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Bank Stability and Asset Quality: Role of ESG Adoption

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Abstract

This study investigates how the Bank of Ghana's directive on the adoption of ESG factors by universal banks in Ghana impacts their asset quality and performance relationship in terms of stability. Bank stability is measured by a Z-score and non-performing loan ratio, while asset quality is measured by impairment charges on loans and advances. Bank-specific factors are controlled for. Secondary data from 15 universal banks in Ghana between 2012 and 2021 were used for the research. Generalized Least Squares regression and robustness test were used to examine the impact of the adoption on Bank stability and their Asset quality. The findings demonstrated that the Banks' operations became more stable because of the ESG integration, as their asset quality improved and the number of non-performing loans decreased and do enhance their stability. Practically, to achieve responsible and sustainable banking practices for broader social and economic development, Ghanaian banks should integrate ESG factors into their operations to stabilize the sector. This is important as the sector recovers from the banking crisis and the Covid-19 crisis. To the author's knowledge, this study is the first to examine how ESG adoption influences asset quality and bank stability in Ghana following the Bank of Ghana's ESG directive.

Assessing the Impact of Institutional Risk Management on Crop Productivity: Investigating the Moderating Influence of Human Resource Risk Management Practices

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Abstract

This study examines the impact of institutional risk management (IRM) and human resource risk management (HRRM) on crop production (CP) in the agricultural sector. This study aimed to investigate the direct impacts of IRM and HRRM on CP, as well as to evaluate the moderating role of IRM in the HRRM-CP relationship. A quantitative research design was utilised, employing structural equation modelling (SEM) to analyse data from agricultural stakeholders. The findings indicate that both IRM and HRRM significantly positively influence CP, suggesting that enhancements in risk management practices can improve agricultural productivity. A 1% increase in HRRM results in a significant rise in CP, and IRM similarly exhibits a positive effect on crop production. When IRM was introduced as an interaction term, its moderating effect on the HRRM-CP relationship was statistically insignificant. This indicates that although both IRM and HRRM independently affect crop production, IRM does not significantly impact the strength of the HRRM-CP relationship. This study presents original findings indicating that HRRM and IRM are essential, yet distinct, factors affecting agricultural outcomes. The findings highlight the necessity for agricultural policymakers and stakeholders to prioritise HRRM and IRM within their risk management frameworks. This approach can promote increased crop yield and support sustainable agricultural advancement.

Keywords: Institutional Risk Management, Human Resource Risk Management, Crop Production, Risk Management, Agricultural Policy.

"Even the Citizens Are Struggling to Survive, Who Am I Not to Carry Goods on My Head": Refugee Entrepreneurship in Ghana

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Abstract

The number of people who have been forcibly displaced globally has increased in recent years, with millions of refugees resorting to entrepreneurship because they do not have alternative sources of livelihood. The purpose of this study is to shed light on the experiences of refugee entrepreneurs (REs), a marginalized minority, as they navigate entrepreneurship in order to integrate into their host country. REs are a stigmatized group whose entrepreneurship endeavors may be challenging. The authors gathered interview data from twenty (20) African refugee entrepreneurs with the assistance of the Ghana Refugee Board, and used an inductive approach to the data analysis and interpret the data. The data demonstrates that REs lack stability, specifically, financial and spatial. Their coping strategies lead to integration although gradual; these included improvising, patchworking and coloring practices. The data revealed how the aforementioned practices were instrumental in their integration. By this paper, we add to knowledge on necessity entrepreneurship as well as refugee entrepreneurship with a more in-depth perspective.

Keywords: Necessity entrepreneurship; Refugee entrepreneurship; stigma; integration; Africa.

Challenges and Strategies for Digitalisation in Emerging Economies: A Case Study of Ghana's Judicial Sector

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Abstract
The digitalisation of judicial systems is a crucial step towards enhancing legal efficiency, transparency, and accessibility. Emerging economies, however, face significant barriers to implementing e-Justice systems. Ghana's judicial sector has embarked on digital transformation initiatives such as electronic case management systems, virtual court hearings, and digital record-keeping to improve efficiency. However, challenges, including institutional constraints, technological limitations, financial barriers, and cybersecurity risks, continue to impede progress. This study examines the key challenges associated with Ghana's judicial digitalisation and proposes strategic frameworks for overcoming these obstacles. Additionally, it evaluates global best practices from Estonia, Brazil, and Kenya to inform tailored policy recommendations for Ghana. This research employs a qualitative multiple-case study approach, integrating document analysis, semi-structured interviews, and case study evaluations. Key data sources include reports from the Judicial Service of Ghana, the Ministry of Communications, and the Ministry of Justice, as well as interviews with court administrators, IT managers, and legal practitioners. Comparative analysis assesses Ghana's judicial digitalisation progress against successful Estonia, Brazil, and Kenya models. Findings indicate that digitalisation has enhanced judicial efficiency in Ghana. Still, significant gaps remain due to inconsistent policy implementation, inadequate funding, infrastructure challenges, and resistance to change within the legal profession. Lessons from global best practices highlight the need for public-private partnerships, enhanced regulatory frameworks, and digital literacy programs to facilitate a smoother transition towards e-Justice. The study recommends targeted investment in digital infrastructure, improved cybersecurity frameworks, and stakeholder capacity building to ensure a resilient and inclusive judicial digitalisation process. The findings contribute to ongoing discussions on judicial reform and digital governance in emerging economies, providing actionable insights for policymakers, judicial administrators, and development stakeholders.

Keywords: Digitalisation, Judicial Sector, e-Justice, Emerging Economies, Governance, Ghana

Circular Economy Adoption and Financial Performance of SMEs in Ghana: The Mediating Role of Green Innovation

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Abstract

Recent surge in attention towards the circular economy (CE) model stems from mounting environmental challenges, dwindling natural resources, and the pursuit of sustainable economic growth. This study investigates the moderating role of green innovation (GI) on the nexus between circular economy adoption and financial performance (FP) within Ghanaian manufacturing small and medium enterprises (SMEs), drawing on the Natural Resource-Based View (NRBV) theory. Survey data from 145 Ghanaian manufacturing SMEs were analyzed using Smart Partial Least Square (Smart PLS) technique. Research findings affirm that circular economy adoption positively impacts financial performance, green process innovation, and green product innovation. Additionally, green processes and product innovations enhance financial performance and moderate the relationship between circular economy adoption and financial performance. This underscores the strategic significance of circular approaches, promoting sustainable innovation and positive financial results. Consequently, this research contributes valuable insights for managers, advocating the integration of circular economy practices and green innovation as central strategic priorities.

Keywords: Green Innovation, Circular economy, financial performance, Small and Medium Scale Enterprises.

Climate Shocks and Household Welfare in Ghana: Evidence from Socio-Economic Panel Data

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Abstract

Climate shocks pose significant risks to household welfare, particularly in developing economies where livelihoods are closely tied to environmental conditions. This study examines the impact of climate shocks on household welfare in Ghana, using evidence from socio-economic panel data. Specifically, it investigates how extreme weather events such as droughts, floods, and temperature variations affect key welfare indicators, including income, food security, health, and education. Employing a panel data approach, the study will leverage on fixed-effects and instrumental variable regression models to control for unobserved heterogeneity and endogeneity concerns. The findings are expected to reveal that climate shocks have a substantial negative effect on household welfare, with rural and low-income households being disproportionately affected. It is expected that droughts and erratic rainfall patterns significantly reduce agricultural productivity, leading to income losses and food insecurity. Additionally, climate-induced disruptions in economic activities may contribute to increased health risks and reduced school attendance, further exacerbating intergenerational poverty. The study is also going to explore household coping mechanisms, highlighting the role of migration, informal social networks, and government safety nets in mitigating the adverse effects of climate shocks. When completed the study may recommend strengthening of climate resilience mechanisms through adaptive agricultural practices, expanding social protection programs, and investing in climate-smart infrastructure. These measures are expected to enhance household capacity to withstand future climate shocks and safeguard long-term welfare.

Keywords: Climate shocks, household welfare, socio-economic panel data, Ghana, climate adaptation.

Creative Entrepreneurship in an Emerging Economy: Witnessing Inclusive Weaving as Change Maker for Female Weavers in Northern Ghana

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This research is part of a wider discussion on creative entrepreneurship scholarship, specifically highlighting inclusive weaving as a method to empower women who weave. The paper discusses the difficulties faced by women weavers in the Northern part of Ghana, as they try to grow and succeed in the weaving industry. Issues such as male-dominated cultures, insufficient access to resources, a shortage of startup supplies, limited modern technologies, feeling of being left out, and a lack of acknowledgement are highlighted. A qualitative study included three groups of women. The Pure Trust Foundation was also understudied. The results showed that Pure Trust Foundation worked together with Vibrant Village Foundation to support weaving activities that are inclusive. To help the women start their creative weaving businesses, starter kits that include essential cutting thread and financial support were provided. Furthermore, they learn new weaving methods. To encourage a culture of saving and support financial inclusion, most women were introduced to a local bank. Leaders of the groups received training on how to use WhatsApp and various social media platforms to arrange meetings, share updates, discuss self-care, and engage in activities that enhance their businesses, like marketing products. Moreover, a specialist was hired to teach the women how to handle physical, emotional, and gender based violence related to early marriage. The project that brings together women who weave fabric may help traditional African textiles gain recognition within the fashion sector. This represents a social change aimed at showcasing Ghanaian and African textiles globally.

Keywords: creative entrepreneurship, transformation, inclusive weaving, social media, gender-based violence, women, emerging economies.

Ecotourism, Environmentally Responsible Behaviour and Tourist Advocacy: Insights from Botanical Tourists in Ghana

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Abstract

The COVID-19 epidemic exposed the tourism industry's vulnerability to outside disturbances. In the botanical tourism industry of Ghana, ecotourism experiences influence visitor advocacy and environmentally friendly behaviour (ERB). The effects of ecotourism on developing nations are little understood, despite its growing popularity. An integrated framework based on Social Cognitive Theory (SCT) and the Theory of Environmentally Responsible Behaviour (TERB) was used to survey 376 visitors to the Aburi and Legon Botanical Gardens. The results show that views towards environmental sustainability and ecotourism increase ERB and tourist advocacy The study highlights how social dynamics are essential to responsible tourism and how ecotourism operators must enhance their knowledge of sustainability and visitor relations. These findings contribute to the body of ecotourism research, particularly in the field of botanical tourism.

Exploring Effective Project Management Strategies for Sustainable Development in Emerging Markets within a VUCA Environment

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Abstract

Sustainable development projects in emerging markets are increasingly challenged by VUCA conditions—volatility, uncertainty, complexity, and ambiguity. Traditional project management approaches, such as PMBOK and PRINCE2, often fail to account for the rapidly changing regulatory, economic, and socio-environmental factors in these markets. This study explores effective project management strategies that integrate sustainability principles into project design and delivery, while simultaneously enhancing resilience to VUCA pressures. Using a qualitative multiple case study approach, the research examines sustainability projects in Ghana across sectors such as renewable energy, climate adaptation, and urban development. Data was gathered through semi-structured interviews with project managers, document analysis of project reports, and secondary data review from development agencies and government bodies. Findings reveal that hybrid methodologies combining agile flexibility with PRINCE2 governance perform best in Ghana's VUCA environment. Successful projects also embed Triple Bottom Line (TBL) sustainability metrics, apply proactive risk management using scenario planning and real-time data analytics, and foster inclusive governance through participatory stakeholder engagement. Technology, particularly AI, digital twins, and blockchain, plays a growing role in enabling transparency and adaptive decision-making. The study offers practical recommendations for project managers, policymakers, and development partners to foster sustainable outcomes despite environmental turbulence.

Keywords: Project management, sustainability, VUCA, adaptive leadership, risk management.

IFRS Compliance, Corporate Governance and Financial Reporting Quality of Listed Firms in Sub-Saharan Africa: A Panel Threshold Analysis

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Abstract

We investigate the effect of International Financial Reporting Standards (IFRS) compliance and corporate governance on financial reporting quality (FRQ) among listed financial firms in sub-Saharan Africa (SSA). We analyze a panel dataset of 61 financial firms across multiple stock markets in SSA from 2013 to 2022. A two-step system GMM and the dynamic panel threshold regression analysis were employed to address endogeneity concerns. The findings indicate that IFRS compliance exerts a negative impact on financial reporting quality. However, corporate governance is attributed specifically to board size, board independence, the presence of independent audit committee members, and board gender diversity, which positively influence FRQ. Furthermore, corporate governance significantly moderates the relationship between COMP and FRQ. We also observed that above the threshold value of corporate governance, IFRS compliance positively affects financial reporting quality; however, below a certain threshold value of IFRS compliance, IFRS compliance hurts financial reporting quality. These results underscore the necessity of reinforcing corporate governance structures beyond specific thresholds to mitigate the adverse effects of IFRS compliance on FRQ.

Keywords: IFRS compliance, corporate governance, financial reporting quality, discretionary accruals, earnings management

Improving Banks Performance through Asset Quality and Liquidity Management: A Panel Threshold Analysis

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Abstract

We examined the impact of asset quality and liquidity management on the profitability of 20 banks in Ghana from 2009 to 2021. The study employed the two-step system GMM and dynamic panel threshold regression to analyze these relationships. Our findings indicate that asset quality negatively affects banks' return on assets (ROA) but positively affects return on equity (ROE). Additionally, the interaction between asset quality and liquidity management positively influences ROA and is statistically significant, while its effect on ROE is positive but insignificant. The study further reveals liquidity management's negative and significant impact on ROA and ROE when liquidity levels are below the threshold. However, above the threshold, liquidity management has a significant positive effect on banks' profitability. These findings suggest that banks operating below optimal liquidity levels may require enhanced monitoring and corrective measures to improve their financial performance. Strengthening liquidity management practices is essential for maintaining profitability and stability within Ghana's banking sector.

Keywords: Asset quality, liquidity management, performance

The Effect of Digital Green Marketing Initiative on Sustainable Consumer Behaviour in Ghana's Hospitality Sector: The Role of Environmental Awareness

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Abstract

This study examines the moderating role of environmental awareness in the relationship between digital green marketing strategies and sustainable consumer behaviour within Ghana's hotel sector. The study aims to (1) examine the impact of digital green marketing initiatives on sustainable consumer behaviour concerning environmental concerns and (2) analyze the influence of environmental awareness on the relationship between sustainable consumer behaviour and digital green marketing initiatives. The study builds upon established models such as the Theory of Planned Behaviour (TPB) and the Elaboration Likelihood Model (ELM) to explore the effectiveness of green marketing strategies in emerging markets. Findings from the literature review indicate that while digital green marketing has potential in shaping sustainable consumer behaviour, its success depends on consumer awareness, trust, and engagement. The study provides theoretical insights for researchers and practical implications for businesses in Ghana's hospitality sector.

Intervention Analysis of COVID-19: Implications to Fuel Prices in Ghana

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Abstract

The COVID-19 pandemic has affected health systems and economics worldwide, impacting several sectors, notably the energy industry. Like several other nations, Ghana experienced significant ramifications in its energy industry as increased uncertainty and a rise in global fuel demand emerged as critical drivers. Fuel became an essential catalyst for maintaining economic activities during the restricted crisis. This study analysed the effect of the COVID-19 pandemic on fuel prices in Ghana from January 2016 to April 2023 via the Autoregressive Integrated Moving Average (ARIMA) model. We investigated the impact of interventions like travelling restrictions on the mean level of fuel cost by assuming a consistent ARIMA structure for monthly fuel prices before and after the interventions. Our research indicates a statistically significant variation in fuel costs before and following the easing of travel restrictions, confirming the evident influence of the COVID-19 epidemic on fuel prices in Ghana.

