

The 25th Academy of African Business and Development (AABD) Annual Conference Proceedings

May 20-24, 2025

University of the Witwatersrand, Johannesburg,
South Africa

BOOK OF ABSTRACTS

UNIVERSITY OF THE
WITWATERSRAND,
JOHANNESBURG



Reshaping Africa's
Sustainable Development
through Digital Inclusion

Confident in Africa's Future

Confiant en l'Avenir de l'Afrique

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Edited By

Dr. Richard N. Hayes
Hofstra University
Hempstead, NY USA

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Tracks

This year's conference proceedings contain 11 Tracks:

- 1) Accounting, Finance, Investment, and Economics
- 2) Entrepreneurship, Small Business, and Informal Sector
- 3) Organizational Behavior, Human Resource Management, and Business Strategy
- 4) Sustainability, Business Ethics, and Social Responsibility
- 5) Artificial Intelligence (AI), Information Systems and Communication Technologies (ICT)
- 6) Marketing
- 7) Healthcare Management
- 8) Energy Management
- 9) Operations, Supply Chain, and Project Management
- 10) Special Sessions
- 11) Submissions in French

Review and Selection Process

The papers included in this year's conference book of abstracts were selected through a meticulous and rigorous peer-review process, designed to uphold the highest scientific standards and ensure alignment with the conference theme. This process was led by distinguished track chairs and subject matter experts, who carefully evaluated each submission for its scholarly contribution.

Each paper underwent review by multiple anonymous experts chosen for their subject-specific knowledge. Reviewers thoroughly assessed the submissions for technical merit, readability, relevance and originality, offering detailed feedback and recommendations for refinement.

Final selections were based on several criteria, including thematic relevance, scientific rigor, clarity, and the potential to advance knowledge in the field. Only those that met these high standards were accepted for inclusion.

The diversity of work presented in this volume reflects the broad academic backgrounds and interdisciplinary strengths of our contributors. These papers offer a rich blend of perspectives, approaches, and findings that enhance dialogue and foster cross-disciplinary collaboration.

While the reviewers applied rigorous standards throughout, the views expressed in the papers are those of the authors and do not necessarily reflect those of the conference organizers or reviewers.

Beyond the full papers, the conference also featured numerous works-in-progress presentations, adding further depth to the exchange of ideas and scholarly engagement. As we embark on this shared intellectual journey, let us carry forward the values of inquiry, collaboration, and innovation. May our efforts bring us closer to a future where sustainable development becomes a realized goal, not just a guiding principle.

Thank you for your continued belief in Africa's future.

Richard N. Hayes, PhD,
Associate Professor, Management and Entrepreneurship
Proceeding Editor
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Track #1

Accounting, Finance, Investment and Economics

A Conceptual Funding structure Framework for Renewable Energy Independent Power Producer Infrastructure Projects

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Prof. Makgopa Tshehla

Graduate School of Business Leadership University of South Africa

Access to sustainable energy in Developing Economies is a concerning issue. Current energy supply fails to meet the growing demand for households and businesses, as recognised by The United Nations Educational and Cultural Organisation (UNESCO) 2030 programme on sustainable development. Despite the urgent need to electrify Developing Economies, Small and medium size Renewable Energy Independent Power Producers (REIPP) companies face significant challenge in securing appropriate funding for energy transitions. Current funding structures are insufficient to address REIPP funding dynamics. The aim of the study is to propose a blended model by incorporating other financial instruments which attract the lowest interest, or no interest at all, denominated in local currency to fund REIPP projects in developing economies, given that developing economies capital markets and the banking sectors are poorly developed. The study adopted a systematic literature review research design to develop structure that incorporate community participation and evaluate data related to REIPP and country risk factors. The finding reveals that existing funding structures fail to incorporate other financial assets with low interest rates while taking in to account country risk factors. Hence, this study will serve to provide local community organisations and small to medium size REIPP's with alternative funding models that incorporate community involvement in Renewable Energy (RE) projects. The study makes contribution to general finance literature.

