingness to adopt new technologies (Judith Lammers, 2010). Additionally, intrinsic factors such as the willingness to share personal information may act as barriers to technology adoption (Wang, 2018).

Empirical evidence supporting the TAM's framework has been observed in various contexts, particularly among mobile phone users in diverse geographic regions. Studies conducted in India (Shankar & Datta, 2018) and Tanzania (Lwoga & Lwoga, 2017) have validated the TAM's applicability in understanding technology acceptance behaviors across different cultural and socio-economic contexts. These studies emphasize the universality of the TAM's constructs in elucidating the factors that influence individuals' decisions to adopt new technologies, underscoring its robustness as a theoretical framework in the field of technology adoption and diffusion.

The Unified Theory of Acceptance and Use of Technology

The Unified Theory of Acceptance and Use of Technology (UTAUT), originally proposed by Venkatesh et al. (2003), and its subsequent modification known as UTAUT2, introduced by Venkatesh, Morris, et al. (2012) and Venkatesh, Thong, et al. (2012), provide a comprehensive framework for understanding the adoption and utilization of new technologies.

UTAUT posits that there are four key components that influence individuals' intentions to use new technologies: performance expectancy, effort expectancy, social influence, and facilitating conditions (Silva, 1989; Venkatesh, Morris, et al., 2012; Venkatesh, Thong, et al., 2012). Performance expectancy refers to the

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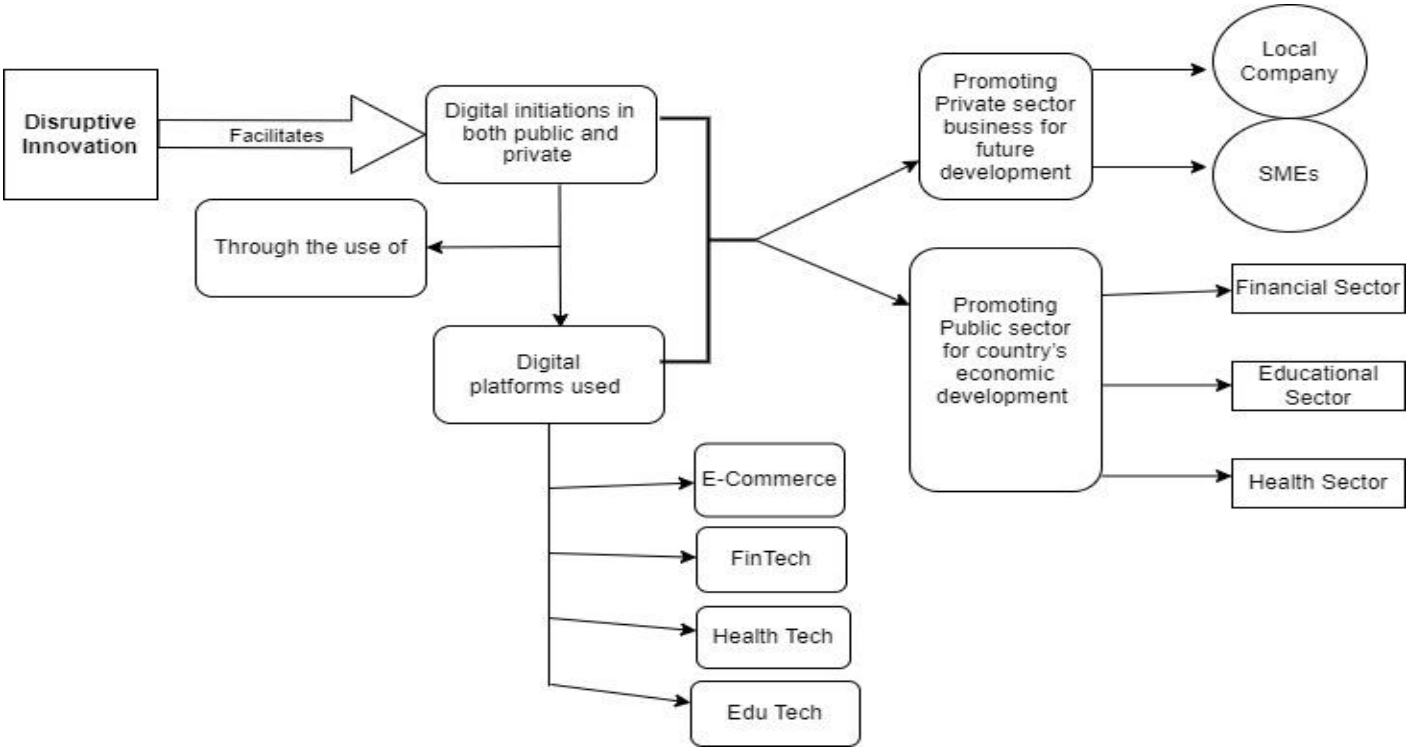
extent to which individuals believe that using the technology will enhance their performance, while effort expectancy reflects the perceived ease of use of the technology. Social influence encompasses the impact of social factors such as family, friends, and peers on individuals' technology adoption decisions, while facilitating conditions refer to the availability of resources and support that facilitate technology use (Venkatesh et al., 2003).