Keywords: COVID-19, fuel price, intervention analysis, travel restriction

Leadership Practices and Sustainability Engagement in Tertiary Institutions: The Moderating Effect of Organizational Culture

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Abstract

This research addresses the significant gap in understanding how leadership practices influence sustainability engagement within Ghanaian tertiary institutions using organizational culture as a moderating variable. Drawing on transformational and transactional leadership theories, the study aimed to compare leadership practices between public and private institutions, assess staff sustainability engagement levels, and analyze how organizational culture influences the relationship between leadership practices and sustainability engagement. Adopting a quantitative approach and cross-sectional design, data were collected from a stratified sample of 265 staff members across public and private tertiary institutions. A structured questionnaire on a 5-point Likert scale was employed, and data were analyzed using SPSS. The findings indicate no significant difference in leadership practices ($U=7492.5$, $p=0.148$) and sustainability engagement ($U=7687.5$, $p=0.260$) between public and private institutions, though private institutions exhibited slightly higher mean ranks. A moderate positive correlation ($r=0.595$, $p<0.01$) was observed between leadership practices and sustainability engagement, with transformational leadership ($r=0.588$, $p<0.01$) showing a slightly stronger impact. Organizational culture significantly enhanced sustainability engagement when included as a moderator ($B=0.157$, $p=0.001$). The researchers recommended developing comprehensive leadership training programs, fostering positive organizational cultures, and implementing integrated strategies that address both leadership development and organizational culture.

Mediating Role of Trust in the Relationship between Sport Sponsorship and Customer Loyalty

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Abstract

This paper studied the elements of sponsorship that can lead to loyalty using trust as a mediator in a lesser-known sports in Ghana. Sponsoring events such as golf tournaments in Ghana may not be one that most sponsors would want to take part as it is a lesser-known sports. Four golf turfs with more than 12 holes were selected for this study. Participant intercepts were used to collect data and analysed using SEM-AMOS 26. Sponsorship of sport events can lead to customer loyalty as the type of event, goodwill, emotions, and messages were found to be significant. Trust is found to mediate the relationship between elements of sponsorship and loyalty. Decision makers in the sports sponsorship are encouraged to build on their goodwill and quality of the messages they put up during events. This study therefore indicates that loyalty can be achieved when customers trust the sponsor. In spite of the fact that there is an increase attention on sports sponsorship there is the need to look at the elements of sponsorship and how such elements can lead to loyalty. The findings of this study shows that sponsorship of sports events can yield the need loyalty that firms are looking for.

Overcoming Perception Barriers to Green Fintech Adoption in Small Digital Enterprises in Emerging Markets

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Abstract
The global shift towards sustainability has led to the development of green financial technologies (Green Fintech). Nevertheless, the use of Green Fintech solutions by small businesses in emerging markets has not been explored in detail. This paper proposes a conceptual framework based on the Technology Acceptance Model (TAM) and Perceived Risk Theory (PRT) to examine the perception barriers to the adoption of Green Fintech by small digital businesses in emerging economies. Based on the systematic literature review, the gaps in the current research are outlined, and an integrative framework is suggested to explain the behavioral, financial, and technological challenges of Green Fintech adoption. The findings of this study provide important implications for policymakers, financial service providers, and SMEs who are interested in promoting sustainable financial services.

Keywords: Green Fintech, Perception Barriers, Technology Adoption, Emerging Markets, SME

Strategic Orientation and Marketing Performance of SMEs: The Mediating Role of Social Media Marketing

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Abstract

Despite social media's rising significance and perceived value for SMEs, a handful of studies have focused on SMEs use of social media channels to enhance marketing management in relation to the marketing performance of the organization. This study focused on examining the relationship between IT-business alignment and marketing performance; the mediating role of social media marketing in the context of Ghana. Data was collected through the administration of an online survey. A sample of 547 CEOs/Managers of SMEs were obtained and analyzed using SEM in AMOS technique. The study found that IT business alignment has significant and positive influence on strategic collaboration, innovation, coordination, and responsiveness. The results suggest that both strategic collaboration and innovation have significant and positive influence on responsiveness. Strategic collaboration has significant and positive relationship with marketing performance. The results further indicate that innovation and coordination have no significant influence on marketing performance. However, responsiveness has significant and positive influence on marketing performance. Theoretically, the study implies that the conceptualization of IT-business alignment provides a new insight into how and why IT business alignment influences performance. Additionally, a number of future lines of research are proposed and discussed to understand the direction of the next steps that SMEs should take to successfully make use of social media marketing in growing their businesses. Further, the study practically provides extensive insight into how marketers may use social media as a marketing strategy to impact the marketing performance of products and services for SMEs.

Sustainability Reporting and Performance Nexus: Do Corporate Efficiency Matter?

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Abstract

We examine the moderating role of corporate efficiency in the relationship between sustainability reporting and firm performance among listed oil and gas companies in Sub-Saharan Africa. A sample of seven SSA countries (Ghana, Nigeria, South Africa, Zambia, Zimbabwe, Kenya, and Botswana) from 2012 to 2022 is analyzed using a two-step system GMM and the dynamic panel threshold regression. Results indicate that sustainability reporting, measured by environmental, social, and governance (ESG) practices, positively influence firm performance, though the environmental component is negative. Corporate efficiency significantly enhances firm performance by reducing operational costs and mitigating asymmetric information. Threshold effects suggest that sustainability reporting improves firm performance when below a specific threshold. Policymakers are encouraged to enhance corporate efficiency to maximize firm performance and promote sustainability reporting. Strengthening ESG disclosures is crucial for fostering sustainable corporate practices in SSA's oil and gas sector.

Keywords: Sustainability reporting, environmental reporting, social reporting, governance reporting, corporate efficiency and performance.

The Adaptation Gap: How MSMEs Keep Pace with Rapidly Evolving Digital Marketing Technologies in Ghana

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Abstract

The rapid innovation in digital technologies is changing the way of doing business globally and Micro Small Medium Enterprises (MSMEs) in Ghana are no exception. This paper aims at enhancing comprehension of the adaptation gap by investigating the role of financial constraints, technological infrastructure, regulatory challenges and digital skills in MSMEs' adoption of emerging marketing technologies. Using the Resource-Based View (RBV) as the theoretical perspective, this study uses a systematic literature review to reveal gaps in knowledge and to develop a framework for improving the digital marketing adoption to enhance the resilience of MSMEs. The findings of the study provide theoretical contributions and practical implications for policymakers, technology vendors, and MSME entrepreneurs on the need for tailored strategies to address the adaptation gap

Keywords: Digital Marketing Adoption, MSMEs, Resource-Based View, Ghana, Adaptation Gap

The ICACI Model: A Theological Perspective on Entrepreneurial Development in Emerging Economies

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Abstract
This study introduces the ICACI (Ideation, Communication, Automation, Cooperation, Implementation) Model of Entrepreneurship, a novel framework synthesising theological principles with contemporary entrepreneurship theories. The study argues that these five steps—essential for setting up a successful business venture—are evident in the Biblical story of creation. The study is consistent with Weber's Protestant Work Ethic's assertion that Christian values and beliefs can inform entrepreneurial processes. We believe this assertion holds, particularly in many emerging economies, where faith is a very important facet of society. The findings suggest that the ICACI Model provides a comprehensive framework for entrepreneurial development that bridges theological insights with practical business strategies, contributing to both academic literature and practical application in resource-constrained environments.

An Empirical Examination of the Socio-Cultural Implications of the Oil and Gas Industry on the Indigenous Populations of the Western Region in Ghana

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Abstract

It was in year 2007 that Ghana discovered oil and gas within its shores in commercial quantities. This discovery was hailed as a potential turn around for the country's economic destiny. While this optimism may have been well-founded, there has been a relative lack of appreciation of the potential adverse implications of the industry to conduct a comprehensive analysis of the intersections between the oil and gas industry and the socio-cultural systems of Western Region communities in Ghana, situated within the broader political-economic frameworks that shape these interactions. Guided by political ecology theory, this research investigated the effects of the oil industry on sociocultural systems. This study employed a qualitative research methodology to investigate the impact of the oil industry on the social structure and culture of local communities. The study's primary objective was to provide an understanding of the complex relationships between the oil industry, social structure, and culture in local communities. In essence, this study seeks to examine the intricate relationships between oil industry activities, livelihood disruption, migration, and sociocultural change in affected communities. A questionnaire survey was administered to a random sample of 331 local inhabitants from the Atuabo village and Sekondi-Takoradi Metropolis, who primarily engage in fishing and farming for their livelihood, to solicit their individual perspectives on the impacts of the oil industry. The analysis of the survey data from the 331 respondents provided insights into the oil industry's effects on the socioeconomic and cultural wellbeing of the communities. The findings substantiate concerns regarding the adverse impacts of the oil industry on the sociocultural wellbeing of indigenous communities in the study areas.

Keywords: Socio-Cultural, Oil and Gas, Population, Western Region, Takoradi

Climate Change and Sectoral Efficiency in Africa

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Abstract
Given the vulnerabilities associated with climate change, this study examines the effect of climate change on sectoral efficiency using 42 African countries from 2000 to 2020. These sectors included agriculture, manufacturing, and services. Using the dynamic panel threshold regression and system generalized method of moments estimations, the results of the study showed that climate change has an inverted U-shaped effect on agricultural efficiency. However, climate change had a U-shaped effect on efficiency in the manufacturing and service sectors. Governments should adopt climate mitigation strategies such as renewable energy consumption, and other environmentally friendly technologies to ensure economic efficiency.

Keywords: Agriculture, data envelopment analysis, dynamic panel threshold, manufacturing, service, technical efficiency

Blockchain Technology Adoption in Financial Reporting Among Firms in Ghana: Assessing Trends, Challenges and Barriers

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Abstract

This study investigates the adoption of blockchain technology in financial reporting among firms in Ghana. The research uses a mixed-methods approach to assess current adoption trends, identify significant barriers hindering implementation, and explore potential drivers. The data collection process will include conducting structured surveys and interviews with financial professionals and IT experts, while also incorporating secondary data from industry reports and regulatory publications. Further, the quantitative data will be analysed using descriptive statistics and regression, while thematic analysis will be applied to the qualitative data. The expected findings will highlight the extent of blockchain integration in Ghanaian financial reporting, key obstacles to widespread adoption, and potential catalysts for its advancement. The study will conclude by proposing policy recommendations to foster blockchain adoption, focusing on regulatory framework development, capacity building initiatives, public-private partnerships, and financial incentives.

Keywords: Blockchain technology, financial reporting, adoption trends, challenges and barriers to blockchain adoption, Ghana.

Blockchain Technology in Tax Administration in Ghana: Enhancing Transparency and Compliance

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This study investigates the potential of blockchain technology to enhance transparency and compliance within Ghana's tax administration. It analyzes the challenges faced by Ghana's current tax system and evaluates the feasibility of adopting blockchain solutions .A structured questionnaire and interviews would be employed to collect data to gauge stakeholder perceptions and assess blockchain technology's relevance in Ghana's tax administration. The findings suggest that blockchain can significantly improve transparency and compliance by mitigating tax evasion, ensuring the integrity of data, and building public trust. Nonetheless, obstacles such as insufficient infrastructure, regulatory deficiencies, and a lack of technical expertise need to be overcome. This paper offers unique insights into the application of blockchain technology in the tax systems of developing nations, with a particular emphasis on Ghana. Suggested policy measures include investing in blockchain infrastructure, enhancing capacity building, and establishing a comprehensive legal framework to facilitate the integration of blockchain technology.

Keywords: Blockchain technology, Transparency, Compliance, Ghana

Blockchain-Based Financial Reporting and Corporate Governance Effectiveness: Insights from a Developing Economy

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Abstract

Blockchain technology has emerged as a transformative tool in financial reporting, offering enhanced transparency, accuracy, and fraud prevention. This study examines how blockchain-based financial reporting influences corporate governance effectiveness by mitigating financial irregularities and improving decision-making processes. Using a mixed-methods approach, primary data will be collected through surveys and interviews with financial managers, auditors, and corporate governance experts. The study employs descriptive statistics and regression analysis to assess the relationship between blockchain adoption and corporate governance outcomes. Preliminary findings suggest that blockchain adoption enhances financial reporting integrity and governance effectiveness, thereby improving investor confidence and regulatory compliance. The study contributes to the ongoing discourse on the role of emerging technologies in strengthening corporate governance frameworks.

Bridging the Gender Gap in Digital Accounting and Financial Reporting: A Study of Self-Directed Learning and Technology Adoption

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Abstract

The digital transformation of accounting and financial reporting has resulted in substantial changes to how accountants and financial professionals work. Self-directed learning has become necessary for professionals to keep up with the latest technologies and accounting requirements. However, research has demonstrated that gender moderates and mediates the adoption of technology in self-directed learning. This study seeks to evaluate the influence of digital transformation on accounting and financial reporting, with a particular emphasis on the role of self-directed learning and technology adoption among male and female accountants and financial professionals. The study aims to examine the gender disparity in technology adoption, the chosen digital tools and platforms for self-directed learning, and the influence of these decisions on learning outcomes. The project will perform a literature assessment of existing studies and publications on digital transformation in accounting and financial reporting, self-directed learning, and the moderating and mediating role of gender. The study's expected outcomes include recommendations and guidelines for policymakers, educators, and employers on how to close the gender gap in digital accounting and financial reporting, as well as gender-responsive learning environments that cater to the different preferences and needs of male and female accountants and financial professionals.

Keywords: Digital transformation, accounting, financial reporting, self-directed learning, technology adoption, gender gap.

Digitalization and Tax Compliance of SMEs in Ghana: The Moderation Effect of Tax Education

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Abstract
This study examines the moderating role of tax education on the nexus between digitalization and tax compliance among small and medium enterprises (SMEs) in Ghana. To achieve the research objectives, the study employed a descriptive cross-sectional survey design to collect data from a sample of 330 small and medium enterprises (SMEs). Using regression analysis, the study reveals a significant positive nexus between digitalization and tax education on tax compliance. Tests for normality, collinearity, and autocorrelation confirmed the robustness of the model, with results indicating that both digitalization and education substantially enhance compliance levels. The findings also found that tax education positively and significantly moderated the relationship between digitalization and tax compliance of small and medium enterprises (SMEs). The study recommends that digital infrastructure, tax literacy programs, and tailored support for small and medium enterprises (SMEs) should be enhanced to shore up tax compliance. This study contributes to policy discussions on leveraging technology and education to address tax compliance challenges in the small and medium enterprises (SMEs) sector.

Keywords: Digitalization, Tax compliance, Ghana, Tax education

The Effect of Public Fund Accountability on Tax Revenue in Sub-Saharan Africa: The Moderating Role of Institutional Quality

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Abstract

This study examines the moderating role of institutional quality in the nexus between tax revenue mobilization and public fund accountability in sub-Saharan Africa. The study employed the Generalized Method of Moments, Dynamic Ordinary Least Squares (DOLS), and Fully Modified Ordinary Least Squares on panel data from 38 SSA countries spanning 2000 to 2023. The study found that public fund accountability significantly impacts tax revenue mobilization in sub-Saharan Africa. Institutional quality also affects tax revenue mobilization and moderates the relationship between tax revenue and public fund accountability. By empirically examining the moderating role of institutional quality in the relationship between public fund accountability and tax revenue mobilization, this paper adds to the emergent literature on public finance and taxation in sub-Saharan Africa. The results offer significant insights for policymakers and development organizations seeking to improve tax compliance and tax revenue mobilization for accelerated economic development and Sustainable Development Goals achievement.

Keywords: Public fund accountability, tax revenue mobilization, institutional quality, sub-Saharan Africa, GMM, DOLS, FMOLS

Does the Role of Board Governance Moderate the Ownership Structure and Corporate Tax Avoidance Nexus? Empirics from Ghana

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Abstract

This paper examines the moderating role of board governance in the ownership structure and corporate tax avoidance relationship. This study uses panel data set of 20 Ghanaian firms listed on the Ghana Stock Exchange (GSE) during the 2013–2022. The study hypotheses were tested by using fixed and random effect panel regression analysis. The study found that apart from managerial ownership, foreign ownership and institutional cross-ownership positively affect tax avoidance in the firms. The greater the percentage of foreigners and institutions, the higher the likelihood of tax avoidance practice in the firms. We also found that board governance moderates the relationship between ownership structure and corporate tax avoidance. These findings have some policy and practical implications that may help regulators improve the quality of transactions and achieve more efficient market supervision. This study extends the existing literature by examining how different classes of ownership structure affect corporate tax avoidance in Ghanaian companies by including board governance as a moderating variable. The study recommends that the government should consider adding regulations and restrictions to corporate ownership structure to control corporate tax avoidance in Ghanaian companies.