Catalysing Growth: The Strategic Role Of Development Finance In Boosting Domestic Private Investment In South Africa

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Prof. Makgopa Tshehla

Graduate School of Business Leadership University of South Africa

This study explores the strategic role of Development Finance Institutions (DFIs) in boosting domestic private investment in South Africa, with a particular focus on their influence on economic growth and sectoral development. DFIs play a crucial role in bridging the financing gap by providing financial resources and risk mitigation mechanisms to sectors that are typically underfunded or deemed too risky for conventional commercial financiers. Drawing on a documentary analysis of annual reports, government policy documents such as the National Development Plan (NDP), and relevant academic literature, this study identifies key themes such as financial intermediation, risk mitigation, financial product innovation, capacity building, and challenges faced by DFIs in scaling their impact. The findings indicate that DFIs are instrumental in driving economic growth by fostering private sector engagement in high-risk sectors such as renewable energy, infrastructure, and agriculture. They accomplish this by providing tailored financial products, including loan guarantees, equity financing, and blended finance models, which lower investment risks and attract private investors. Additionally, DFIs contribute to local capacity building through technical assistance and support for small and medium-sized enterprises (SMEs), further strengthening the private sector's role in economic development. However, the study also reveals several challenges, including bureaucratic inefficiencies, policy constraints, and limited risk-sharing capacity in certain sectors, which hinder the scalability of DFIs' impact. Despite these challenges, DFIs remain vital players in South Africa's development finance landscape, and their potential to contribute to inclusive economic growth is evident. The study concludes with practical recommendations for enhancing the effectiveness of DFIs, such as improving coordination between DFIs, government, and the private sector, streamlining regulatory processes, and fostering greater innovation in financial products. The findings also point to opportunities for future research, particularly in assessing the long-term impact of DFIs and exploring their role in other emerging

Climate change adaptation strategy and inclusive development in Africa: Analysing the threshold effect of banking services and environmental taxes

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Dr. Edward Asiedu

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Prof. Alex Dontoh

New York University

Dr. Osman Babamu Halidu

Kumasi Technical University

This study examines whether the inclusive development effect of climate change adaptation is contingent on the level of environmental taxes and banking services prevalent in Africa. The study adopts the more refined and more appropriate dynamic threshold panel: nonlinear asymmetric dynamics and cross-sectional heterogeneity simultaneously in a dynamic threshold panel data framework. The results show that firstly, the impact of climate change adaptation on inclusive development is positive and statistically significant only above a certain threshold level of environmental taxes. Below that threshold, the effect is rather negative. Secondly, there is also a threshold effect of banking services, thus the climate change adaptation effect on inclusive development is positive under both below and above the threshold but only significantly above the threshold. The findings suggest that the climate change adaptation-inclusive development nexus is contingent on the level of environmental taxes and banking services. In spite of our study being seminal in simultaneously examining the roles of environmental taxes and banking services, it contrasts prior research utilizing the linear interaction model with predetermined conditional constraints.

Digital Equity in Chirumanzu, Midlands Province, Zimbabwe: Addressing Systemic Barriers for Marginalized Groups.

Mr. Lastworth Makusha
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This study investigates the systemic barriers preventing marginalized groups in Chirumanzu, a rural district in Zimbabwe's Midlands Province, from benefiting equally from digital advancements, particularly in the context of digital banking and financial inclusion. The objectives are to identify the primary obstacles to digital equity, analyze the role of mobile money platforms in bridging financial gaps, and propose practical strategies to enhance digital inclusion.

Using a mixed-methods approach, the research combines quantitative surveys of 150 residents with qualitative interviews involving local leaders, financial service agents, and community development officers. The study explores issues such as inadequate infrastructure, high costs of digital services, limited digital literacy, and socio-cultural constraints that disproportionately affect women and youth. Key findings reveal that while platforms like EcoCash and OneMoney have significantly increased access to financial services, their impact is limited by high transaction fees, inconsistent mobile network coverage, and low user knowledge. Additionally, socio-cultural norms often exclude women from fully participating in the digital economy.

The study recommends targeted interventions, including investments in mobile network infrastructure, community-driven digital literacy programs, and public-private partnerships to lower the cost of digital services. Policy measures addressing gender disparities and promoting inclusive financial products are also crucial. By addressing these barriers, Chirumanzu can unlock the potential of digital equity, fostering greater socio-economic inclusion and serving as a model for other rural communities in Zimbabwe.