However, UTAUT2 extends the original model by incorporating additional factors such as hedonic motivation, price value, and habits into the framework (Venkatesh et al., 2012). Hedonic motivation refers to the enjoyment or pleasure derived from using the technology, while price value pertains to the affordability of the technology. Habits represent individuals' tendencies to perform the behavior of technology use automatically. These additional factors enhance the explanatory power of the model, capturing a broader range of influences on technology adoption behavior.

The interaction between these factors, further influenced by demographic variables such as age, gender, and prior experiences, shapes individuals' adoption behaviors and ultimately determines the extent to which they utilize new technologies (Venkatesh et al., 2012). Empirical research has demonstrated the applicability of UTAUT and its modifications across various contexts, including internet banking adoption (Abadi et al., 2018; Rahi et al., 2019; Tarhini et al., 2016), highlighting its utility in understanding technology acceptance and use behaviors in real-world settings.

Study Framework



The framework above explains how disruptive innovation facilitates the digital initiation process in both the private and public sectors in Ghana. The framework has both independent and dependent variables that integrate each other. The integration of the variables within the disruptive innovation process and digital initiation processes will result in the promotion of both private and public sector industries while other externa factors remains constant. This will enhance private sector businesses such as LCs and SMEs their future development while also elevating the public sector for an economic boost. The variables within the digital initiation process are such as e-commerce, fintech, health tech, edtech, and marketing platforms, which tend to facilitate the results.

KEY CONSTRUCTS OF THE STUDY

This part will help us to understand the key constructs of the study. This involve independent and dependent variables. The independent variables are; disruptive Innovations, Digital technology, Moderating variables; digital platforms .Depends variables are ; Digital technology initiations ,Public sector development ,private sector development

Disruptive innovation: Disruptive innovation, according to Christensen (1997), is a process wherein a new product or service initially enters the market at the low end or periphery, catering to underserved or non-consuming customers, and gradually improves over time to challenge and eventually replace existing products or services offered by established competitors (Christensen, 1997).

In more recent literature, Christensen and his colleagues refine the definition of disruptive innovation, emphasizing that it is not just about creating something new, but about transforming industries and markets by introducing simpler, more accessible solutions that eventually outperform existing offerings (Christensen, Raynor, & McDonald, 2015). This definition highlights the disruptive nature of innovation, which fundamentally changes the competitive dynamics within an industry.

Moreover, Zott, Amit, and Massa (2011) describe disruptive innovation as a strategic approach that leverages new technologies, business models, or value propositions to create radical shifts in markets, often challenging incumbent firms and reshaping industry structures. This perspective underscores the strategic dimension of disruptive innovation, emphasizing its potential to redefine market boundaries and create new opportunities for growth and value creation.