Keywords – Ownership structures, corporate tax avoidance, board governance, Ghana Stock Exchange.

Examining the Influence of Economic Conditions, Tax Awareness and Education, and Socio-Cultural Dynamics on Tax Compliance in Ghana's Informal Sector

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Abstract

One of Ghana's biggest obstacles to revenue mobilization is tax compliance in the informal sector. This study looks at how economic factors, tax education and awareness, and sociocultural factors affect tax compliance among workers in the informal sector. According to the results, the most important factors influencing tax compliance behavior are sociocultural factors such as community expectations, societal norms, and cultural views toward taxes. Sociocultural elements are more important than economic situations in determining tax compliance decisions. The significance of focused taxpayer education programs is further highlighted by the fact that tax knowledge and education moderate the interaction between sociocultural factors, economic conditions, and tax compliance. Nonetheless, it was discovered that there was little connection between tax awareness and economic circumstances, indicating that these factors influence tax compliance practices on their own. Based on these findings, the report suggests community-based efforts to promote compliance, greater taxpayer education catered to cultural and demographic contexts, and financial incentives including tax breaks and easier access to credit for workers in the unorganized sector. Enhancing these policies can help create a framework for tax compliance in Ghana's informal economy that is more efficient and long-lasting.

Keywords: Economic conditions, Tax awareness, Tax education, Tax compliance, Ghana, Informal sector

The Nexus between Tax Policies and Financial Performance in Ghana: The Moderating Roles of Digital Transformation and Industry Sector Dynamics

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Abstract

The paper examines the moderating roles of digital transformation (DT) and industry sector dynamics (ISD) on the nexus between tax policies (TP) and financial performance (FP) in Ghana. 450 structured questionnaires from corporate administrators and financial officers were analyzed using Partial Least Squares Structural Equation Modelling (PLS-SEM) to achieve the research objectives. The findings indicate that the financial performance (FP) of firms is significantly improved by tax policies (TP) and digital transformation (DT). Digital transformation (DT) and tax policies (TP) both significantly contributed to financial performance (FP). These results underscore the critical importance of favorable tax policies and digital transformation in enhancing the financial performance of firms. The novelty of the paper lies in the introduction of the moderating roles of digital transformation (DT) and industry sector dynamics (ISD) in the tax policies and financial performance nexus. The study recommends that businesses should prioritize investments in digital technologies and advocate favorable tax policies to improve their financial performance.

Keywords: Tax policy, financial performance, Digital transformation, Industry sector dynamics

The Moderating Role of Digital Literacy in Electronic Levy, Digital Financial Services and Financial Inclusion Relationship

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Abstract

This study investigates the moderating role of digital literacy (DL) in the relationship between electronic levy (E-levy), digital financial services (DFS), and financial inclusion (FI) in Ghana. To achieve the research objectives, structured questionnaire responses from 23 banks and 2 telecommunication companies were analyzed using Smart Partial Least Squares (PLS-SEM). The study found that digital financial services promote financial inclusion, implying that they have a direct impact on financial inclusion. Digital literacy also moderates the relationship between digital financial services and financial inclusion, so amplifying the benefits of financial inclusion. Policymakers and stakeholders must explore how digital literacy can help manage the effects of E-levies while also fostering financial inclusion through targeted initiatives and inclusive policies. This paper's modest contribution resides in identifying digital literacy as a moderating element in the digital financial services-financial inclusion nexus. In order to advance financial inclusion, this study focuses on the complex ways that individual skills may affect the adoption and efficient use of digital financial services. It emphasizes the importance of interventions that bridge digital literacy gaps in order to promote fair access to digital financial services for accelerated economic development.

Keywords: Digital literacy, E-levy, Digital financial services, Financial inclusion, Ghana

The Moderating Role of Institutional Quality on the E-Levy and Tax Revenue Nexus: A Comparative Study

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Abstract

This paper examines the impact of the electronic levy (E-levy) on tax revenue (TR) in Ghana and the moderating role of institutional quality in the relationship, using Ivory Coast as a control group. It employs Difference-in-Differences (DiD) and Panel-Corrected Standard Errors (PCSE) empirical strategies to assess tax revenue trends before and after the E-levy implementation from 2016 to 2023. The research leverages the DiD approach to estimate the causal effect of the E-Levy while using PCSE to correct for heteroskedasticity. The findings show that tax revenue decreased when the E-levy was first implemented, most likely as a result of difficulties with compliance and modifications in financial transaction behavior. The moderation effect, however, points to a considerable increase in tax income over time, suggesting that the E-levy improves the effectiveness of tax revenue. Furthermore, the study highlights the importance of institutional quality, with weak institutional quality potentially hindering the E-levy's effectiveness. The results emphasize the need for strong institutions, improved tax administration, and tailored tax policies to maximize the benefits of the E-levy. Employing the Difference-in-Differences (DiD) and Panel-Corrected Standard Errors (PCSE) research techniques is a premier approach in the literature on E-levy and tax revenue. Again, the moderating role of institutional quality in the nexus is novel. Policymakers in emerging economies interested in enacting such levies should focus on strengthening institutional frameworks and addressing early implementation challenges in order to guarantee sustainable revenue growth.

Keywords: E-Levy, Tax Revenue, Institutional Quality, Difference-in-Differences, Panel-Corrected Standard Errors

Tax Revenue and Public Debt Sustainability in Emerging Economies: Evidence from Ghana

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Abstract
The inability of developing nations to efficiently provide public goods and services to their citizens is a result of their low tax collections and high public debt levels. The study seeks to examine the nexus between tax revenue and debt sustainability in Ghana. Using data gathered from the World Bank and International Monetary Fund databases spanning 1993 to 2022, the study employed the Autoregressive Distributed Lag (ARDL) approach to examine the short-run and long-run relationships that exist between the variables. It was established that there is a negative relationship between tax revenue and debt sustainability in the short term with no significant relationship in the long term. In the long run, gross national expenditure shows a negative relationship with debt sustainability. The study provides new information on the tax revenue and debt sustainability nexus and provides the basis to explain why current policy interventions of increasing tax revenue to mitigate debt unsustainability do not work in developing countries like Ghana.

Keywords: Debt sustainability, Public debt, Tax revenue, ARDL, Developing Countries, Ghana.

Forecasting Cocoa Production in Ghana: A Comparative Analysis of Autoregressive Integrated Moving Average (ARIMA) and Artificial Neural Networks

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Abstract

Cocoa production is a vital component of Ghana's economy, supporting approximately 30% of the population and providing livelihoods for over 850,000 farmers. Despite its significance, the sector faces challenges, including rising production costs and climate change impacts, leading to a decline in production from 1,047,000 metric tons in the 2020/2021 season to an estimated 654,000 metric tons in 2022/2023. The purpose of this study is to analyze and forecast cocoa production in Ghana using a quantitative data obtained from Ghana Cocoa Board (COCOBOD) and International Cocoa Organization (ICCO) from 1947/48 to 2021/22. We utilized Autoregressive Integrated Moving Average and Artificial Neural Network specifically the Neural Network Autoregression to analyze and forecast cocoa production in Ghana within the R software programme. The result showed that ARIMA (0,1,1) and NNAR (1, 1) models were appropriate for forecasting. We conducted diagnostic tests, using the Ljung-Box test, confirming that the residuals exhibit no significant autocorrelation, indicating a good model fit. The findings reveal that while both ARIMA and NNAR models provide valid predictions within a 95% confidence interval, the NNAR outperformed the ARIMA model, demonstrating superior predictive accuracy in capturing the underlying patterns of cocoa production data. Forecasts were generated for annual cocoa production from 2022/23 to 2031/32, with results suggesting an overall increase in production levels for both the NNAR (1,1) and ARIMA (0,1,1). Given the projected increases, we recommend that policymakers implement strategies to enhance sustainability and address the challenges facing cocoa farmers, ensuring the sector's continued contribution to Ghana's economy.

Impact of Digital Financial Services and Blockchain Technology on Financial Inclusion, Reporting and Compliance in Ghana

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Digital transformation is revolutionizing Ghana's financial sector, enhancing financial inclusion, reporting, and compliance through the integration of fintech and blockchain technologies. This study explores how mobile money services, digital financial services (DFS), and blockchain innovations contribute to improving financial reporting, regulatory compliance, and access to financial services for underbanked populations. Utilizing a qualitative research approach, the study reviews recent literature, policy documents, and industry reports while incorporating insights from interviews with key stakeholders in Ghana's financial ecosystem. The findings reveal that mobile money services have significantly broadened financial access, driving economic participation, particularly in rural areas. Blockchain technology enhances transparency and accountability by securing transactions and strengthening reporting standards. However, challenges such as regulatory gaps, cybersecurity risks, and digital literacy barriers persist. The study highlights the importance of robust regulatory frameworks and targeted policy interventions to foster a secure and inclusive financial environment. By integrating the roles of policy, fintech, and blockchain, this research offers insights into how Ghana is leveraging technology to transform its financial systems, promoting greater inclusion and transparency. It concludes with recommendations for strengthening regulatory compliance, enhancing digital literacy, and investing in infrastructure to support continued growth and innovation in Ghana's financial sector. Through strategic adoption of digital technologies, Ghana can position itself as a leader in financial innovation within West Africa, achieving a balance between innovation, regulation, and inclusivity

Key words: Digital financial services, Blockchain technology, financial reporting, Regulatory compliance, financial inclusion, Ghana.

Prospects of Blockchain Technology Adoption and Its Potential Impact on Financial Reporting Practices among Firms in Ghana: The Moderating Role of the Regulatory Environment

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Abstract

Blockchain technology has emerged as a transformative innovation with the potential to enhance financial reporting accuracy, transparency, and fraud prevention. This study examines the extent of blockchain adoption among Ghanaian firms and its impact on financial reporting practices, emphasizing the moderating role of the regulatory environment. While blockchain's decentralized and immutable ledger system offers solutions to financial misstatements and fraudulent activities, its adoption in Ghana remains constrained by regulatory uncertainties and infrastructural limitations. Using a quantitative research approach, this study collects primary data through structured surveys with financial managers, auditors, and regulators, complemented by secondary data from financial statements and industry reports. The analysis employs descriptive statistics, regression, and moderation analysis to assess the relationship between blockchain adoption and financial reporting variables. Preliminary findings suggest that blockchain adoption significantly enhances financial reporting accuracy and transparency while mitigating fraud risks. However, the effectiveness of blockchain is influenced by the regulatory framework, which can either facilitate or hinder adoption. These insights contribute to the ongoing discourse on leveraging blockchain technology to improve financial reporting practices in emerging economies.

Keywords: Blockchain technology, financial reporting, accuracy, transparency, fraud prevention, regulatory environment, Ghana.

Effects of the Adoption of Digital Technology on Operation and Growth of Banks in Greater Accra, Ghana

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Abstract
Motivated by the emergence of digital technologies, this study explores the impact of digital technology on the banking sector in Greater Accra, Ghana, in terms of operations and growth. With the changing financial landscape, customer expectations are changing too. The study shows that the main innovations in banking practices are rapidly becoming traditional financial institutions as they are transformed into high-tech platforms with the ability to use artificial intelligence, Big Data, and a global information base for the development of new profit algorithms. But the digital transformation you are witnessing is not just a trend — it is a fundamental shift in how banking is consumed and delivered.

Key words: Digital technology, operations, innovations, banking, algorithms.

Exercising Multi-Disciplinary Approach to Assess Interrelationship between Financial Development, Economic Growth and Energy Consumption in Ghana

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Abstract
This dissertation is expected to examine the effects of financial development and economic growth on energy consumption in Ghana. Specifically, the study is expected to investigate the combined effects of financial development and economic growth on energy consumption as well as the causal relationship between financial development and energy consumption and between economic growth and energy consumption. Autoregressive Distributed Lag (ARDL) bounds testing approach to cointegration will be employed with annual data from World Development Indicators for the period of 1981 to 2022. The study is expected to use four energy sources such as electric power consumption, electricity production from renewable sources, electricity production from oil sources and electricity production from hydroelectric sources as proxies for energy consumption. Furthermore, the results of the Vector Error Correction Models (VECM) and the Granger causality test will be expected to reveal unidirectional causality running from financial development to energy consumption, bidirectional causality between economic growth and energy consumption and unidirectional causality from financial development to economic growth in the long run. The expected mixed results will be due to the use of different proxies for energy consumption. The results will be expected to reveal that financial development alone does not influence energy consumption but financial development and economic growth have been used jointly to promote energy consumption. The results are expected to help policy makers for effective energy demand planning and conservation policies that will ensure sustainable economic development as well as serve as motivation to search alternative energy sources to meet the bourgeoning energy demand and implement policies that will promote diversification of energy consumption and bolster clean energy use in Ghana.

Key Words: Financial development, Economic growth, Energy consumption, Ghana

AI-Based Chatbots and AI-Based Marketing as a Digital Marketing Communication Strategy for SMEs in Africa: Conceptual Framework

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Abstract

The instrumentality of digital online platforms, specifically artificial intelligence (AI) enabled chatbots as a leveraging tool for business and organizational success is well established both in academia and industry (Chaffey & Ellis-Chadwick, 2019). However, comprehensive investigations on the dividends and challenges within emerging markets like Africa and also studies from the small and medium sized enterprise (SME) digital marketing perspective is relatively sparse (Saura and Palos-Sanchez, 2020). This study attempts an integrated conceptual study on three fronts – implementation challenges, market dividends, and integrated solutions. The study proposes market dividends of customer engagements, cost efficiencies, and market reach as SMEs apply chatbots and AI based marketing

Critical Issues of the Exercise of Discretion by Street-Level Bureaucrats in a Developing Country Context: Focus on Ghana

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Abstract
The exercise of discretion by street-level bureaucrats is indispensable, especially in the face of a high and growing demand for public services in developing countries characterized by a shortage of personnel, low capacity, and inadequate resources, among others. The search to make street-level bureaucrats efficient, accountable and responsive in developing countries continues as the accompanying issues abound. This study delves into the issues that characterize the exercise of discretion by street-level bureaucrats in a developing country context, focusing on some selected public institutions in Ghana. The study adopted the qualitative approach for data collection, while the descriptive design was used for the analysis of the data. Using the institutional theory, the paper discussed the critical issues the public faces, and to a certain degree, the constraints street-level bureaucrats face in their quest to deliver services to the public in a professional, prompt and efficient manner. The study found that the inefficient delivery of services to the public through the exercise of discretion by street-level bureaucrats is due to several factors including abuse, harassment, bribery, intimidation, discrimination, extortion, selective application of rules, shortage of personnel in terms of numbers and professional expertise, inadequate resources among other factors.

Key Words: Bureaucratic discretion; accountability; responsiveness; developing countries; Ghana

Social Media Usage and Negative Family Dynamics: The Mediating Role of Privacy Rules

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Abstract

This study explores the impact of social media usage on family dynamics, addressing the growing concerns about its negative effects, such as conflict, criticism, neglect, and emotional instability. These issues can lead to relationship difficulties, behavioral problems, increased divorce rates, family breakdowns, marital infidelity, and even diminished work performance. The research utilizes Communication Privacy Management (CPM) Theory, Utilitarianism ethical theory, and Family Systems Theory to examine the complex relationship between social media usage and family dynamics. A quantitative approach was adopted, employing convenience sampling to target participants readily accessible via church online platforms and snowball sampling to broaden the participant pool by encouraging respondents to share the survey with family members. A total of 527 valid responses were collected and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to evaluate the proposed conceptual framework. The study offers new insights into how digital interactions disrupt traditional family structures, particularly regarding trust and privacy management. It extends CPM theory by showing how ineffective communication affects the establishment and enforcement of privacy rules within families and highlights boundary turbulence as a key factor destabilizing privacy norms and undermining family harmony. Moreover, the research challenges the direct impact of justice and fairness on family dynamics, showing their influence is more nuanced, primarily shaping privacy rules rather than overall family cohesion. These findings provide a contemporary perspective on family interactions in the digital age.