Empowering Africa: The Transformative Impact of Digital Financial Inclusion on Economic Growth for Marginalized Groups

Ms. Selela Mwakalila

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Dr. Enock Mwakalila

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The study empirically analyzes the effect of digital financial inclusion on economic growth in Africa. The digital financial inclusion variables are ownership of digital financial devices/mobile money accounts and usage of digital financial services for female, poor, less educated, and unemployed individuals in the region. Panel data is collected from 39 African countries over 3 years (2014, 2017, and 2022). The Fixed Effect (Fe) Model and system Generalized Method of Moments (GMM) estimation techniques are employed. The results show that the usage of digital financial services has a positive and statistically significant impact on the economic growth of all marginalized groups: female, poor, less educated, and unemployed individuals in Africa. Therefore, the study recommends that the government and other stakeholders formulate specific policies to ensure that marginalized groups are empowered in the digital financial world and contribute to the overall development of the countries on the continent.

Factors Causing Customers to Resist Adopting Internet Banking Services in Tanzania

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Tanzania, United Republic of - Bank of Tanzania

Innovations and technologies have significantly revolutionized the financial sector. Advances in technology have enabled banks to reach and serve more customers than when traditional banking was operational and has enhanced their efficiency and performance. Internet banking which refers to the electronic system that allows customers to conduct a range of financial transactions and access all available banking services around the clock, from anywhere as long as they have an internet connection is among the advances in banking technology. Despite the global advancement in internet banking and its numerous benefits, its adoption in Tanzania is low compared to other countries. Employing the innovation resistance theory, this study aimed to understand the factors influencing customers' resistance to adopting internet banking services. Specifically, the study focused on the effect of functional (value, usage, and risk) and psychological (image and tradition) barriers. A quantitative approach was used, and data were randomly collected from bank customers in the Dar es Salaam Region. Multiple regression analysis was used to establish the extent of the relationship.

The results indicate that Value, Image, and tradition barriers significantly influence customers' resistance to adopting internet banking services, while the risk barrier does not. The results conform with the innovation resistance theory, showing that both practical concerns and emotional or personal factors contribute significantly to resisting the adoption of innovations. The study highlights the need for policymakers and banks to enhance initiatives that will enable more customers to see the value of internet banking, hence increasing their adoption. Banks and financial institutions need to enhance their communication, customer education, and support services to increase customers' trust in the internet banking technology. Further, they have to continue offering an integration of digital and in-person services, to allow customers to build trust in internet banking over time and gradually transform to the same.

Inclusive Growth, Technology and Innovation, and Productive Capacities: A Comparative Analysis

Prof. Saint Kuttu

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University of Ghana Business School, University of Ghana,

This study examines how technology and innovation, and productive capacities affect inclusive growth. We apply a random effect and a fixed effect models to data from sub-Saharan Africa, Middle East and North Africa, South Asia and the Pacific, Latin America and the Caribbean, and Europe from 2008 to 2022. Our findings suggest that productive capacities, and technology and innovation have a positive relationship on inclusive growth for sub-Saharan. For the Middle East and North Africa, and Latin America and the Caribbean, we find that productive capacities have a significant positive effect on inclusive growth. However, we find that the relationship between productive capacities and inclusive growth for sub-Saharan Africa to be monotonically increasing and that of the Middle East and North Africa to be monotonically decreasing. For South Asia and the Pacific, and Europe, the relationship between productive capacities and inclusive growth is U-shaped, with a turning point of 22.7133 and 23.728, respectively. These values fall within the range for productive capacities data. These finding have policy implications.