Digital Transformation: Digital transformation is a multifaceted concept that involves leveraging digital technologies to fundamentally change business processes, operations, and customer experiences to adapt to evolving market conditions and stay competitive in the digital age.

According to Westerman, Bonnet, and McAfee (2014), digital transformation is “the use of technology to radically improve performance or reach of enterprises” (Westerman et al., 2014, p. 8). This definition highlights the transformative nature of digital technologies in enhancing organizational capabilities and extending their impact beyond traditional boundaries.

In a more recent perspective, Ross, Beath, and Mocker (2019) emphasize that digital transformation goes beyond simply adopting new technologies; it involves reimagining business models, processes, and cultures to harness the full potential of digital capabilities (Ross et al., 2019). This broader definition underscores the holistic nature of digital transformation, which encompasses strategic, organizational, and cultural dimensions.

Furthermore, Bughin, Hazan, Lund, Dahlström, Wiesinger, and Subramaniam (2021) describe digital transformation as a continuous journey of reinvention, where organizations continuously evolve their digital strategies and capabilities to respond to changing market dynamics and emerging opportunities (Bughin et al., 2021). This perspective emphasizes the iterative nature of digital transformation, highlighting the need for agility and adaptability in the face of uncertainty.

Digital Platforms: Digital platforms can be defined as online frameworks or ecosystems that facilitate interactions, transactions, and the exchange of goods, services, or information between users, businesses, and other entities in a digital environment (Parker, Van Alstyne, & Choudary, 2016). These platforms typically leverage digital technologies such as the internet, mobile applications, and cloud computing to connect users and enable various activities, including communication, collaboration, commerce, and content

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sharing.

Moreover, digital platforms often serve as intermediaries that bring together different stakeholders, such as consumers, producers, and third-party developers, to create value and facilitate economic transactions (Cusumano, Gawer, & Yoffie, 2019). They provide a unified interface or infrastructure where users can access a range of services, applications, or resources seamlessly, often through user-friendly interfaces and standardized protocols.

Furthermore, digital platforms are characterized by their network effects, which refer to the phenomenon whereby the value of the platform increases as more users join and participate in the ecosystem (Hagiu & Wright, 2014). This leads to a virtuous cycle of growth, where increased usage attracts more users and stakeholders, resulting in greater value creation and adoption of the platform.

In summary, digital platforms represent dynamic and interconnected environments that enable digital interactions, transactions, and value creation across diverse stakeholders in the digital economy.

Public Sector: Public Sector: The public sector encompasses the range of economic and social activities that are carried out under the total or partial control of the state and local communities. It is known for producing public goods and services, decision-making processes that are governed by democratic principles, and the distribution of goods based on public interest rather than profit-driven motives (Popa, 2017). The public sector includes public institutions funded by the public budget, such as central and local governments, as well as public enterprises that generate income from their own production. This includes autonomous administrations, national companies, joint ventures with public and private capital, and banks/insurance companies with public capital. According to a study by the OECD (2021), the public sector has historically been studied more in terms of its individual components, such as general government and public enterprises, rather than as a unified whole.

Private Sector: The private sector refers to the part of the economy that is owned and operated by private individuals or groups, rather than by the government. In the private sector, businesses and enterprises aim to generate profits by producing goods and services for consumption or sale in the marketplace. This sector encompasses a wide range of industries, including manufacturing, finance, retail, technology, healthcare, and more. Private sector entities operate under the principles of free enterprise and market competition, with decisions about production, pricing, investment, and employment typically made by private owners or shareholders (Genteuil, 2011). The private sector plays a significant role in driving economic growth, innovation, and job creation within an economy.

Challenges and Limitations Faced in The Digital Sector.