Keywords: Social media, Family Dynamics, Privacy, Utilitarianism, Communication Privacy Management Theory

The Gymnastics of Administrative Language: A Critical Discourse Analysis of Power Dynamics in Institutional Communication

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Abstract
This qualitative study employs critical discourse analysis to explore the use of administrative language in exercising power, authority and control within institutional settings. Through a critical examination of textual data from a large public university, this research discloses the complex "gymnastics" of administrative language, whereby institutional thespians employ linguistic strategies to navigate competing interests, preserve hierarchies, and shape the institutional public discourse. The findings highlight the tension between the ostensible neutrality of administrative language and its actual disposition as a tool of societal control. The study unpacks the power dynamics concealed in administrative communication and tries to contribute to a deeper understanding of the ways in which language shapes institutional relationships and reinforces dominant ideologies in Ghanaian Universities. Subsequently, the study underscores the need for critical awareness and resistance to the restrained but pervasive forms of power exercised through administrative language.

The Influence of Credit Risk and Bank Specific Factors on Bank Performance: Evidence from the Banking and COVID-19 Crises

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Abstract

The aim of the research is to examine the impact of credit risk and bank-specific factors on bank performance (BP) considering the Ghanaian banking crisis and Covid-19 pandemic (BKC). Credit risk was measured using non-performing loan ratio and capital adequacy ratio. Liquidity, cost-efficiency ratio, leverage, and asset quality ratio were bank-specific factors. BP was measured by return on equity, return on assets, and net interest margin. Secondary data from 15 universal banks in Ghana between 2012 and 2021 were used for the research. Generalized Least Squares regression was used to examine the impact of credit risk and bank-specific factors as well as BKC, on BP. The results of this study showed that BKC negatively affected various BP measures for the period of study. Nonperforming loans ratio has no significant effect on various BP measures. While CAR has a significant positive association with return on assets and return on equity, respectively. While other bank specific factors did not have any impact on the various BP measures. The study recommends that banks improve their credit risk management to maintain the existing loan recovery rate, adopt a proactive risk management strategy and diversify their lending to reduce the concentration risk. To the author's knowledge, this study is one of the few that explains how credit risk and bank-specific factors affect financial performance at the corporate level while considering financial crisis and the Covid 19 pandemic from the Ghanaian perspective.

Video Marketing as a Digital Marketing Communication Strategy for SMEs: The Challenges in Emerging Markets: A Conceptual Framework

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Abstract
The digital marketing space as a contemporary tool for digital marketing communications has seen rapid growth in diverse industries and economies. Different applications, tools, and social media platforms have further enhanced digital marketing as a vehicle for marketing communications (Owusu & Larbi, 2022). One such tool has been the use videography as an enhanced marketing communication tool that offers more by grabbing attention instantly, convey emotion and simplify complex messages, which may be lacking on other traditional vehicles as print and radio (Chaffey & Ellis-Chadwick, 2022; Adomako, 2024). Businesses using promotional videos leverage digital spaces to reach a wider diverse target audience with resultant marketing dividends. Unfortunately, the narrative is less favorable in the context of emerging markets like Africa in general and even worrying in Small and medium enterprises in particular in these markets (Adomako et al, 2021). Through relevant literature reviews, the study conceptualizes five inhibiting factors in the development of video marketing in this environment, Ghana specifically: financial constraints, technological barriers, technical expertise, audience and cultural misdirection, and supportive policies and institution.

Addressing the Ethical Implications of Data-Driven Marketing: A Traditional Literature Review

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Abstract
The rise of data-driven marketing has significantly reshaped business-consumer interactions, enhancing personalization and efficiency while raising ethical concerns (Martin & Murphy, 2016; Tucker, 2014). Key ethical issues include consumer privacy risks, algorithmic bias, lack of accountability in AI-driven decision-making, transparency challenges, and regulatory inconsistencies (Deslée & Cloarec, 2024; Milne & Bahl, 2010; Breidbach & Maglio, 2019). Additionally, there is limited empirical research on the long-term effects of unethical data practices on consumer behavior and brand perception (Smith et al., 2022). This study aims to consolidate existing knowledge, identify key ethical challenges in data-driven marketing, and propose future research directions to address unresolved concerns

Digitalisation of Healthcare Services: Evaluating the Adoption and Challenges of Electronic Medical Records (EMR) in Ghanaian Hospitals

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Abstract

The rapid digitalisation of healthcare services has positioned Electronic Medical Records (EMR) as a crucial tool for enhancing healthcare delivery, patient data management, and decision-making efficiency. In Ghana, the adoption of EMR in both public and private hospitals remains inconsistent due to various challenges. This study, focusing on the Greater Accra Region, investigates the adoption trends, barriers, and potential solutions for EMR implementation in Ghanaian hospitals. Using a qualitative research approach, data was collected through semi-structured interviews with thirteen key stakeholders, including healthcare professionals, IT personnel, hospital administrators, and policymakers. The findings reveal significant obstacles to EMR adoption, including high implementation costs, interoperability issues, resistance from healthcare professionals, infrastructure deficiencies, and concerns regarding data security. Despite these challenges, the study highlights the benefits of EMR systems, such as improved patient record management, enhanced clinical decision-making, and potential integration with telemedicine. To foster effective EMR implementation, the study recommends the development of a standardised national EMR framework, government-led financial incentives, enhanced training programs, and improved data security measures. These findings contribute valuable insights to policymakers, healthcare administrators, and technology providers seeking to optimise EMR adoption and digital transformation in Ghana's healthcare sector. Future research should explore longitudinal studies assessing the impact of national policies and infrastructure investments on EMR sustainability and effectiveness.

From Innovation to Growth: AI and Machine Learning in Ghana's Economic Transformation

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Abstract
This study explores the transformative potential of Artificial Intelligence (AI) and Machine Learning (ML) in driving sustainable economic growth in Ghana. Building on Cobb–Douglas production function and the Solow growth model, this paper integrates multidisciplinary insights from psychology and sociology to develop a comprehensive framework. These include Diffusion of Innovations theory, Social Cognitive Theory, Organizational Change, and Social Capital theory. The framework models how the adoption of AI and machine learning skills can drive productivity gains and enhance economic productivity. We introduce a mathematical model to measure the impact of AI-skilled labor on economic output. The model uses a logistic growth function to track the spread of these skills over time. Under current IMF program conditions, our projections show significant GDP gains over 5, 10, and 15 years. The findings highlight the need for strategic investments in education, technology, and institutional reforms. This study provides an actionable roadmap for policymakers and stakeholders to harness AI and ML for sustainable economic transformation.

Keywords: Artificial Intelligence, Machine Learning, Economic Growth, Ghana, Multidisciplinary Framework, Digital Transformation

Green Business Practices and Sustainability of Small and Medium Scale Enterprises (SMEs) in the La-Nkwantanang Municipality

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Abstract

This study investigates the influence of green business practices on the sustainability of Small and Medium Scale Enterprises (SMEs) in the La-Nkwantanang Municipality, Ghana. Utilizing a quantitative approach, the research examined the adoption levels, drivers, barriers, and impacts of sustainable practices. A sample of 150 SME owners and managers were surveyed using a structured questionnaire, and data was analyzed using SPSS and Microsoft Excel. Findings reveal a positive correlation between green practices and SME sustainability, with enhanced operational efficiency and market competitiveness observed. However, significant barriers, including financial constraints and limited technical knowledge, hinder widespread adoption. The study highlights the necessity for targeted interventions to foster sustainable business practices. This research aims to offer insights into how green business practices can enhance the sustainability and competitive advantage of SMEs in the La-Nkwantanang Municipality.

Green Consumerism: The Effect of Consumer-Based Brand Equity on Behavioural Outcomes

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Abstract
Unsustainable consumption practices and their associated adverse effects on the environment, businesses, and society underscore the need to create responsible consumers by patronising green products. The study aimed to explore how green consumer-based brand equity affected consumers' behavioural outcomes, such as premium price payment and word-of-mouth recommendations. Many previous research studies on environmental sustainability have focused on the organisational perspective. However, the current study deviates from the norm to offer a consumer-centred perspective of green purchasing behaviours. A cross-sectional survey was employed for data collection from a usable sample of 793 respondents. Structural equation modelling was employed with IBM AMOS version 23.0 computer software for data analysis. Interesting results suggesting a possible reason for the 'attitude-behaviour gap' exhibited by green consumers were recorded. These revelations serve as a valuable guide to stakeholders of green consumerism. The study offers theoretical and managerial contributions to the existing literature on sustainable consumption practices.

Key words: Green consumer-based brand equity, price premium payments, word-of-mouth recommendations.

Mediating Role of Green Innovation in the Environmental Taxation and Corporate Environmental Responsibility Nexus in an Emerging Economy

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Abstract

The study investigates the mediating role of green innovation in the environmental taxation (ET) and corporate environmental responsibility nexus in the manufacturing sector of Ghana. The Partial Least Squares Structural Equation Modeling (PLS-SEM) technique was employed to analyze data from 340 manufacturing firms in Ghana. While both carbon and pollution taxes have positive impacts on green innovation, pollution taxes have a more noticeable and immediate effect on corporate environmental responsibility. Results from the PLS-SEM algorithm and structural model reveal that pollution taxes have a significant positive influence on corporate environmental responsibility. Green innovation is positively influenced by both carbon and pollution taxes, which motivate companies to allocate resources to sustainable technologies to alleviate financial constraints. Green innovation also enhances corporate environmental responsibility by serving as a mediator between environmental taxation and responsible environmental practices. The paper is one of the premier attempts to provide a distinct viewpoint to our understanding of how organizations transition to sustainable practices by demonstrating that innovation plays a vital mediating function between environmental taxation and corporate environmental responsibility. The study's context also provides a unique perspective on how environmental policy might be tailored to the specific opportunities and restrictions faced by developing economies such as Ghana. The paper recommends that policymakers should refine tax policies to encourage innovation by structuring environmental taxes to support sustainable transitions.

Keywords: Green innovation, Environmental taxation, Environmental responsibility, Ghana

Multidimensional Inequality Metrics for Sustainable Business Development

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Abstract

This paper introduces a novel methodology for measuring and decomposing multidimensional inequality, allowing the breakdown of overall inequality into contributions from distinct dimensions. This approach offers valuable insights for sustainable business development by identifying economic sectors where Environmental, Social, or Governance (ESG) practices are most unequal and thus may benefit from policy intervention. Additionally, it explores the relationship between company size and sustainability, highlighting that the most concentrated sectors tend to exhibit the greatest ESG inequality. Applying this methodology to a sample of over 1,000 small and medium-sized enterprises across various sectors in Italy, our analy-sis of the multidimensional index for 2022 reveals notable disparities in corporate financial performance and ESG adoption. Specifically, the Manufacturing sector exhibits the highest inequality in financial performance, with an index of 0.77, indicating significant variation in financial health and firm size. Conversely, the Financial Services sector shows lower financial inequality with an index of 0.23, suggesting more uniform outcomes. On the ESG front, the financial sector demonstrates the highest inequality, particularly in environmental and social dimensions, with an average Gini coefficient of 0.26, while the Manufacturing sector displays more consistent ESG performance with an average Gini of 0.19. These findings underscore sector-specific patterns in financial and ESG dimensions, providing a foundation for targeted interventions to reduce disparities.

Keywords*:* Inequality Measurement, Multidimensional Inequality, Market Inequality, ESG, Decomposition Analysis, Sustainable Growth

Sustainable Finance and Business Risk Resilience in Ghana: A Mediated-Moderated Analysis

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Abstract
Experts emphasise that sustainable finance is crucial for the long-term success of organisations; however, there is no consensus on its definition, often focusing on environmental, social, and governance (ESG) factors. In developing economies like Ghana, manufacturing companies often lack the necessary risk management frameworks and tools to incorporate sustainability into business decisions, which hampers industry growth. Debates around the relationship between sustainable finance, risk management infrastructure, and business risk resilience reveal divided opinions among scholars regarding the use of the resource-based view theory, dynamic theory, or contingency theory. These approaches often overlook firm-specific factors and the vital role of risk management, focusing too narrowly on financial aspects and diversification, thereby missing the complexity of risk resilience. To address these problems, this study uses dynamic capability and contingency theory to evaluate the mediating role of risk management infrastructure and the moderating roles of managerial and technology-focused innovation capabilities in the relationship between sustainable finance and risk management infrastructure. Using a sequential mixed-methods approach, this study gathered quantitative and qualitative data from 315 managers and 15 board members from 23 manufacturing firms in Ghana. The study supports all the 53ypothesized relationships. These findings imply that firms in developing countries like Ghana, can be resilient by investing in sustainable financing practices. Firms require skilled managers and innovative solutions to unlock these benefits fully. Recommendations for management teams, managers, and companies were also offered. The study's limitations are discussed, which pave the way for further research.

Keywords: Sustainability, Risk management infrastructure, Managerial capability, Firm technology-focused innovation capability.

The Sustainability Puzzle: A Multicriteria Analysis of Barriers Confronting Manufacturing Supply Chains in Ghana

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Abstract

Global environmental and social responsibility concerns have escalated, placing significant pressure on manufacturing firms to embrace sustainable supply chain practices. Sustainable Development Goal 12 specifically places responsibility on businesses to ensure responsible production processes. However, numerous obstacles persist in implementing eco-friendly and socially responsible business operations. This study examines the challenges manufacturing organisations face when integrating sustainability into their supply chains. Employing a quantitative approach and cross-sectional survey, data was gathered from 316 respondents and 10 experts and analysed using descriptive statistics and the Decision-Making Trial and Evaluation Laboratory. The findings identified inefficient regulatory support as the most significant barrier, alongside inadequate top management commitment, limited collaboration among supply chain partners, technological constraints, and financial challenges. The robust multicriteria analysis revealed causal barriers, which, if mitigated, could alleviate other interconnected effect barriers. The study recommends enhancing regulatory policies, strengthening collaboration across supply chain tiers, adopting advanced technologies, securing sustainable financial resources.

Biodiversity Disclosure Practices of Extractive Companies in a Developing Country: A Symbolic or Substantive Approach?

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Abstract

The study investigates the nature, quality, and tone of biodiversity disclosures. A content analysis of the sustainability reports of extractive companies was used to measure the nature, quality, and tone of biodiversity disclosures from 2015 to 2021. It is expected the nature of biodiversity disclosure will exhibit all forms of repetitiveness (identical, similar, and accumulation) which will increase after the adoption of the United Nations Sustainable Development Goals. Also, the quality of biodiversity disclosure is expected to be substantive as calls are increasingly made by stakeholders for detailed information by businesses on biodiversity. The firms are likely to adopt multiple tones for biodiversity disclosure to impress stakeholders. The study contributes to limited studies on biodiversity reporting by examining the nature (narratives and visuals) of biodiversity disclosure using Pesci's (2015) concepts of repetition of the nature of disclosure, and the pattern of biodiversity disclosure quality (substantive or symbolic disclosures) using Hrasky's (2012) conceptualization of quality disclosures in reports.

The Role of Institutional Quality in Financial Development in Ghana

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Abstract
The quality of institutions significantly contributes to financial development by shaping governance systems, regulatory policies, political stability, and the management of corruption. This research investigates the influence of institutional quality on Ghana's financial sector, concentrating on governance, financial regulations, political stability, and the level of financial inclusion. Employing qualitative research techniques, data was gathered through semi-structured interviews with key stakeholders, such as financial regulators, policymakers, and executives in the banking industry. Additionally, secondary data from institutional reports, financial publications, and policy documents were scrutinized. The findings indicate that insufficient regulatory enforcement, political instability, and corruption severely obstruct Ghana's financial development. The research also points out that financial exclusion is a significant issue due to a lack of institutional backing for fintech and digital financial services. Essential recommendations include bolstering regulatory frameworks, improving governance and anti-corruption strategies, assuring policy consistency, and broadening financial inclusion programs. Tackling these issues will cultivate a more robust, transparent, and inclusive financial system conducive to long-term economic growth.