Resource Costs Of Cash And Digital Retail Payment Instruments In Ghana

Prof. Anthony Aboagye
University of Ghana Business School

This study estimates the resource costs of five retail payment instruments used in Ghana, namely cash, mobile money, cheque, debit card and automatic clearinghouse (ACH) credits. As financial systems and economies grow and develop, reliance on currency to undertake transactions decreases, while use of other payment instruments increases. Estimates of costs of payment instruments in African economies are not common, but efficiency of payment methods is important to central banks and economic managers. To estimate the resource cost of cash, we ran a cross-sectional regression with the output of the informal economy as a fraction of official gross domestic product (GDP) as the explanatory variable and the resource cost of cash payments as a fraction of official GDP as the dependent variable. The resource cost of mobile money payments is estimated in two ways - analysing i) financial statements of service providers, and ii) direct out-of-pocket expenses incurred by consumers. Opportunity cost of consumer time is added to each. Estimates of the resource cost of using cheques and ACH credits are guided by the detailed work of Wells (1996). The total resource cost for debit card payments is obtained as the sum of retailer cost, cost borne by banks and infrastructure providers and cost of customer time. For 2023, the non-cash instrument with the lowest resource cost per transaction is mobile money at USD 0.36. For 2023, resource costs as ratio of GDP are: cash, 0.765%; mobile money, 0.91%; all payment instruments investigated, 1.86%. Relative to GDP, Ghana's resource cost of payment is higher than most developed economies. Reduction in these costs will translate to a more efficient economy.

SME's Internal Control Implementation Challenges for Preventing Accounting Irregularities: A Case of Cape Metropole, South Africa

Ms. Lisa Nqala
South Africa – Unisa

Despite the high unemployment, poverty, and inequality rates, there is an urgent need for economic growth, which can be achieved through the development of SMEs. However, the failure of small and medium businesses in South Africa persists. They suffer from accounting irregularities such as fraud and non-compliance that could lead to fines, penalties, and failure to maintain their business. Internal control systems are essential for any organization, as they are crucial in risk mitigation and prevention. Although SMEs contribute significantly to the country's financial stability, managers and leaders of SMEs in developing countries are often perceived to lack the necessary knowledge of internal control systems to maintain and protect their businesses from accounting irregularities.

This paper aims to highlight SMEs' challenges in implementing quality internal control systems to comply with laws and regulations and protect their assets. The study adopts a qualitative research approach. A key concern is the perception among SME leaders that larger businesses can only implement high-quality internal controls. Based on the findings, the study suggests that SMEs are equally capable of implementing quality internal control systems, similar to larger businesses, to improve their performance. Adequate knowledge among SME leaders and management can significantly enhance the implementation of internal control systems within SMEs.

The study revealed several challenges faced by SMEs, including limited affordability of hiring full-time qualified Chartered Accountants, a shortage of skilled staff to ensure segregation of duties and monitor the operation of internal control systems, restricted access to funding, employee resistance to new internal control systems (adaptability issues), and the costs and disruptions caused by the implementation of new internal control systems. The findings indicate that improved implementation of internal control systems can significantly enhance the performance of SMEs and, in turn, contribute to the country's economic growth.

The Mediating Effects of Exchange Rates and Financial Development in the Tourism-Growth Relationship in Africa

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University of Ghana Business School

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University of Ghana Business School

This study contributes to the literature by exploring how exchange rate and financial development affect the tourism-growth relationship in African economies. Favorable exchange rates can boost a destination's appeal, while a developed financial system can support tourism by facilitating transactions and investments. Using an instrumental variables approach, the study finds that exchange rates and financial development partially mediate tourism's impact on economic growth. Specifically, tourism fosters growth, particularly in countries with weaker currencies and more developed financial sectors. Panel ARDL analysis further confirms that higher tourism revenues and favorable exchange rates promote growth, with evidence of bidirectional causality. Notably, countries with the highest per capita tourism receipts also tend to have the highest GDP per capita. Policy recommendations aimed at enhancing growth through improved tourism infrastructure are offered.

Enhancing Financial Inclusion and Entrepreneurship Drive in Africa: Do Digital Technologies Matter?

