



*WEDNESDAY, 15<sup>TH</sup> JULY 2026*

REMARKS BY HON. SAMUEL NARTEY GEORGE, MINISTER OF COMMUNICATION, DIGITAL  
TECHNOLOGY AND INNOVATIONS AT THE FINANCIAL ARCHITECTURE SUMMIT 2026, AT  
9:00 AM

*LA PALM ROYAL BEACH HOTEL, ACCRA*

The Governor of the Bank of Ghana, Dr Johnson Pandit Asiamah

Leadership of the National Banking College,

CEOs and Captains of Industry,

Regulators, Development Partners,

Members of the Financial and Technology Ecosystem,

Distinguished Ladies and Gentlemen,

All protocols observed

Good morning.

Let me start with a picture rather than a statistic. A trader at Kantamanto taps her phone to pay a supplier before the goods leave the truck. A cocoa farmer in the Afram Plains receives a transfer from a son working in the mines in Obuasi within seconds, without either of them seeing the inside of a banking hall. A young graduate in Tamale opens her first savings account using nothing but her Ghana Card and a selfie. None of these three Ghanaians is thinking about interoperability protocols, open banking standards, or regulatory sandboxes. Each of them is asking only one question: will it work, and will my money be safe when it does? That single question, repeated by millions of Ghanaians every single day, is the real subject of this summit, however carefully we phrase it on our conference programmes.

I bring you warm greetings from the Ministry of Communication, Digital Technology and Innovations, and I thank the National Banking College for convening policymakers, regulators, and innovators around a theme that could not be timelier: Innovation for Stability: Central Banking, Digital Finance and the New Architecture of Ghana's Financial Future.

I want to dwell for a moment on that word, "architecture," because I think we reach for it too easily. An architect does not admire the rain and then decide, on instinct, to build a roof. An architect studies load, stress, soil, weather, and human behaviour before a single brick is

laid. What we are attempting to do with Ghana's financial system is more like renovating a house while the family still lives in it. We do not get to pause the economy, redesign the system on a whiteboard, and switch it back on when we feel ready. Every reform we make, we make under live load, on a system Ghanaians are transacting on right now, this morning, while we sit in this room. That is the honest starting point for everything I want to say to you today.

Distinguished Ladies and Gentlemen,

For too long, finance policy and communications policy in this country were designed in separate rooms, by separate ministries, answering to separate logics. That era is closing. Mobile money, digital identity verification, electronic Know-Your-Customer processes, and instant payments do not run on financial infrastructure alone; they run on connectivity, on spectrum efficiency, on the invisible architecture of a digitized nation. You cannot digitize a country's financial sector faster than you digitize its information infrastructure and expect the foundation to hold. Some countries tried to skip that sequencing. Ghana has chosen not to. We are building both deliberately and in step.

We have made real progress. Mobile money interoperability now moves value across networks that once refused to speak to each other. The Ghana Card has become the backbone of a national identity ecosystem. Digital payments have expanded into corners of the economy that cash could never efficiently reach, and our fintech sector has grown from a curiosity into a genuine engine of employment and innovation. I do not raise these gains to declare victory. I raise them because they prove something important: when Government, regulators, and industry move in the same direction, Ghana moves quickly. The question before us now is whether we can sustain that same discipline as the stakes and the risks grow larger.

Because innovation must move at the speed of opportunity, but regulation must move at the speed of trust. I want you to sit with that distinction because it is not a call for regulation to slow innovation. It is a recognition that trust cannot be manufactured at the pace of a product launch. It is built slowly, through consistency, and it can be destroyed instantly,

through a single breach, a single failed transaction, a single customer who loses money and cannot get a straight answer about why. Technology creates the opportunity. Trust is what allows that opportunity to compound year after year, rather than resetting to zero every time confidence is shaken. This is why innovation is no longer the rival of stability. It has become the condition for it.

Distinguished Ladies and Gentlemen,

At the Ministry of Communication, Digital Technology and Innovations, we measure digital transformation by a simple standard: does it change an ordinary life for the better? Not whether it impresses a conference room, not whether it wins an award abroad, but whether it reaches the trader, the farmer, the graduate I described earlier. That is why we continue to invest in digital infrastructure, cybersecurity, digital skills, and an innovation ecosystem where businesses can take risks without exposing citizens to unacceptable risks. The Government's task is to build the conditions under which responsible innovation is not the exception that industry has to fight for, but the default within which it operates.

We believe three pillars must anchor this next phase, and I want to be specific about each because vague commitments make for comfortable speeches and weak outcomes.

First, interoperability. Telecom rails, banking rails, and fintech rails must speak to each other as though they were built by the same hand, even though they were not. This means harmonized data and payment standards, and it means treating cross-border financial flows as a design requirement, not an afterthought bolted on when a regional partner asks for it.

Second, inclusivity by design, not inclusivity by apology. Every reform we table, in communications or in finance, should be tested against one question before it is approved: does this reach the unbanked woman in Bongo as readily as it reaches the chief executive in Airport Residential? If a policy cannot answer that question honestly, it is not ready, no matter how sophisticated it looks in a boardroom.

Third, resilience and cybersecurity. A digital financial system is only as strong as its weakest, least-monitored node. I say this plainly to industry: investment in national cybersecurity

architecture is not a compliance cost to be minimized. It is the price of admission to operating in this space at all, and it is non-negotiable alongside investment in access and reach.

Distinguished Ladies and Gentlemen,

Let me now speak directly to the innovators, the fintechs, the banks, and the technology partners in this room, because you deserve more than polite encouragement from a podium. You are building the products that will decide whether this new architecture holds. I want to challenge you today, respectfully but firmly: innovate for the customer who has never set foot in this hotel, not for the investor sitting across the table from you. Design for the woman who cannot read the terms and conditions, not only for the one who can. Build systems that fail safely, explain themselves when something goes wrong, and treat a customer's money with the same seriousness you apply to your own balance sheet. A financial product that is elegant for its shareholders and opaque for its users is not innovation. It is simply risk, repackaged and given a better interface.

The Government's role is not to stand in your way. It is to ensure that when you innovate responsibly, you are rewarded for it, and when you cut corners on consumer protection, data governance, or cybersecurity, the consequences are swift enough to matter. That is the bargain of a mature financial architecture: freedom to build, matched by accountability for what you build.

Distinguished Ladies and Gentlemen,

The future of Ghana's financial architecture will not be decided in a single summit, or a single policy, or a single institution acting alone. It will be decided in the accumulation of thousands of small, disciplined choices, by regulators who supervise without strangling, by innovators who build without recklessness, and by a Government that coordinates without dictating. Every basis point of efficiency we gain through interoperable systems should translate into something a Ghanaian family can feel: lower transaction costs, faster remittances from relatives abroad, easier access to credit for a small trader who has never

had a loan in her life. That is not a technical outcome. It is the entire point, and it is squarely aligned with the Reset Agenda of His Excellency, President John Dramani Mahama.

We are firmly convinced that the stability of our financial sector enables innovation to scale, but it is innovation that makes stability meaningful to the ordinary citizen. Stability without innovation is stagnation with a good credit rating. Innovation without stability is speed without a steering wheel. Ghana's financial future needs both hands on the wheel at once.

Let me commend the National Banking College once again for convening this important summit and for creating a platform for this kind of honest engagement. I am confident that what is said, and more importantly, what is committed to, in this room today will shape a financial ecosystem that is stronger, more resilient, and genuinely innovation-driven, one built not for the headline, but for the household.

I wish you fruitful deliberations and a successful summit.

Thank you very much.