Board Meeting Effectiveness and Bank Performance in Sub-Saharan Africa: The Moderating Effect of Gender Diversity

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Abstract

This study investigates the effect of board meeting effectiveness on performance whilst accounting for the role of gender diversity of banks in Sub Saharan Africa. Drawing on theoretical frameworks such as Agency Theory and Stewardship Theory, the research explores the impact of board meeting effectiveness on bank performance and how gender diversity influences this relationship. Using quantitative analysis of panel data from 34 banks across five SSA countries spanning ten years (2013-2022), the study examines factors such as board meeting effectiveness, board gender diversity, board size, meeting frequency, and composition in relation to bank performance measured by Return on Assets (ROA). The findings reveal a significant positive relationship between effective board meetings and bank performance, indicating that efficient meetings contribute to better financial outcomes. Interestingly, the study found that meeting frequency does not significantly affect performance, suggesting that quality may be more important than quantity. Moreover, gender diversity on boards positively moderates the relationship between meeting effectiveness and bank performance, highlighting the importance of gender inclusive governance practices for sustainable growth in SSA's banking sector.

Corporate Governance and Business Resilience: A Review of Ethical Leadership Practices in African Entrepreneurship

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Abstract

Corporate governance is crucial for business resilience, especially in Africa's dynamic entrepreneurial landscape. Ethical leadership fosters transparency, accountability, and long-term sustainability. However, governance challenges, including weak regulatory frameworks and institutional instability, often hinder resilience. This study examines ethical leadership practices in African entrepreneurship and their impact on business sustainability. The study evaluates how ethical leadership influences African entrepreneurship's corporate governance and business resilience. It explores governance structures and leadership integrity and their role in mitigating risks and ensuring long-term business success. This study adopts a systematic review approach, analysing secondary data sources such as policy reports, governance frameworks, and empirical studies from 2000 to 2024. Following PRISMA 2020 guidelines, it synthesises findings from academic literature, industry reports, and case studies to evaluate governance structures, ethical leadership trends, and their impact on African business resilience. The study highlights key governance challenges in Africa, including regulatory fragmentation, weak enforcement, ethical lapses, and limited financial access. However, businesses with strong governance, transparency, and ethical leadership show greater resilience during economic crises. Ethical leadership fosters stakeholder trust, accountability, and long-term stability. Ethical leadership is critical to corporate governance and resilience in African entrepreneurship. Strengthening governance frameworks, leadership training, and regulatory enforcement can enhance business sustainability. Future research should explore policy-driven interventions to support ethical leadership in Africa's evolving business environment.

Corporate Governance and Ethical Leadership: A Pathway to Business Resilience in Ghana's Emerging Market Economy

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Abstract
This qualitative study examines how ethical leadership and corporate governance affect business resilience in Ghana's banking industry, especially in light of recent financial crises. The research examines the importance of ethical leadership in promoting regulatory compliance and sustainable growth while exploring how governance frameworks impact stakeholder trust and organisational stability using semi-structured interviews with customers from both functioning and collapsed banks. The results show that developing a culture of integrity and accountability requires ethical leadership, which greatly boosts stakeholder confidence. It was discovered that strong corporate governance practices directly support organisational resilience by encouraging openness and efficient management of risk. Nevertheless, instances of unethical behaviour brought to light governance processes' flaws, emphasising the need for reform. In order to strengthen governance frameworks, this study suggests putting in place thorough training programs on ethical decision-making, broadening the diversity of boards, and setting up impartial supervision procedures. These revelations have important ramifications for financial organisations and policymakers who want to build confidence and guarantee steady expansion in Ghana's developing market economy.

Keywords: Corporate Governance, Ethical Leadership, Business Resilience, Stakeholder Trust, Regulatory Compliance

Does Firm Culture Moderate the Nexus between Thought Leadership and Job Performance

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Abstract

This paper intends to investigate the moderating effect of firm culture (FC) on the relationship between thought leadership (THL) independent variable and job performance (JP) dependent variable among managers of small and medium-sized enterprises (SMEs) in Ghana, a developing country. The quantitative approach will be adopted while a survey questionnaire will be employed in gathering data from managers of SMEs registered with the Registrar General's Department in Ghana. Data will be analysed using Smart PLS. It is anticipated that firm culture will not moderate the nexus between thought leadership and job performance, while THL will positively influence FC and JP. This paper aims to fill a critical gap in the literature, offering practical insights for enhancing leadership practices within SMEs in developing contexts. Proposed practical contributions include the development of targeted leadership training programmes that align with firm culture to enhance job performance. Policy contributions may involve recommendations for policymakers to support the cultivation of positive firm cultures in SMEs, thereby fostering improved job performance and organisational effectiveness.

Keywords: Thought leadership, Firm culture, Job performance, Managers, SME, Social exchange theory

Does Tax Control Framework of Multinational Companies (MNCs) Matter in the Board Independence and Firm Tax Aggressiveness Nexus? Fresh Evidence from Ghana

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Abstract

This study examines the moderating role of tax control framework in the board independence and firm tax aggressiveness nexus in Ghana. The study employed data from MNCs listed on the Ghana Stock Exchange (GSE) from 2010 to 2022 by relying on their audited financial statements and management reports. The Dynamic Two-Step Generalized Method of Moments (Two-Step GMM) with corrected robust standard error empirical technique was used for the estimation. The study found that board independence and tax control framework significantly reduce tax aggressiveness of MNCs. Tax control framework also positively and significantly moderates the relationship between board independence and tax aggressiveness. The study implies that in the absence of anti-tax avoidance schemes, MNCs could minimize the perceived tax aggressive posturing when governance control mechanism (board independence) and internal control mechanisms (tax control framework) are strengthened. The introduction of the role of board independence in tax aggressiveness discussions, as well as how the tax control framework complements board independence to control the tax aggressiveness of companies, is the paper's novelty. MNCs should, as a recommendation, increase the number of non-executive directors or independent directors on their board of directors. There should also be a robust and frequent auditing mechanism for the tax control framework to enhance its quality to help check tax-aggressive behavior.

Keywords: Board Independence, Tax Control Framework, Tax Aggressiveness and Multi-national Companies

Effect of Corporate Social Performance on Bank Risk: The Moderating Role of Corporate Governance

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Abstract

This study examines effect of corporate social performance on bank risk: the moderating role of corporate governance. The objective of the study is to examine the relationship between corporate social performance and bank risk in Ghana, to assess the relationship between corporate governance and bank risk in Ghana and to analyse the moderating role of corporate governance on the relationship between corporate social performance and bank risk in Ghana. The quantitative study applied the panel regression for its analysis. The study obtained secondary data from nine (9) listed banks over a period of thirteen (13) years (2010 – 2022). The analysis revealed a minimal association between corporate social performance (CSP) and bank risk in Ghana. Corporate governance variables such as Bank Age, Board Size, Board Independence, and Gender Diversity did not show significant relationships with bank risk. Bank Size emerged as a statistically significant predictor. In terms of the moderating role of corporate governance on the relationship between CSP and bank risk in Ghana. However, the regression model failed to demonstrate statistically significant results. Neither bank risk, bank size, bank age, CSP, nor the interaction term showed significant relationships with corporate governance performance. A major policy recommendation is that, banks should focus on enhancing board effectiveness and independence by promoting board diversity, ensuring adequate representation of independent directors, and fostering a culture of transparency and accountability. Banks should also align CSR initiatives with business objectives and stakeholder expectations as a means of enhancing their reputation, mitigate reputational risks, and build trust with stakeholders.

Effect of Leadership on Employee Performance and Turnover Intentions as Mediated by Organizational Culture and Motivation

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Abstract

Public institutions represent the very fiber of Ghanaian corporate identity and this is truer with academic institutions. The motivation behind this research was to investigate the effect of leadership on employee performance and turnover intentions with organizational culture and employee motivation serving as mediating variables. The study takes place at University of Professional Studies, Accra (UPSA) and the basis upon which the research is carried out is to find out the extent to which leadership can influence the overall outcome of employee performance and turnover intentions. The research design is descriptive and causal. The target population is 900 employees from UPSAdeep and the instrument used is a structured questionnaire. Probability sampling technique is used to select respondents totaling 254. The sample size was computed using the sample size table developed by Krejcie and Morgan (1970). The collected data was analyzed using SPSS 22 and structural equation model (SEM). Findings from the study conclude that leadership has strong positive effect on employee performance and employee turnover intentions at UPSA. It was observed that organizational culture significantly mediates the relationship between leadership and employee performance and motivation was also found to significantly mediate the relationship between leadership and employee performance and turnover intentions. The study concludes that leadership can significantly impact employee performance and turnover intentions at UPSA given its existing culture and motivation strategies. It is recommended that UPSA should maintain its visionary and inspiring leadership but must improve upon its employee engagement strategies.

Effects of Proper Work-Life Balance on Performance Levels Among Nurses in Greater Accra Region

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Abstract

The main aim of the study was to assess the effects of proper Work-Life-Balance on nurse's job performance in selected hospitals in the Greater Accra Region. The quantitative method was adopted as the research design. A cross-sectional approach was used in collecting the data for the study. Structured questionnaires were used to collect the data from a sample size of 120 respondents from both private and government hospitals. Convenience sampling was used in selecting the respondents. The responses were analyzed using Microsoft excel with graphical representations. Results indicates that nurses in the Greater Accra Region have a poor Work-Life-Balance. Majority of respondents agreed that the poor balance between their work schedules and social lives affect their health as well as low concentration at work which results in low productivity. Again, demands of their job schedules negatively affects their social/family life with poor family bonding and low levels of marital status as one of such effects. Results indicates that even though nurses in the Greater Accra Region generally have a poor Work-Life-Balance, those in private hospitals have a better relationship between their work and social/family life as compared to that of government hospitals. It is recommended that having flexible working hours and following well-structured schedules will make it easier for nurses to balance their work schedules and social/family life effectively.

Integrating Risk Management into Corporate Governance Framework; The Case of Ministry of Information Ghana

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Abstract

The purpose of this study is to integrate risk management into corporate governance frameworks in public institutions, the study assesses the effectiveness of regulatory and accountability requirements in public institutions, examines the effect of bureaucratic and political impact on risk management and corporate governance in public institutions and explores how organizational structure in public institutions influences risk management frameworks. This study uses a quantitative methodology, and data collected using a survey questionnaire administered to 60 employees of the Ministry of Information Ghana was analyzed using SPSS version 29.0. The study's findings indicate that risk management (RM) exerts the most pronounced influence on corporate governance (CG), characterized by a positive correlation wherein enhanced risk management culminates in more robust corporate governance. Organizational structure (OS) benefits corporate governance; however, its impact is comparatively lesser than that of risk management, implying that a described organizational structure can facilitate improved governance, albeit to a diminished degree. The bureaucratic and political impact (BPI), while still exhibiting a positive correlation with CG, presents the weakest influence among the three variables, thereby suggesting that bureaucratic and political dimensions exert a relatively minimal effect on corporate governance. Risk management emerges as the paramount determinant contributing to corporate governance, succeeded by organizational structure, whereas the influence of bureaucratic and political factors remains comparatively trivial as per the regression analysis. The results suggest the necessity of fostering effective risk management frameworks, coherent organizational structures, and the careful management of bureaucratic and political influences.

Managing Workplace Diversity in Public Institutions in the Developing Country Context: Focus on Ghana

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Abstract

This study explores the critical issues of managing workplace diversity to achieve organizational objectives in a developing country context, focusing on Ghana. With globalization and migration, many organizations are now composed of employees from different backgrounds, unique characteristics, and different experiences creating a complex workplace. As a result, organizations are increasingly required to adopt approaches that promote inclusion, diversity and cohesiveness, making diversity awareness and competence an imperative for effective coexistence and a crucial skill for workplace management. The study contends that for effective management of this complex workplace diversity, a deeper appreciation of the issues in developing countries is important and this lacks depth in extant literature. The study relied on the qualitative approach to data collection and a descriptive design for analysis. Using the combined strengths of the Melting pot and salad bowl theories, the paper discussed the critical issues of managing complex workplace diversity to achieve organizational objectives in a developing country context. It was found that effective management of workplace diversity could enhance performance as it promotes cultural sensitivity and broadened perspectives in the workplace for achieving planned outcomes. The evidence suggests that slowed performance and low productivity accompany workplace diversity when poorly managed.

Key Words: Workplace Diversity; Organizations; Management; Developing Countries; Ghana

The Effect of Leadership Styles in Corporate Organizations on Team Effectiveness: A Case Study of the Ghana Judicial Service

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Abstract

Leadership styles play a key role in shaping team effectiveness in corporate organizations. This study explores how autocratic, democratic, laissez-faire, transformational, and transactional leadership styles impact team performance in the Ghana Judicial Service. A quantitative research approach was used, collecting data from employees across different departments. Descriptive and regression analyses examined the relationship between leadership styles and key team performance indicators, including resilience, trust, cohesion, team dynamics, communication, and motivation. The results show that democratic and transactional leadership are the most common (Mean = 3.25, SD = 1.280; Mean = 3.24, SD = 1.071). Leadership styles explain 41.9% of the variation in team resilience, with democratic leadership having the strongest positive effect ($\beta = 0.598$, $p = 0.011$). Trust among team members is also significantly influenced by leadership, with democratic leadership ($\beta = 0.723$, $p = 0.001$) emerging as the most impactful. For team dynamics, leadership styles account for 50.5% of the variation in collaboration, with democratic leadership having the strongest positive effect. Leadership also significantly shapes communication effectiveness, with democratic leadership ($\beta = 0.498$, $p = 0.027$) playing a key role. Regarding motivation, leadership styles explain 49.3%, with laissez-faire leadership ($\beta = 0.254$, $p = 0.037$) having the most significant impact. These findings emphasize the need for participatory, structured, and empowering leadership approaches in public sector institutions. Leadership training programs should focus on developing democratic, transactional, and transformational leadership skills to enhance engagement, communication, and overall team performance within the Ghana Judicial Service.

Key words: Leadership, team effectiveness, performance, team resilience, cohesion.

Winner-Takes-All Majoritarian System and Irregularities in Nine Election Cycles in Ghana, 1992–2024

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Abstract
Over the past half century one major issue of concern that beg for scholars and practitioners attention in our current democratic dispensation is the fact the challenges that has confronted the nine electoral cycles in Ghana since the dawn of the fourth republic in 1993 with a plethora of electoral irregularities is yet to be subjected to a proper analytical procedure to embrace the nine Ghanaian election cycles. Thus, the study will investigate this endless and yet to be answered question to provide insights into how the recurring incidence of irregularities has dominated Ghanaian election seasons within the period under consideration. The main argument will be based on the context of the winner-takes-all majoritarian electoral system (MES) and question the wholesale borrowing of the MES-driven model, implemented in an environment of do-or-die politics. The study will examine how the model reinforces the use of these strategies by politicians to increase their chances of victory without considering their detrimental consequences. The desk review of the available documents will reveal how the model has consistently plunge Ghanaian politicians into electoral irregularities. The study will further examined how the model has promoted the crude perception of politics as a zero-sum contest. The present deplorable state of democracy in Ghana which worth our attention is a function of irregularities and their consequential composites: life-taking elections, election disputes, and voter apathy have been the main features of Ghanaian elections. The study will further propose electoral reforms that will yield a secured electoral system that will be implemented to reflect the various shades of multiethnic cultural Ghanaian society. To reduce tension during elections and encourage inclusivity in Ghana, the reform will institutionalize the electoral commission, check government interference in its activities, reduce the present huge election spending, ensure proportional distribution of votes and positions, and make public offices less financially attractive.

Effects of COVID-19 Pandemic on Investment Decisions amongst Investors in Ghana

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Abstract

The COVID-19 pandemic brought unprecedented challenges to global financial markets, creating uncertainty and forcing investors to rethink their strategies. This study explores how the pandemic influenced investment decisions in Ghana, focusing on changes in risk appetite, portfolio choices, and overall market behavior. Using a quantitative research approach, data was collected through structured questionnaires from 220 investors, including individuals and institutions. Additionally, reports from key financial institutions like the Bank of Ghana (BoG), Ghana Stock Exchange (GSE), and the International Monetary Fund (IMF) provided deeper insights into economic trends during the pandemic. The analysis, which includes descriptive statistics and regression modeling, reveals that many investors became more risk-averse, preferring safer assets like government bonds and fixed-income securities over high-risk investments. Government policies and financial interventions played a role in shaping investor confidence, but lingering economic uncertainty remained a major factor in decision-making. This study sheds light on how crises like COVID-19 affect investment behavior and offers valuable takeaways for policymakers, financial institutions, and investors. It highlights the need for stronger financial education, market transparency, and proactive policy interventions to help investors navigate future economic shocks more effectively.