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Prof. Motshedisi Mathibe

Gordon Institute of Business Science SA

This study examines the role of digital technologies (DT), in fostering entrepreneurship and financial inclusion (FI) across Sub-Saharan Africa. It hypothesizes that mobile banking, fintech solutions, and digital platforms significantly enhance FI and entrepreneurial success, particularly in underserved regions. The research adopts an exploratory and quantitative approach, using a longitudinal dataset from 2016 to 2023, aligned with the implementation of the United Nations' Sustainable Development Goals (SDGs). Data from 30 Sub-Saharan African countries, selected based on inclusion criteria and data availability, is analyzed to explore the intersection of FI, DT, and entrepreneurship. Findings emphasize the importance of tailored financial products, flexible regulations, and targeted interventions to address socioeconomic disparities. The study contributes empirical evidence on how digital innovations drive financial access and entrepreneurial growth, offering insights for policymakers and stakeholders aiming to foster inclusive, sustainable economic development in Africa.

The Saving-Investment Relationship and International Capital Mobility in African Countries

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Prof. Zelealem Yiheyis
Clark Atlanta University

The correlation between savings and investment rates in industrial countries and its implications for international capital mobility have been extensively examined in the literature. The analysis has also been extended to developing countries, but the implications remain debatable. This study re-examines the correlation between national savings and domestic investment rates in the case of African countries and the implication of international capital mobility for this correlation. The paper seeks to extend the existing empirical framework and historical scope of the analysis with respect to African countries.

STRATEGIC MANAGEMENT ACCOUNTING PRACTICES OF HOSPITALS: A CASE STUDY OF A PRIVATE HOSPITAL IN GHANA

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University of Ghana Business School

Ms. Sandra Twumaa Larbi

University of Ghana Business School

Strategic Management Accounting (SMA) has received considerable attention in academia and practice over the past few decades. SMA practices have been suggested to improve organizational competitive advantages and performance. Nonetheless, the potential benefits of SMA in organizations are in its nascent stage in service organizations, including healthcare services. This study examines the SMA practices of hospitals in an emerging economy, Ghana, using a private healthcare center as a case study. It further analyzes the benefits and challenges faced by health centers in adopting and implementing SMA techniques in a private health center in Ghana. Using data collected from interviews, the results indicate that hospitals use SMA techniques, such as Activity Based Costing (ABC), Customer Profitability Analysis and Integrated Performance Reports for strategic planning, strategic costing, strategic analysis and reporting, and strategic financing. This study contributes to the existing SMA literature by providing a comprehensive overview of SMA techniques employed in healthcare institutions. By emphasizing a single case study, the preliminary findings identify and highlight the specific business processes in which SMA techniques are used and how they are integrated and interrelated to influence the performance of the hospital. The findings become a useful starting point for further research into SMA practices of hospitals, including identifying the factors that influence the adoption and implementation of these techniques

Track #2

Entrepreneurship, Small Business, and Informal Sector

The Role of Digital Financial Services in Empowering the Informal Sector and Micro-Entrepreneurs in Africa

Prof. Norma Juma
Washburn University

Prof. Sunita Rao
Washburn University

Research Objectives: This study aims to investigate the transformative impact of digital financial services (DFS) on the informal sector and micro-entrepreneurs in Africa. The primary objectives are to (1) analyze how DFS, such as mobile money and digital banking platforms, enhance financial inclusion for informal businesses, (2) evaluate the effects of DFS on business growth, income stability, and resilience, and (3) identify the barriers to effective adoption of DFS among micro-entrepreneurs.

Methodology: The research will employ a qualitative case study approach complemented by quantitative analysis. Data will be collected from three major African markets known for their robust informal sectors: Nigeria, Kenya, South Africa and Ghana. Semi-structured interviews will be conducted with 40 micro-entrepreneurs in each country to capture firsthand experiences with DFS. Additionally, focus group discussions with local financial service providers and policymakers will offer insights into systemic factors affecting DFS adoption. A survey of 500 informal sector participants will provide quantitative data on usage patterns, financial behaviors, and economic outcomes. Descriptive and inferential statistical methods will be used to analyze survey data, while thematic analysis will be applied to qualitative data.