Despite the progress made in Ghana's digital landscape, there are still challenges and limitations faced in the sector. One of the main challenges is the limited access to reliable internet connectivity, especially in rural areas. Due to this, communities lack the necessary skills to fully engage with digital technologies, hindering their ability to access online resources, participate in digital communication, and harness the benefits of the digital age (Morobi 2023). This hinders the widespread adoption of digital technologies and limits the reach of government initiatives. Demuyakor (2021), also stated that one of the challenges and limitations faced in the digital sector is the high cost of internet data and the lack of a legal framework to protect users of digital governance services. Julius Endert (2018) research shows that for a company to get high-speed internet in Ghana, the budget should be around 15$ to 100,000$ a year just to have somewhere between 50mbps and 100mbps which many companies cannot afford. Inadequate infrastructure presents another significant barrier to Ghana's digital advancement. Limited access to reliable internet connections and modern communication networks restricts the potential of digitalization. Without robust infrastructure, the country struggles to fully integrate with the global digital economy and misses out on opportunities for growth and

innovation.

Additionally, there is a need for further investment in digital infrastructure and skills development to fully harness the potential of digital innovation in Ghana. Collaborations with international partners and private sector involvement can help bring in expertise and resources to address the infrastructure gaps and provide training programs for the local workforce. By implementing these innovative strategies, Ghana can overcome its digital challenges and accelerate its growth in the digital economy, leading to increased innovation, job creation, and economic prosperity.

Disruptive Innovation in the Context of Ghana

Disruptive innovation in Ghana encompasses the introduction of groundbreaking technologies, products, or services that significantly alter the industrial, market, and societal landscapes within the nation. As defined by Bannerman & Bannerman (2019), these innovations are characterized by their ability to address unmet needs, rectify inefficiencies, or bridge gaps in existing systems, thereby offering more accessible, affordable, or efficient alternatives to conventional solutions.

A prime example of such innovation is the adoption of mobile money technology in Ghana, which has been hailed as a transformative force in the country's financial sector (Donkor, 2018). Services like MTN Mobile Money and Vodafone Cash have revolutionized financial transactions for Ghanaians, especially in rural and underserved regions where traditional banking services are scarce. This innovation has led to greater financial inclusion, enabling convenient and secure transactions, and empowering individuals and businesses to access financial services without the need for a formal bank account.

Moreover, the rise of e-commerce platforms such as Jumia and Zoobashop in Ghana exemplifies another instance of disruptive innovation reshaping the retail landscape (Afari & Quansah, 2021). These online marketplaces have disrupted the traditional brick-and-mortar retail model by providing consumers with convenient access to a wide array of products, competitive pricing, and doorstep delivery services. Consequently, they have revolutionized the way Ghanaians shop, promoting digitalization and fostering competition within the retail industry.

In essence, disruptive innovations in Ghana involve the introduction of transformative technologies, products, or services that challenge long-standing practices, create novel market opportunities, and promote socio-economic development within the nation. By addressing unmet needs, inefficiencies, or gaps in existing systems, these innovations have the potential to reshape industries, drive growth, and improve the lives of individuals and communities.

Understanding Disruptive Innovation

The term "disruptive innovation" describes the introduction of new goods or services that drastically change the state of the market and open up new avenues for business. It involves technology aimed at opening up a wider, non-targeted market for items and making them simpler to use or obtain (Twin, 2023). It is distinguished by its capacity to upend established players, upend conventional business models, and meet unmet client wants. Typically, disruptive technologies begin in lower-end or specialized sectors before slowly gaining acceptance and replacing established solutions. They may cause new industries to arise, the market to change, and competition to rise. For businesses, understanding disruptive innovation is essential. Disruptive innovation differs from disruptive technology in that its emphasis is on how technology is used, not on the technology itself. (Christensen Institute, 2023). Examples of disruptive innovations in other countries include the rise of mobile payment systems in China, which disrupted traditional banking and transformed the way people make transactions. Another example is the adoption of solar energy in India, which disrupted the conventional energy sector and created a new market for renewable energy solutions.