Renewable Energy Financing in Islamic Finance: A Community-Philanthropic-Private Green Financing Model for Rural Electrification

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Abstract
The study aims to enhance literature on decentralized community participation in promoting renewable energy in rural areas by proposing a conceptual financing model called a community-philanthropic-private green financing model for rural electrification. This model leverages partnerships among local communities, philanthropic organizations and the private sector. Utilizing existing literature in energy economics and Islamic social finance, the research synthesizes secondary data to develop a framework for renewable energy finance in rural settings. This green financing model is designed to address energy supply and demand challenges faced by smallholder farmers, promoting the viability and uptake of renewable energy projects. Ultimately, this study underscores the importance of collaboration among local communities, impact investors, and the philanthropic sector in developing alternative financing models for renewable energy, facilitating green economic growth and a just energy transition in rural areas.

Keywords: renewable energy, philanthropic endowment, local community, impact investor, rural electrification

Sustainability Reporting and the Financial Performance of Banks in Africa

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Abstract

This study examined the relationship between sustainability reporting and bank performance in Africa. Unlike previous studies that solely dwelled on accounting measures of performance, this study adopted both accounting (i.e., return on assets) and market-based measures of firm performance (i.e., Tobin`s Q). Using 10-year panel data from 2009-2019, a quantitative content analysis of the annual reports of 20 listed banks across Ghana, Nigeria, and South Africa were undertaken. The study focused on sustainability disclosure dimensions encompassing Economic, governance, social, and environmental reporting. The results of the fixed effects panel regression model suggested that all the dimensions of sustainability have a positive association with return on assets and Tobin`s Q, except environmental reporting. That is, whereas a significant positive relationship was found between environmental reporting and Tobin`s Q, no significant relationship was found between return on assets and environmental reporting.

Keywords: Sustainability Reporting, Financial Performance, Banks in Africa

The Link Between Financial Inclusion and Agricultural Development: Does Institutional Quality Matter?

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Abstract

This study examines the relationship between financial inclusion and agricultural development in Africa, emphasizing the role of institutional quality in shaping this dynamic. Given agriculture's critical contribution to economic growth and employment across the continent, understanding how financial access influences agricultural outcomes is essential for policymakers working toward Sustainable Development Goal 2, which seeks to end hunger and promote sustainable agriculture. Using a two-step system-GMM approach, this study analyzes panel data from African countries spanning 2000 to 2022 to assess the interactions between financial inclusion, agricultural development, and institutional quality. The findings confirm that financial inclusion positively impacts African agricultural development. Additionally, institutional quality enhances this effect, indicating that stronger institutions amplify the benefits of financial access on agricultural growth. While previous research has explored the link between financial inclusion and agricultural development, this study contributes by explicitly examining the moderating role of institutional quality. These insights are crucial for policymakers, highlighting the need to strengthen institutional frameworks to maximize the advantages of financial inclusion. The study recommends that governments and financial institutions expand rural financial services, bolster the capacity of microfinance institutions (MFIs) to support agricultural clients, and implement anti-corruption measures to ensure the efficient allocation of agricultural funding.

Keywords: Financial inclusion, Agricultural development, Institutional quality, Sustainable Development Goals, Africa.

African American Tourism in the "Year of Return" in Ghana: Consumption, Mobility and Diversity

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Abstract

The Year of Return initiative in Ghana has significantly boosted African American tourism, as many diaspora visitors seek cultural reconnection, historical reflection, and unique consumption experiences. This study employs a quantitative research design to examine the consumption patterns, mobility behaviors, and social distinctions of African American tourists in Ghana. Using survey data from 300 African American visitors, the study applies statistical analysis to assess key constructs, including tourism consumption, status distinction, and mobility. Findings will highlight how destination attractiveness, heritage connections, and material consumption shape the travel experiences of African American tourists. Additionally, the study will underscores the economic contributions of these traveler segments to Ghana's tourism sector. By providing empirical insights into African American tourism behavior, this research intends to contribute to the growing body of literature on diaspora tourism and its implications for emerging economies like Ghana.

How to Engage in Marketing Campaigns with the Support of Augmented Reality

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Abstract
Augmented Reality (AR) is redefining marketing strategies by offering immersive, interactive experiences that enhance consumer engagement and brand positioning. This study explores the integration of AR in marketing campaigns within the Ghanaian context, assessing its impact on consumer behavior, brand perception, and strategic differentiation. Through a qualitative research design and thematic analysis, insights from marketing professionals with AR experience are examined to understand its effectiveness and challenges. The findings highlight AR's potential to increase consumer interaction, improve brand recall, and drive purchase intent by providing unique, personalized experiences. Businesses leveraging AR are perceived as innovative, gaining a competitive advantage in the digital marketplace. However, significant barriers such as financial constraints, technical challenges, limited consumer awareness, and infrastructural gaps hinder widespread adoption in Ghana.

The Effect of Integrated Marketing Communication on Corporate Brand Image in the Ghanaian Financial Sector

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Abstract
This study examines the impact of Integrated Marketing Communication (IMC) on corporate brand image in Ghanaian Financial Sector. With the increasing competitiveness of the financial sector, organizations must implement cohesive and consistent marketing communication strategies to build brand trust, enhance consumer engagement, and foster customer loyalty. However, challenges such as media fragmentation, consumer skepticism, and inconsistent messaging hinder the effectiveness of IMC strategies. The study adopts a mixed-methods approach, combining quantitative survey data from consumers and qualitative interviews with marketing professionals to gain a comprehensive understanding of IMC's effectiveness. A stratified random sampling technique was used to select 268 consumers of financial institutions, while purposive sampling was employed to interview key marketing professionals. Data were analyzed using descriptive and inferential statistics (SPSS) for quantitative insights and thematic analysis for qualitative responses. Findings reveal that while IMC strategies significantly enhance brand awareness and customer engagement, they do not always translate into customer loyalty. The study identifies key challenges, including inconsistent messaging across communication channels and consumer skepticism towards marketing efforts. Additionally, the research highlights the importance of personalized, data-driven communication and transparent brand messaging in building long-term trust and loyalty. The study contributes to the existing literature on IMC by providing industry-specific insights into the financial services sector and proposing actionable strategies to improve marketing effectiveness. It recommends that remittance companies: ensure message consistency across all platforms to build a unified brand identity; address consumer skepticism by fostering transparency in marketing communication; leverage digital tools and AI-driven analytics to design targeted and emotionally resonant campaigns; and align IMC strategies with overall organizational goals to enhance brand credibility and consumer trust. The research also identifies future areas of study, such as the role of artificial intelligence and machine learning in optimizing IMC strategies for enhanced consumer engagement. The findings have practical implications for marketing professionals, policymakers, and researchers seeking to refine IMC models in competitive service industries.

Keywords: Integrated Marketing Communication, Corporate Brand Image, Consumer Engagement, Brand Loyalty, Financial Services Industry

The Role of Deepfake Technology Knowledge and Emotional Responses on Trust: A Hybrid Approach Using PLS and NCA

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Abstract

In the realm of digital advertising, understanding the impact of deepfake technology and consumer responses is crucial for maintaining trust. This study investigates the Role of Deepfake Technology Knowledge (DT), Disclosure of Deepfake Technology Use (DTD), and Positive Emotional Responses (ER) on Trust in Messages (TIM). We explore how these variables influence Cognitive Responses (CR) and Perception of Authenticity (POA) as mediators of trust. Consumer Awareness of Bias (CAB) and Disparities in Trust (DIT) are examined as moderating factors. A quasi-causal approach is adopted through the application of SEM-PLS and Necessary condition analysis. The cross-sectional study targeted 511 respondents who have shopped online on leading social media sites in Ghana. The study's outcome suggests that greater awareness of deepfake technology enhances engagement rather than fostering skepticism. Emotional responses significantly drive cognitive processing, and authenticity perception strongly influences trust in messages. However, disclosure of deepfake use does not significantly affect the cognitive response, though it improves authenticity perception. Moderation effects highlight the role of consumer awareness of bias and disparities in trust in shaping perceptions. By analyzing these dynamics, this research contributes to understanding how deepfake technology and emotional responses shape consumer trust in modern advertising practices. This study challenges the conventional belief that deepfake knowledge primarily fosters distrust, showing that awareness can enhance engagement and authenticity perception in digital advertising. The hybrid PLS-SEM and NCA approach provides a nuanced understanding of the trust-building mechanisms in AI-driven media. Further studies should explore the longitudinal effects of deepfake awareness on consumer behavior and investigate potential cultural differences in trust formation. Additionally, research could assess the ethical implications of deepfake transparency strategies and their effectiveness across various digital marketing contexts.

Keywords: Deepfake technology, emotional responses, perception of authenticity perception, consumer trust, digital advertising

Understanding Consumer Adoption of Voice Commerce in Emerging Markets: An Extended Unified Theory of Acceptance and Use of Technology (UTAUT) Approach

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Abstract

Voice commerce is rapidly transforming the retail landscape, yet its adoption in emerging markets where unique socio-economic and technological factors may shape consumer behavior and remain underexplored. This study examines the key factors influencing consumer adoption of voice commerce using an extended Unified Theory of Acceptance and Use of Technology (UTAUT) framework. A quantitative approach will be employed, collecting survey data from consumers in an emerging market. Structural equation modeling (SEM) will be used to analyze the relationships between key UTAUT constructs (performance expectancy, effort expectancy, social influence, and facilitating conditions) while incorporating additional variables such as trust, perceived security, and digital literacy. The findings are expected to provide valuable insights for businesses, policymakers, and technology developers aiming to enhance voice commerce adoption in these markets. This research will contribute to the literature on technology acceptance by contextualizing voice commerce adoption within emerging economies.

Sustainable Branding and Ethical Consumption: The Mediating Roles of Anthropomorphic Brand Image, Ethical Brand Affinity and Product Purpose

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Abstract

As global sustainability concerns intensify, brands have modified their strategy and are allocating resources towards the development of sustainable product lines. Researchers have investigated multiple aspects influencing sustainable branding; yet doubts persist concerning the relationship with ethical consumption. Moreover, limited information exists concerning the impact of sustainable branding on anthropomorphic brand image. Currently, brand anthropomorphism has become a crucial element contributing to branding outcomes, and this forms the basis of its inclusion in this study on sustainable branding. This study objectively analyses the correlation between sustainable branding and ethical consumption to address the highlighted gaps within the extant literature. This research additionally investigates the mediating functions of anthropomorphic brand image, ethical brand affinity, and product purpose. Data will be purposively gathered from five hundred (500) consumers of Awake Mineral Water, a sustainable brand in Accra, Ghana. The data will be analysed using Structural Equation Modelling (SEM) to examine the underlying relationships among the variables in the conceptual model. This study will adhere to the ethical norms of consent, confidentiality, and privacy.

Keywords: Sustainable branding, Anthropomorphic brand image, ethical consumption, brand affinity, product purpose

Political Obsession and Political Engagement in Ghana: Analyzing Reasoned Action

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Abstract

Investigating the complex relationship between political obsession and engagement, the study revealed that obsessive passion can both drive and hinder political participation. The research, which analyzed data from 389 respondents, found that political obsession predicts both political engagement and reasoned action. Moreover, reasoned action has a positive influence on engagement and mediates the relationship between obsession and engagement. The study highlights the importance of balanced political engagement, emphasizing the need for critical thinking and civic education. It suggests that political parties can benefit from strategies that promote reasoned action and critical thinking among supporters. Ultimately, the research contributes to a deeper understanding of political obsession and its impact on engagement, providing valuable insights for fostering healthier political discourse.

Keywords: Political obsession, reasoned action, political engagement, politics.

The Semantics of Affixation in Antibiotic Drug Brand Names on the Ghanaian Market

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Abstract

Humans are highly susceptible to bacterial infections, which can be transmitted through direct contact, contaminated food or water, or inhalation of respiratory droplets. Consequently, the production and systematic naming of antibacterial drugs are essential. Pharmaceutical brand naming relies heavily on affixation, embedding semantic values that influence prescription decisions, consumer perception, and market success. These factors shape consumer trust, prescriber preferences, and overall competitiveness. However, a significant gap in consumer knowledge exists due to a lack of awareness of these semantic values, often leading to incorrect drug consumption. Addressing this gap, this paper applies lexical analysis within the framework of pharmaco-onomastics to examine prefixes, suffixes, and compounded affixes in antibiotic brand names. Drawing on Katamba's (1993) Lexical Morphology Theory, the study explores how affixation adheres to hierarchical morphological rules to create structurally coherent and semantically meaningful brand names. The findings indicate that prefixes primarily denote drug classification and therapeutic function, while suffixes convey chemical composition, pharmacological action, and treatment duration. Additionally, hybrid affixes enhance brand differentiation, memorability, and consumer trust. Ultimately, this study highlights that affixation in antibiotic brand names serves not only a linguistic function but also a strategic role in pharmaceutical branding and patient comprehension. In the context of Ghana, the study's insights can improve consumer knowledge of antibiotic use in particular and drug use in general, helping to reduce medication errors and promote more informed prescription choices.

Keywords: Pharmaco-onomastics, Affixation, Antibiotic Brand Names, Lexical Morphology, Semantic Values

Banking On Brand Nostalgia: Investigating the Servicescape - Lovemarks Nexus in Retail Banking

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Abstract

This study investigates how servicescape, lovemarks, and brand nostalgia interplay to promote customer loyalty. Data were obtained from 385 retail banks customers and analyzed with the structural equation technique. The study established that, sevicescape influence brand nostalgia and lovemarks negatively as well as having partial indirect effect on brand nostalgia through lovemarks. Lovemarks predicts brand nostalgia. Additionally, the relationship between servicescape and brand nostalgia is moderated by lovemarks. The study contributes to the extension of the servicescape theory. The findings also offer practical recommendations for retail banks as well as expanding the existing literature on brand nostalgia, giving profounder indulgence of its consequences and antecedents. The outcome implies that retail banks ought to be careful in planning servicescape; inasmuch as overly intricate or hostile environments could lessen brand nostalgia. Besides, pay attention to crafting progressive servicescape. Further, concentrate on creating lovemarks via constructive experiences. Similarly, reflect on the indirect effect of servicescape on brand nostalgia via lovemarks. Finally, leverage on lovemarks to alleviate the negative influence of servicescape on brand nostalgia.

Keywords: Servicescape, Lovemarks, Brand Nostalgia, and Retail Banking.

Digital Marketing: The Nexus between Content and Influencer Strategies on Brand Reputation

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Abstract

The nexus between content marketing and influencer strategies on brand reputation is pivotal for creating engaging, authentic, and impactful digital campaigns that foster long-term consumer relationships. Despite its significance, strategic insights into how brand reputation shapes consumer responses remain underexplored. This study investigates the combined impact of content marketing, influencer strategies, and brand reputation on consumer engagement in digital marketing, using qualitative data from social media users in Accra, Ghana and the Theory of Reasoned Action, the findings reveal that relevant, personalized, and emotionally appealing content enhances engagement by building consumer trust and loyalty. Influencer strategies emphasizing authenticity, relatability, and storytelling further strengthen connections, while a strong brand reputation amplifies trust and credibility. These insights highlight the importance of aligning content and influencer strategies with brand values to optimize engagement and build sustainable relationships. This paper helps managers of local and international brands understand how social media influences brand performance, visibility, and competitive edge

Keywords: Digital Marketing, Influencer Marketing, Content Marketing, Branding.

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The Role of Digital Advertising and AI-Based Public Relation in Brand Promotion: Conceptual Framework

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Abstract
The pervasiveness of Artificial intelligence (AI) has seen its diverse application power in prediction, analytics, and automation in various fields as health, education, and marketing. Public Relations (PR) has evolved as a historical propaganda tool to a matured professional discipline with standards and protocols in recent times ((Ziakis & Vlachopoulou, 2023; Makrides & Vrontis, 2020). Despite vast studies in developed economies on digital advertising and PR, it is sparse in emerging markets like Africa in general and even more wanting in small and medium sized enterprise (SME) in particular (Agarwal & Mittal, 2023; Jeong & Park, 2023). Using the theoretical frame of unified theory of acceptance and use of technology (UTAUT), the study attempts a conceptualization of digital advertising and AI based PR acting independently at one level and jointly at another level to impact brand promotion among Small and medium sized enterprises (SME). At all levels the conceptual study through the review of the relevant literature, justifies proposals of a positive and significant effect on brand promotion of SMEs.