Potential Key Findings: The study is expected to reveal that DFS significantly improves access to financial resources, enabling micro-entrepreneurs to manage cash flow, expand operations, and build business resilience. It is anticipated that mobile money platforms, in particular, play a crucial role in reducing transaction costs and enhancing market participation. However, challenges such as limited digital literacy, regulatory constraints, and trust issues with digital platforms may hinder widespread adoption. The research will propose policy interventions to strengthen DFS ecosystems, promote financial literacy, and support inclusive economic development in Africa's informal sector

Determinants of Success and Failure in Africa's SME Sector: A Systematic Literature Review and Meta-Analysis

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All Western nations on this planet prioritize the promotion of the development of SMEs to generate economic growth and activities. Because of the potential SMEs offer to Western countries' economies, African countries have increased interest in SMEs' development. However, a disproportionate amount of attention has been paid to the potential of SMEs worldwide, with minimal empirical focus on SMEs in Africa. Those rare studies have been conducted in a few African countries or one single country without emphasizing the economic unity of the entire continent. This paper examines the determinants of success and failure in Africa's SME sector. A systematic literature review and meta-analysis allowed us to collect and analyze full-text publications using the PRISMA model. Findings indicate many success and failure factors with emphasis on key factors of failure such as multiple official and foreign languages, multiple currencies, adoption of Western countries' culture, tariff restrictions because of multiple borders, and dependence on Western countries' economies. Conclusions were offered

Assessment Of Small Medium And Micro Enterprises In The FMCG Sector During Covid-19 In Gauteng Province Of South Africa: Opportunities And Challenges

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The purpose of the study was to assess the experiences of SMMEs in the FMCG Sector during COVID-19 in Gauteng Province of South Africa, looking at the challenges and opportunities they faced. The problem that prompted the study was that the pandemic had a severe impact on the FMCG sector, which is one of the largest employers of SMMEs in the province. A qualitative research approach was taken where data was gathered using semi structured interviews and analysed through thematic analysis. The target population for this study were the owners of all the SMMEs operating in the FMCG sector in the Gauteng Province of South Africa that have been impacted by the COVID-19 pandemic. The study concluded that the challenges faced by SMMEs in the FMCG Sector include financial constraints, supply chain disruptions, market demand fluctuation, operational restrictions, and digital transformation. The study also concluded that the opportunities for SMMEs in the FMCG Sector include e-commerce and online sales; local and sustainable products; innovation and adaptability; supply chain localization; as well as collaboration and partnerships. The study made the following recommendations: conduct a comprehensive assessment of SMMEs' financial needs and design targeted financial assistance programs; establish a skills development and training framework for SMMEs in the FMCG sector; create a business advisory network to provide personalized guidance and support to SMMEs, Foster networking and collaboration platforms for SMMEs in the FMCG sector; and develop supportive policies and regulatory frameworks for SMMEs in the FMCG sector.

Health Care Provider Satisfaction and the Adoption of Fem-tech Among Women of Color

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Fem-tech encompasses the convergence of healthcare and technology, and it is aimed at addressing women's health. The fem-tech industry includes innovative solutions such as apps, devices, and wearables that cater to women's health needs including fertility, pregnancy, and menopause. In 2022, the global fem-tech industry was valued at \$45 billion and is projected to increase to \$139 billion by 2031. The US accounts for more than half of fem-tech firms worldwide.

Despite being approximately 50% of the population in the US, women's health care has been historically under-funded and under-researched. Subsequently, there is limited data informing the knowledge, prevention, and treatment of women's conditions. In 1996, a federal mandate was enacted to include women in research. While a step in the right direction, an imbalance in awareness and understanding about women's health conditions remains. Given these challenges, fem-tech firms have emerged to improve the gender health gap and to provide accessible solutions.

Traditionally, health care related data including women of color (WOC) has been sparse. Additionally, these women tend to experience suboptimal encounters within health care systems. They often report feeling ignored and discredited during interactions with a health care provider (HCP). This is particularly salient as WOC tend to have poorer health related outcomes as compared to others.

Given the reported experiences of WOC, this study seeks to investigate their sources of dissatisfaction with their HCP. Relative to the growth of fem-tech and the reported health related outcomes, exploring their knowledge and adoption of fem-tech alternatives is also examined. WOC will complete a self-assessment instrument exploring the nature of dissatisfaction with their HCP as well as their knowledge and adoption of fem-tech alternatives. Whether WOC differ in their sources of dissatisfaction and their knowledge and adoption of fem-tech alternatives will also be examined.