These disruptive innovations not only brought about significant changes in their respective industries but also had a profound impact on the overall economy of these countries. Another innovator in disruption is Netflix . At a time when hundreds of video retailers were renting out VHS cassettes and DVDs in large quantities, Netflix, a recent arrival, recognized an opportunity to serve an underserved segment of internet consumers. It made use of the internet's increasing capability to allow customers to browse their DVD inventory, rent without being constrained by another person's decision to rent the same selection, and have their choices delivered right to their house. The introduction of Uber transport services is also an example of disruptive innovation. It changed the transportation sector by providing a more practical, reachable, and economical substitute. Users no longer have to wait or call a traditional taxi; instead, they may request a trip to their destination with a single swipe on a mobile app. This creative strategy has produced new chances for drivers and passengers alike, offering contemporary and reasonably priced transit options. (Dieffenbacher, 2023)

Potential Benefits of Disruptive Innovation For Ghana's Digital Initiative

Potential benefits of disruptive innovation for Ghana's digital initiative include increased accessibility and convenience for users, job creation opportunities for drivers, and the potential to reduce traffic congestion and pollution in urban areas. Additionally, introducing disruptive innovation in the transportation sector can contribute to the overall modernization and development of Ghana's digital infrastructure, fostering technological advancements and attracting further investment in the country's digital initiative. Also, the introduction of disruptive innovation for Ghana's health sector includes improved access to healthcare services, increased efficiency in healthcare delivery, and the potential for cost savings. Disruptive innovation can also facilitate the adoption of telemedicine and remote healthcare solutions, allowing for better reach and quality of care in rural areas. Furthermore, it can enable the development of innovative medical technologies and solutions that address specific healthcare challenges faced by Ghana's population. In the agriculture sector, disruptive innovations include increased productivity and yield, improved access to markets and information, and the potential for sustainable farming practices. Disruptive innovation can also lead to the development of new agricultural technologies and solutions that address specific challenges faced by Ghanaian farmers, such as climate change and limited access to resources. Additionally, it can promote job creation and economic growth in the agriculture sector, contributing to overall national development. Disruptive innovation can also serve as a potential benefactor for Ghana's education sector, including improved access to quality education through the use of technology such as online learning platforms and virtual classrooms. This can help bridge the gap between urban and rural areas, where access to education is often limited. Disruptive innovation can also lead to the development of innovative teaching methods and curricula tailored to the needs and interests of Ghanaian students. Furthermore, it can enhance teacher training and professional development, ensuring that educators are equipped with the necessary skills to deliver effective instruction in a rapidly changing educational landscape.

STRATEGIES FOR FOSTERING A CULTURE OF INNOVATION AND ENTREPRENEURSHIP IN GHANA.

When it comes to fostering innovation and entrepreneurship, there is a big role for both governments and corporations; the key is finding ways to work together (Mabbot, 2016). Governments can create policies and provide funding to support innovative initiatives, while corporations can offer resources and expertise to help bring these ideas to fruition. By collaborating, both entities can contribute to the development of a thriving innovation ecosystem in Ghana's digital sector. Additionally, fostering a culture of innovation and entrepreneurship requires not only providing training and resources but also creating an environment that encourages risk-taking and rewards creativity. Another strategy for fostering a culture of innovation and entrepreneurship in Ghana is fostering talent, such as through educational programs and mentorship opportunities. By investing in the development of individuals with innovative ideas and entrepreneurial

skills, Ghana can cultivate a pool of talented individuals who can drive the growth of its digital sector. Furthermore, establishing partnerships with universities and research institutions can also play a crucial role in fostering talent by providing access to cutting-edge knowledge and research facilities.

Apart from the government, companies can also play a role in fostering a culture of innovation and entrepreneurship in Ghana's digital sector. One role a company can play is fostering diverse input, perspectives, and ideas by creating a collaborative environment where employees are encouraged to think outside the box and share their innovative solutions. Additionally, companies can support aspiring entrepreneurs by providing mentorship programs, funding opportunities, and resources to help them turn their ideas into successful businesses. According to (Mabbot, 2016), by encouraging diverse opinions, companies can create an environment of creativity where people can come together to examine ideas and possibilities without the risk of failure. Thinking inclusively is also another strategy, where companies actively seek out and value diverse perspectives from individuals of different backgrounds, experiences, and expertise. This approach fosters a culture of inclusivity and allows for a wider range of ideas to be considered and explored. By embracing diversity, companies can tap into the unique insights and creativity that come from different perspectives, ultimately leading to more innovative solutions and a competitive edge in the market.