Digital Transformation and Green Consumption Behavior: The Role of Online Customer Engagement, Perceived Risk and Customer Value Co-Creation

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Abstract

The paper examined the mediating effect of online customer engagement, value co-creation and perceived risk in the relationship between digital transformation and green consumption behavior in the Ghanaian banking sector. Using a quantitative approach, the study sampled 580 respondents selected through convenience sampling. Online survey was used to collect primary data for the study, while the data analysis was conducted by a structural equation modeling to assess the path relationships, using the Amos v.23 software. The results supports the hypothesis that, digital transformation has a significant positive influence on green consumption behavior. Online customer engagement and value co-creation were found to mediate the relationship between digital transformation and green consumption behavior. The study, however, found that perceived risk does not mediate the relationship between digital transformation and green consumption behavior. The findings provides implications for managers of banks to prioritize digital transformation and digital finance in their marketing strategy development, among other implications provided in the paper. The integration of three variables as mediators in the model for the study makes it unique, as it provides new empirical evidence, understanding and extends knowledge in digital transformation literature. It also provides as a foundation for future studies to explore other areas in the digital transformation.

Keywords: Digital transformation; value co-creation; online customer engagement; perceived risk; green consumption behavior; consumers; banking sector.

Drivers of Contemporary Marriage Reception Consumption: Implications for Marketing

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Abstract

This study highlights the need for businesses to understand what drives consumption and consumer behaviour for optimal firm performance through tailored solutions. There is limited research on what drives contemporary marriage reception consumption and its implications for marketing. Meanwhile, marriage is a significant social institution with universal recognition. The conduct of marriage is usually climaxed with entertainment-laden receptions for guests. Consumption of these receptions has evolved, become more stylish and expensive, yet its demand continues to rise, impacting operations of relevant small and medium businesses in the events marketing space. This study aimed to explore drivers of marriage reception consumption by applying the theory of planned behavior, consumer culture, and social cognitive theories. It focused on understanding and predicting marriage reception consumption through the operationalization of some consumption motivations. The research followed a quantitative design with a deductive approach, and was guided by a positivist research philosophy. The study population consisted of Christian married couples in Ghana, married for no more than ten years. A sample size of 500 respondents from selected churches was considered. Data was collected through self-administered structured questionnaires. 384 valid responses were analyzed using SPSS AMOS version 26. The findings revealed that hedonic goals, normative goals, and gain goals significantly influence an individual's intention to host marriage reception parties. Marriage reception consumption intent was found as a strong predictor of actual consumption; thus, consumption intent mediates the relationship between hedonic, normative, and gain goals on one hand and actual reception consumption on the other. Social pressure was identified as a significant moderator, positively strengthening the relationship between consumption intent and actual consumption. Consumer co-productive engagements also moderated the intent-consumption relationship. The study contributes to the understanding of consumer behaviour and provides valuable insights into the motivational factors that drive marriage reception consumption intentions, the mediating role of consumption intentions, and the moderating influence of social pressure and consumer co-productive engagement. It is concluded that the contemporary marriage reception consumer's behaviour and consumption style is driven by a combination of personal goals he wishes to achieve, his choices to signal his/her unique identity and pressures from the social environment to conform. It provides valuable insights for stakeholder business in the events marketing industry, thereby suggesting the need for tailored approaches that address various motivational drivers, as such understanding empowers smarter, more informed planning.

Driving Consumer Reuse Intentions of Self-Service Technologies for Public Sector Service Delivery: Investigating the Role of User Experience and Design Characteristics

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Abstract
The purpose of the study was to investigate the influence of self-service technologies (SSTs) acceptance and use on reuse intentions by considering the mediating role of user experience and the moderating role of design characteristics (user support and privacy protection). The study involved 436 participants who use SSTs to access in public services. Data was collected via online questionnaire, with structural equation modeling employed to analyze the data using the SmartPLS software. The study found that SSTs attributes (performance expectancy, effort expectancy, and facilitating conditions) influence reuse intentions. However, social influence does not significantly influence reuse intentions of SSTs. It further revealed that user experience mediate the relationship between the all SSTs attributes and reuse intentions, except social influence. Moreover, both design characteristics (user support and privacy protection) do not moderate the relationship between user experiences and reuse intentions. The study's originality value is in the fact that it is about the first to advance theoretical understanding of SSTs acceptance and use by exploring its impact on reuse intentions, mediated by user experience and moderated by design characteristics in the context of public sector services.

Driving Sustainability through Market Orientation: A Study on Corporate Environmental Sustainability and Performance Outcomes in the Energy Sector

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Abstract

This study examines the moderating role of Market Orientation between Corporate Environmental Sustainability (CES) and firm performance dimensions within the energy sector. It also explores the impact of CES on performance outcomes, grounding CES in Dynamic Capability Theory and Market Orientation in Stakeholder Theory. A conceptual model, developed through a literature review, guided the research, which used an explanatory approach. Data from 382 participants were analysed with structural equation modelling in SPSS AMOS version 21. Results show CES positively impacts financial, customer, learning, and process performance, with market orientation especially customer and competitor orientation strengthening CES's influence, except on inter-business process performance. The study recommends that managers and policymakers in the energy sector prioritise market orientation to maximise the benefits of CES on performance.

Keywords: Corporate Environmental Sustainability (CES), Market Orientation, Dynamic Capability Theory, Performance Outcomes, Stakeholder Theory

Engage Me, Let Me Buy and Feel Good: Examining the Influence of Continuous TikTok Brand Engagement on Purchase Decision and Consumer Wellbeing

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Abstract
Technological advances, coupled with the explosive rate of internet connectivity and time-poor consumers have led to a significant accelerated adoption of social media platforms, transforming the landscape of consumer brand engagement, with brands continuously engaging consumers on social media. This study examined the influence of continuous social media brand engagement on purchasing decisions and subjective wellbeing with brand trust and fidelity as mediators. Adopting a multistage sampling approach, data was obtained from 462 TikTok users and analysed using SmartPLS 4. Findings revealed that continuous social media brand engagement significantly influences consumers purchase decisions and subjective wellbeing. Integrating the Uses aned Gratification Theory (UGT) and Social Exchange theory (SET), this study makes significant contributions to the evolving literature on continuous social media brand engagement.

Keywords: Continuous Social Media Brand Engagement, Subjective Wellbeing, Purchase Decision, Brand Trust, Brand Fidelity, TikTok

‘Would You Do That to Your Husband’: Why Do Women Enable and or Internalise Gender Female Stereotypes and Sexism

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Abstract

Systemic stereotypes and misogyny are pervasive challenges that women encounter daily. Intriguingly, these practices are often internalised and perpetuated by women themselves. Internalised stereotypes and misogyny manifest as a learned attitude, expressed by women towards their peers and themselves. This study investigates the mechanisms by which women in the Ghanaian corporate sector internalise and facilitate gender stereotypes. Employing a qualitative content analysis framed within a critical realist paradigm, the research engaged ten women in senior management roles within Ghana’s corporate landscape to derive insights into the phenomenon from the perspective of elite, working-class Ghanaian women. The findings delineate the diverse methods by which women internalise and propagate stereotypes in the workplace. This inquiry contributes to the existing body of literature on gender stereotypes, emphasising how women sustain and reinforce these dynamics, with a specific focus on the Global South.

Keywords: Gender, Stereotypes, Misogyny, Ghana, Corporate Industry

Agricultural Entrepreneurship: UPSA Students' Perception and the Effect on Youth Unemployment

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Abstract:
Despite the economic progress and policy interventions, youth unemployment remains a pressing challenge in Ghana. Traditional employment avenues have become increasingly saturated, and agriculture offers a way out for the teeming unemployed youth, especially in the capital. Research shows that agricultural entrepreneurship (agripreneurship) provides a promising alternative for sustainable job creation. The study examines tertiary students' perceptions of agriculture entrepreneurship and the potential to mitigate youth unemployment. A quantitative research approach using online self-administered structured adapted questionnaires to collect primary data from a stratified random sample of 250 final-year undergraduate students of the University of Professional Studies, Accra. A descriptive cross-sectional research design was adopted to assess students' perceptions, motivations, and barriers to agricultural entrepreneurship. Correlation and regression analysis were used to analyse the data. Key factors influencing student interest included economic opportunities, societal attitudes, access to resources, and policy support, while constraints such as limited capital, skills mismatch, and land access posed significant challenges. Ethical considerations, including informed consent and data confidentiality, were prioritized throughout the research. The critical gaps are expected to be filled by theex outcome of the research, while identifying the factors influencing students' perceptions and motivations to venture into agripreneurship to reduce youth unemployment and contribute to economic growth in Ghana. Significantly, this study is expected to contribute meaningfully to policy development, education, and economic strategies aimed at harnessing the potential of youth to drive agricultural growth and economic transformation in Ghana.

Keywords: Agricultural entrepreneurship, Agripreneurship, youth unemployment.

Assessing the Effectiveness of the Curriculum in Enhancing Technopreneurship through Innovative Business Models: A Case Study at the University of Professional Studies, Accra

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Abstract
This study evaluates the effectiveness of entrepreneurship curricula in developing technopreneurial skills among students in the University of Professional Studies Accra, Ghana, against the backdrop of rising youth unemployment and the demand for innovative solutions, aiming to enhance business resilience in emerging economies. Utilizing qualitative methods, including semi-structured interviews with faculty and students, the research reveals critical insights into curriculum content. The researchers identified significant gaps in the integration of technology and practical experiences within the curriculum. The findings indicate that while faculty emphasize the importance of practical projects and industry alignment, students express concerns over the theoretical nature of their education and the lack of technology-related topics. Recommendations include strengthening partnerships with tech firms and enhancing experiential learning opportunities to better align educational outcomes with industry needs.

Key words: Education, Sustainability, technopreneurship, technology, entrepreneurship, universities, Ghana

Bridging the Gap between Academia and Industry: A Shift from Teacher-Centered to Student-Centered Pedagogy

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Abstract

Higher education has conventionally relied on a teacher-centered approach, where instructors control knowledge transmission, leaving students as passive learners. However, this method has been increasingly critiqued for restraining student engagement, critical thinking, and effective learning. This study will explore the experiences, perceptions, and challenges of students and educators in transitioning from teacher-centered to student-centered learning environments in higher education. The study will utilise the qualitative approach, employing in-depth interviews, focused group discussions, and classroom observations to capture detailed insights from students and educators across various lecture halls in two public universities in Ghana. The study will adopt the phenomenological approach to understand how learners and instructors experience this pedagogical shift, focusing on their attitudes, adaptability, and perceived impact on engagement and learning outcomes. Data will be thematically analyzed to identify key patterns, recurring themes, and emerging insights regarding the effectiveness of student-centered methodologies such as problem-based learning, discussion-based teaching, flipped classrooms, and experiential learning. Findings are expected to reveal students' increased motivation, deeper conceptual understanding, and improved participation in student-centered classrooms.

Keywords: Student-centered learning, qualitative research, higher education, student engagement, industry, teacher-centered pedagogy, phenomenology, active learning

Bridging the Skills Gap: The Role of Higher Education in Addressing Academic Mismatch for Business Resilience in Ghana

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Abstract
Skill mismatch is becoming more common in emerging nations driven by fast technology developments and shifting economic environments. As companies embrace new technologies, the need for certain skill sets changes quickly and often surpassing workers' capacity for adaptation. The study examines the pervasiveness, origins, and consequences of academic mismatch in Ghana, highlighting the implication of higher education in modifying the skills gap. Data from 103 respondents were gathered and examined quantitively using descriptive and inferential methods. The results show that 40% of respondent experienced mild mismatch, 32% moderate mismatch, and 28% extreme mismatch. Significant contributing variables were the discordance between university curriculum and industry requirements ($r = .885$, $p < .01$), restricted employment chances ($r = .805$, $p < .01$), and employer inclination towards work experience rather than educational qualifications ($r = .841$, $p < .01$). The research revealed that 53.4% of participants had difficulties in work performance attributable to skill gaps, resulting in reduced production (81.6%) and increased training expenses (67.0%) for organisations. To lessen mismatch, it is prudent to promote employer engagement, provide practical training, and enact legislative changes to strengthen graduate employability and company resilience.

Digital Innovation in Ghana's Tertiary Education: A Comparative Study of Institutional Strategies and Student Experiences

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Abstract

Digital innovation is transforming higher education, offering enhanced accessibility and engagement. In Ghana, universities are integrating e-learning, blended learning, and gamification to improve learning outcomes. However, disparities between institutional adoption and student experiences persist, affecting accessibility, engagement, and policy implementation. This study employs a qualitative multiple-case study approach to analyze student perceptions and institutional strategies for digital education across multiple Ghanaian universities. Data was collected through semi-structured interviews and focus group discussions with students, faculty, and administrators from five universities. Thematic analysis identified key themes related to digital learning adoption, challenges, and strategies for improvement. Findings indicate that while digital platforms enhance flexibility and engagement, infrastructural limitations, faculty preparedness, and policy inconsistencies hinder their full adoption. Private universities exhibit structured digital strategies, whereas public universities face technological and administrative barriers. Key barriers include inadequate internet infrastructure, high data costs, digital literacy gaps, and fragmented policies. Faculty members emphasized the need for structured training programs to improve digital teaching competencies. To address these challenges, recommendations include increased investment in digital infrastructure, standardized institutional policies, and faculty training programs. Additionally, gamification and AI-driven learning tools should be integrated to enhance student motivation and engagement. This study contributes to the discourse on digital transformation in higher education by providing insights into student experiences and institutional adoption strategies in Ghana. The findings offer actionable

recommendations for policymakers, educators, and administrators to improve digital learning frameworks and ensure equitable access to education in the digital era.

Employee Training and Development and Its Effects on Job Performance in Medium Scale Enterprises in Ghana

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Abstract

The paper was aimed at investigating the effect of training and development on the performance of employees. The main objective was to find out to what extent training programs offered influenced how employees performed on the job. The case study organization used was AKOA Group of Companies which is located in the Greater Accra region of Ghana. The research was descriptive in nature. The instrument used for data collection was a structured questionnaire. This instrument was distributed in person by the researcher to the respondents. Simple random sampling technique was used to sample forty respondents for the survey. At the end of the studies, it was found that there is a positive relationship between training and development and employee performance. It was also found that training and development had significant effects on how employees perform on the job. The paper concluded and recommended that employees must be made the focus of strategic planning in order for their training needs to be well identified.

Encouraging Critical Thinking in Public Universities in Ghana

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Abstract

Cultivating critical thinking skills is increasingly essential for business graduates navigating today's dynamic and rapidly changing workplace. Unfortunately, the widespread issue of class sizes in Ghanaian public business schools significantly obstructs efforts to develop these vital skills among students. This article examines the challenges and potential opportunities presented in fostering critical thinking within these academic environments. To overcome these hurdles, the article explores a variety of active learning strategies that can be effectively employed, even in large classrooms. These strategies include structured debates that encourage students to express and defend their viewpoints, simulations that immerse students in real-world scenarios to enhance their decision-making abilities, and technology integration to facilitate collaborative learning and provide timely feedback. Additionally, the article emphasizes the crucial role of faculty development in optimizing teaching methods that promote critical thinking. By training lecturers to adopt more interactive techniques and create inclusive classroom environments, student engagement and learning outcomes can be significantly improved. Furthermore, the study advocates for alternative assessment methods, such as peer reviews and project-based evaluations, which offer a more holistic view of students' critical thinking capabilities. By embracing these innovative approaches and nurturing a culture of active learning, Ghanaian public business schools can markedly enhance the critical thinking skills of their graduates, preparing them with the competencies necessary to thrive in the complexities of the 21st-century business landscape.

Keywords: Critical thinking, Technology integration, Faculty development, Public Universities in Ghana, Employability

Enhancing Transferable Skills Development in Ghanaian Public Universities: Addressing the Challenges of Large Class Sizes

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Abstract

Numerous studies have revealed that a significant percentage of undergraduate students graduate without the essential transferable skills required to effectively compete for jobs in today's job market. These skills, which include communication, problem-solving, teamwork, and critical thinking, are crucial for navigating the professional landscape. As a result, many graduates face challenges in securing employment and may struggle to adapt to the demands of their chosen careers. Enhancing the focus on skill development during their academic journey can better prepare students for success in their future endeavors. This paper explores the impact of class size on transferable skills development in Ghanaian public universites. Utilizing semi-structured interviews and a comprehensive documentary review, the study identifies key factors impeding effective transferable skill acquisition within large class environments. academic motivation, course design, and teaching style emerge as significant hindrances. The research underscores the potential benefits of smaller class sizes, emphasizing the need for faculty development and training to effectively adapt to such settings. By advocating for reduced class sizes, curriculum redesign, and a balanced distribution of faculty responsibilities across teaching, research, and service commitments, the study proposes a multi-faceted approach to enhancing educational quality and fostering transferable skill development among students in Ghanaian public business schools.

Keywords: Transferable skills, Public Universities in Ghana, Faculty development, Curriculum design, Professional readiness

Customer-Focus Strategies and Sustainable Business Performance: The Moderating Effect of Smart Services from the Ghanaian SMEs

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Abstract
To investigate how customer-focused strategies jointly influence the sustainable business performance of SMEs in Ghana, with a specific emphasis on the moderating role of smart services. This study applied a quantitative approach and causal research design. Data was collected from 387 registered SMEs using a closed-ended questionnaire and analyzed using Smart PLS 4. It was evidenced that the unit dimensional effect of customer-focus strategies has a positive significant effect on sustainable business performance while smart services had a negative significant moderation effect on customer-focus strategies and sustainable business performance. The cross-sectional nature of the study limits the ability to establish causal relationships between customer-focus strategies, smart services, and sustainable business performance over time. Future research could explore the long-term impact of customer-focus strategies and smart services on SME performance using longitudinal studies, as well as investigate the moderating effects of industry, firm size, and other contextual factors. The study concludes that while smart services have the potential to enhance operational efficiency, their implementation in SMEs in Ghana must be carefully managed to ensure that they do not detract from customer-focused strategies, which are vital for sustainable business performance. The research highlights the moderating role of smart services in enhancing the effectiveness of customer-focus strategies, encouraging SMEs to invest in digital technologies and innovative service offerings to better serve their customers

Keywords: Customer focus strategies, sustainable business performance, smart services, Ghana, SMEs

Human Capital and Business Resilience Among Owners of Small-Scale Industries: Moderating Roles of Technological Literacy and Leadership Agility

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Abstract
The small-scale industry sector plays a vital role in driving economic growth and sustainability in many nations. However, in today's rapidly evolving business environment, the resilience of small-scale industries is increasingly challenged by economic uncertainties, technological disruptions, and market volatility. While various factors contribute to business resilience, human capital remains a fundamental driver of organizational adaptability, business resilience and long-term sustainability. Therefore, this study seeks to examine the impact of human capital on business resilience among owners of small-scale industries, with a particular focus on the moderating roles of technological literacy and leadership agility. The aim of the study, therefore, is to investigate the moderating role of technological literacy and leadership agility in the nexus between human capital (health and well-being, skills and expertise) and business resilience.

Interaction of Human Resource Management and Staff Retention in Commercial Banks in Nairobi City County, Kenya

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Abstract
Staff retention consideration is essential in managing Human Resource Management operations in all sectors of growth. Organizations are facing daunting challenges in respect of employee retention and therefore affecting organizations memory as well as succession planning. The commercial banks in Kenya have not been an exception and a lot of staff turnover is being experienced and this has made banks to implement different strategies to manage the staff turnover. The major cost element is replacing the former experienced employees with new ones who are less knowledgeable and less skilled and therefore a need to incur training cost as well as time lapse. The study main objective was to examine the effect of human resource management on staff retention in commercial banks in Nairobi City County, Kenya which involved review of reward management, recruitment, career development and training, The study was anchored on: the resource-based view theory it adopted descriptive research design. The study's target population was the 42 commercial banks operating in Kenya. The study used Stratified sampling to determine the sample size.. Multiple regression was used to analyse the data which was later presented in charts, table and figures. The independent variables that were studied explained 94.6% of the dependent variable in commercial banks as explained by the R^2. Therefore the study recommends that commercial banks should put more effort in retaining the highly qualified, knowledgeable, experienced and skilled employees through a strategic career planning system.

Key Words: Staff Retention, Commercial Banks, Human Resource Practices.

Management Practices and Quality Education Delivery in Ghanaian Universities

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Abstract

The provision of quality education has been one of the major challenges confronting Africa and other developing nations. This challenge, the literature attest persists in these contents due to poor management and low performance of instructors, which translate into inadequate quality education from universities. Considering the benefits of quality education from universities and the role played by management to this effect, this paper examines the status of management practices at universities alongside how the practices improve efficiency at universities. The paper adopted descriptive and cross-sectional survey designs. Data was collected from 10 (5 each from public and private) universities in Ghana. The data was analysed qualitatively by using the focus by question analytical method. The results showed that academic staff perceive the existing management practices to be more of top management-centered followed by the fact that the existing management practices are complex. Additionally, staff perceived that the existing management practices have no future due to different forms of loopholes in both the public and private university system. The findings imply that management of universities should focus on a more well-structured practices, staff focused and perhaps transparent to continuously improve performance of staff leading to the quality of education, sought for as well as maintaining competitive edge. This paper significantly adds to the extant literature by providing evidence for supplementing management practices contribution to the provision of quality education from universities of a developing country.

Keywords: Academic staff, management practices, universities, Ghana

Optimizing Learning Environments: Strategies for Overcoming Challenges in Ghanaian Public Business Schools

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Abstract

Research has shown that large class sizes affect students in the areas of academic attainment, lecturer-student engagement and peer engagements. However, large class sizes have become a necessary part of business education in Ghana considering the increasing numbers of yearly enrolment. This paper explores strategies for enhancing quality teaching and student engagement in the classroom setting. The study employed a qualitative multiple case study to generate data using semi structured interviews document review and participant observation. The results shows that Public Business Schools in Ghana are faced with government influence, resource constraints, socio-cultural factors and assessment practices. The study contributes to the discourse on large class sizes by proposing various strategies institutions can implement to overcome these challenges and create a more conducive learning environment for skill development. The discussion explores potential solutions ranging from class size reduction and curriculum redesign to faculty development programs and innovative teaching methods. Additionally, the paper acknowledges the importance of addressing broader socio-cultural factors and resource constraints to achieve sustainable improvement.

Keywords: Large class size, generic skills, public universities in Ghana, faculty development, socio-cultural factors.

The Effects of Organisational Structure on Employee Behaviour at MTN Ghana Ltd (Osu Branch)

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Abstract
Organizational structure is a critical determinant of workplace efficiency, communication effectiveness, and employee engagement. Organizations' hierarchical frameworks shape decision-making, influence employee interactions, and impact overall productivity. This study investigates the effects of organizational structure on employee behaviour at the Osu branch of MTN Ghana Ltd, a leading telecommunications provider. It focuses on key factors such as hierarchy, communication flow, decision-making processes, and departmental interactions to understand their implications for employee satisfaction and performance. A quantitative research methodology was employed, with surveys conducted among employees across various departments. Data was analyzed using simple linear regression to identify communication barriers, employee engagement levels, and structural inefficiencies that may impact organizational performance. Findings suggest that rigid hierarchies and departmental silos contribute to delays in decision-making, reduced collaboration, and lower job satisfaction. Employees perceive the organizational structure as a significant factor in determining motivation, innovation, and overall workplace morale. This study provides actionable recommendations to optimize the organizational structure at MTN Ghana Ltd's Osu branch, including decentralizing decision-making processes, enhancing communication frameworks, and fostering cross-functional collaboration. These insights serve as a reference point for corporate leaders and HR professionals seeking to improve workplace culture, employee engagement, and organizational efficiency.

The Impact of Effective Time Management on the Efficiency of Administrative Staff towards Organizational Success in Public Sectors: A Case Study of State Insurance Corporation Plc Ghana

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Abstract
Effective time management plays a crucial role in enhancing the efficiency of administrative staff, directly impacting organizational success. This study examines the effects of structured time management strategies on administrative productivity at State Insurance Corporation PLC Ghana. The research adopts a quantitative approach, utilizing surveys and performance analysis to measure productivity rates, error reduction, and time efficiency among administrative staff. Findings indicate that poor time management contributes to service delays, decreased productivity, and low staff morale. Conversely, adopting structured time management techniques, such as the Eisenhower Matrix and Pareto Principle, enhances task prioritization and efficiency. The study proposes training programs and managerial interventions to foster an environment that supports effective time allocation, reducing employee burnout and improving service delivery. The results underscore the necessity for public sector institutions to implement strategic time management frameworks to optimize operations.

Keywords: Time management, administrative efficiency, public sector, productivity, SIC PLC Ghana.

The Top Women Are Men: Navigating Family Life and Academic Terrain Among Female Scholars in Ghana

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Abstract
This paper seeks to investigate how Ghanaian women scholars manage the pressures of academic work while juggling traditional family responsibilities in the home and professional domains. Using the purposive sampling technique, nine (9) female married scholars in leadership position were sampled from the University of Professional Studies Accra, Kwame Nkrumah University of Science and Technology, University of Cape Coast. Responses from the participants were analysed based on themes generated, thus stresses experienced by scholars and coping mechanims for these experiences. Female scholars indicated that the experience stress in varied forms including exhaustion, frustration at work, work load and missing opportunities. In an attempt to achieve appreciable progress in both family life and professional life, they have a family support system, adopt self-care practices, manage their time and planning appropriately. The policy implication are discussed.

Keywords: Female, scholars, family life, academic, Ghana

Women's Participation and Barriers in the Ghanaian Construction Industry

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Abstract

This study examines the barriers and experiences of women in Ghana's construction industry through a phenomenological approach. Using purposive sampling, the research gathered data from 21 women in various construction roles including quantity surveyors, engineers, real estate brokers, architects, and lift specialists. Through semi-structured interviews lasting 40-60 minutes, the study explored women's motivations, challenges, and coping strategies in this male-dominated field. Thematic analysis revealed factors that propelled women into the industry alongside persistent challenges they face. The research builds on existing literature that identifies discriminatory practices, wage gaps, and limited leadership access as systemic barriers, while highlighting the value women bring through collaboration, improved safety cultures, and innovative problem-solving. This study contributes to the growing body of knowledge on gender disparities in construction by providing insights specific to the Ghanaian context, with implications for mentorship programs, inclusive workplace policies, and gender equality initiatives that could enhance women's experiences and career growth in the construction sector.

Key words: women in construction, glass ceiling, intersectionality, work-life balance

Exploring the Experiences of Vice Chancellors in Higher Education Institutions in Ghana: Leadership Dynamics, Well-Being and Competencies for Effective Performance

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Abstract
This study aims to explore the lived experiences of Vice Chancellors (VCs) in higher education institutions (HEIs) in Ghana, focusing on their leadership dynamics, well-being, and competencies required for effective performance. The research addresses a critical gap in understanding the challenges faced by VCs in an increasingly complex educational landscape shaped by globalisation, technological advancements, and evolving societal expectations. Using a mixed-method approach, the study will combine qualitative and quantitative techniques to provide a comprehensive understanding of VC leadership. The methodology includes a desk review of VCs' annual reports and semi-structured interviews with VCs from public and private universities in Ghana. The research objectives include examining leadership styles and strategies, exploring work-life balance and personal well-being, identifying key competencies for effective performance, investigating the impact of institutional and external factors on leadership experiences, and providing recommendations for leadership training programs. This study is grounded in responsible leadership theory and transformational leadership theory, providing a robust theoretical framework for analysing VC experiences. The findings of this research will contribute to enhancing leadership development in higher education, improving institutional performance, and advancing Ghana's higher education sector. By addressing the unique challenges and experiences of VCs, this study aims to inform policy recommendations and tailored leadership training programs, potentially leading to more effective and sustainable leadership practices in HEIs.

Strengthening Industry-Academia Collaboration in Cardiopulmonary Resuscitation Training and Innovation: Policy Frameworks to Bridge the Gap between Practice and Public Health Outcomes

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Abstract
Cardiopulmonary resuscitation (CPR) is an essential life-saving procedure for situations such as cardiac arrest and near-drowning. The partnership between academics and industry in Ghana concerning CPR instruction is ambiguous. This study seeks to develop a policy framework that strengthens collaboration between business and academia in CPR training and innovation in Ghana. Employing a three-round Delphi method, 40 participants from several sectors contributed views about contemporary challenges, such as insufficient public awareness, poor training, limited financing, and cultural obstacles. Prominent policy goals have surfaced, including augmenting financing, improving stakeholder cooperation, broadening rural access, and creating inexpensive training resources. Public-private partnerships (PPPs) were preferred as the principal financing model, while the incorporation of CPR training into medical curriculum and the establishment of a national accreditation system were considered vital regulatory measures. The research reached agreement on stakeholder responsibilities, highlighting the need of cooperation and sustained financing to enhance CPR training results and public health resilience in Ghana.

Dependence and Spillovers Between Oil Price and Exchange Rates Among Oil-Exporting Countries in Sub-Saharan Africa: Insight from the Adaptive Market Hypothesis

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Abstract
Many oil-exporting countries in Sub-Saharan Africa (SSA) are dependent on the trading of commodities, especially crude oil. However, oil prices have been subject to consistent fluctuations, which also result in frequent exchange rate fluctuations in these economies. Using novel cross-quantilogram and quantile VAR approaches, this paper investigates the influence of crude oil prices on the dollar exchange rates of oil-exporting countries in SSA from January 1, 1980, to December 31, 2023. Consistent with AMH, the study finds that the dependence of exchange rates on oil prices varies across different market conditions but is more significant at the extreme quantiles. The QVAR results also indicate that cross-market spillovers are stronger during extreme market conditions. However, the oil price coefficients vary a lot between quantiles, with stronger effects in lower quantiles (0.1). Based on the findings, the study recommends that oil-producing countries in the SSA should prioritise economic diversification and implement country-specific policies to reduce the frequency of oil shocks, as the effects vary from one country to the next and across different quantiles.

Key words: Oil price, exchange rate, cross-quantilogram, QVAR, AMH

Economic Impact of Digitalisation in the Judicial Sector: A Ghanaian Perspective

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Abstract

Ghana's judicial sector's digitalization has emerged as a transformative force, introducing efficiency, cost savings, and improved accessibility to justice. Integrating electronic case management systems, virtual court hearings, and digital record-keeping has streamlined legal processes, reducing delays and operational costs. However, economic and infrastructural challenges persist despite these advancements, including high implementation costs, technological disparities, and cyber security risks. The economic impact of these reforms remains underexplored, particularly in developing contexts where resource allocation and infrastructure development are crucial considerations. This study employs a qualitative multiple-case study approach to analyse the economic impact of judicial digitalization in Ghana. The research integrates document analysis, semi-structured interviews, and focus group discussions to provide a holistic perspective. Key data sources include financial and operational reports from the Judicial Service of Ghana, budgetary allocations for digital transformation, and economic impact assessments from institutions such as the World Bank and Ghana's Ministry of Finance. Additionally, interviews and discussions with legal practitioners, businesses, and court users offer insights into cost implications, efficiency gains, and challenges faced in digital adoption. Findings from the study indicate that digitalization enhances efficiency by reducing case backlog, minimizing paperwork, and expediting legal processes. Comparative benchmarking with Rwanda and South Africa suggests that well-funded digital courts improve case resolution times and accessibility. However, Ghana faces structural barriers such as policy inconsistencies, financial constraints, and digital divides, which limit the full-scale implementation of digital justice systems. The study recommends investment in digital infrastructure, regulatory standardization, cybersecurity enhancements, and capacity-building programs to maximize the economic benefits of digitalization. These findings contribute to ongoing policy discussions on the long-term sustainability of digital justice reforms in Ghana and other developing economies.

Keywords: Judicial Digitalization, e-Justice, Legal Efficiency, Economic Impact, Policy Standardization



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