Case Studies of Successful Disruptive Innovations in Ghana

Disruptive technologies have become prevalent in the various sectors of our economy. One of the causes is the use of mobile technology to enhance trading as well as reach a larger population. Existing brick-and-mortar industries are finding it difficult to compete because of the potential of disruptive technology. These disruptive innovations have not only transformed the way businesses operate but have also created new opportunities for entrepreneurs and startups in Ghana. For instance, the introduction of MTN Mobile Money is one of the most popular mobile money services in Ghana, with over 14 million registered users. One key detail of disruptive innovation in MTN Mobile Money is its impact on financial inclusion. By providing a convenient and accessible platform for individuals to send, receive, and store money, it has allowed previously unbanked populations to participate in the formal economy. This has not only empowered individuals financially but also contributed to economic growth by increasing the circulation of money within communities. Additionally, MTN Mobile Money's integration with other services such as bill payments and mobile banking has further enhanced its value proposition, making it one of the biggest players in the mobile money industry. Its widespread adoption and acceptance by merchants and businesses have made it a convenient and reliable payment method, leading to increased financial inclusion and economic development in many countries. Moreover, MTN Mobile Money's innovative features, such as the ability to send remittances and make international transfers, have connected individuals across borders, fostering economic cooperation and facilitating cross-border trade. These advancements have not only empowered individuals financially but have also contributed to the overall economic growth and development of communities. This innovation has disrupted traditional banking models and forced banks to adapt and embrace digital technologies in order to remain competitive. As a result, customers now have access to more convenient and efficient banking services, such as online banking and mobile banking apps. This shift towards digital banking has also reduced the cost of financial transactions, making it more affordable for individuals and businesses to manage their finances. Overall, the innovation brought about by mobile money has transformed the banking sector, creating a more inclusive and customer-centric industry.

Under commerce, companies like Jiji and Jumia in Ghana have revolutionized the way people buy and sell goods. With just a few clicks, customers can browse through a wide range of products, compare prices, and make purchases from the comfort of their own homes. This has not only made shopping more convenient but has also opened up new opportunities for businesses to reach a larger customer base and expand their operations. Additionally, the emergence of these companies has led to the growth of logistics and delivery

services, as companies strive to ensure efficient and timely delivery of products to customers' doorsteps. This has further boosted employment opportunities and stimulated economic growth in the retail sector.

The introduction of Yango and Uber in Ghana has revolutionized the transport system, providing a convenient and reliable alternative to traditional taxis. This has not only improved the commuting experience for residents but also created job opportunities for drivers who can now earn a living through these platforms. Moreover, the increased competition in the transportation industry has prompted existing taxi services to improve their services and adopt technological advancements, ultimately benefiting both drivers and passengers alike.

CONCLUSION

Disruptive innovation will be the best strategy to boost Ghana's digital initiative in all sectors of the economy because it has the potential to revolutionize traditional industries and drive economic growth. By embracing disruptive innovation, Ghana can harness the power of technology to create new business models, improve efficiency, and enhance the overall quality of goods and services. This will not only attract foreign investment but also empower local entrepreneurs and create a more inclusive digital economy for all Ghanaians. Ultimately, disruptive innovation is the key to unlocking Ghana's full potential in the digital age.

RECOMMENDATONIS

The government should initiate and formulated suitable supporting frame works and policies that will favor both private and public sector in the innovation of technology to act and adapt easily to boost the digital transformation intended for the future development of Ghanaian economic and enhancing better performance in all areas of the government. The innovation should be the key concept in day to day activities to Ghana people as the world is moving with technology advancement for effectiveness and efficiency at job.

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