Entrepreneurial Action in Port Industrial Clusters: Exploring the Effects of Cluster Dynamics and Density

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Prof. George Acheampong

University of Ghana Business School

Prof. Annette Skovsted Hansen

Aarhus University, Department of Global Studies

This paper examines the influence of industrial cluster dynamics on entrepreneurial decision-making within the Port of Tema Industrial Cluster, Ghana. Utilizing both effectuation and agglomeration theories, the study explores how entrepreneurs in this developing economy leverage cluster characteristics such as resource access, competitiveness and attractiveness to foster business growth. The effectuation theory is applied to understand how entrepreneurs navigate uncertain and dynamic environments while agglomeration theory explains the benefits of industrial clustering that foster these conditions. A diverse range of industries—including shipping, logistics, manufacturing and services, contribute to the resilience of port clusters, enabling them to withstand economic fluctuations. The study tests its hypotheses with data from 160 firms in the Port of Tema Industrial Cluster in Ghana. The findings indicate that cluster density plays a crucial role in enhancing effectual behavior among entrepreneurs, promoting innovation and adaptability. Conversely, an overemphasis on cluster attractiveness may lead to reduced entrepreneurial experimentation and a tendency toward conformity. The paper offers policy recommendations aimed at creating a balanced cluster environment that encourages both resource accessibility and competitiveness. By situating the study within a developing country context, this research contributes to the understanding of entrepreneurship in emerging economies and provides actionable insights for policymakers and practitioners aiming to support entrepreneurial ecosystems in similar settings. We also discuss the implications of these findings for economic development and innovation in other industrial clusters in developing regions.

Leveraging Advanced Digital Supply Chains To Strengthen Digital Market Linkages To Improve Small And Medium Enterprises In The Manufacturing And Logistic Sector

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Prof. Makgopa Tshehla

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This study examines the transformative potential of digital supply chain (DSC) adoption for Small and Medium Enterprises (SMEs) in South Africa's manufacturing and logistics sector, focusing on its role in enhancing access to local and international markets. Despite the promise of DSCs to boost competitiveness, streamline operations, and reduce costs, their uptake among South African SMEs remains limited and underexplored. This research bridges this gap by assessing the current extent of DSC implementation, identifying critical barriers to adoption, and evaluating its effects on SME competitiveness and market reach. Drawing on an extensive literature review, the study highlights key challenges, including resource limitations, integration complexities, and cybersecurity risks, which impede digital transformation. The findings underscore that DSC adoption can significantly improve operational efficiency, visibility, and data-driven decision-making, thereby strengthening SMEs' market positioning. This research proposes actionable strategies and a conceptual framework to address adoption barriers, enhance digital capabilities, and foster SME growth within South Africa's manufacturing and logistics sector. By addressing four pivotal research questions – concerning adoption levels, challenges, impacts, and mitigation strategies – this study contributes to both the existing literature and practical policy development, offering a foundation for future empirical validation and broader economic advancement.

Innovation ecosystem in the Kenyan and Ugandan informal economy – enablers or inhibitors of sustainable economic growth

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Dr. Hellen Otieno

De Montfort University

Dr. Timothy Esemu

De Montfort University

Dr. James Murunga

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The informal economy defined as the self-employed-individuals or micro, small and medium enterprises (MSMEs) who engage in economic activities that are mostly unregulated by formal institutions dominates the global economy. It is highly visible in many developing countries, where it accounts for a respective 25-65% and 30-90% of GDP and total non-agricultural employment. The informal economy has absorbed the abundant labour supply in developing countries where the large, growing working age population, far, outweighs the job created in the formal economy.

But the informal economy is characterised by low income. Innovation ecosystem can transform the informal economy by, providing solutions to the challenges of low income, identifying capable innovators, and by nurturing their ability to generate creative practical solutions to existing or new challenges. Generally, innovation ecosystem creates the environment for exchange of ideas, scaling-up support capacity to solve economic and social problems.

While innovation in the formal economy has been analysed, less attention has been given to the dynamics of innovative activities and its wider implication for policies, jobs and economic growth. Moreover, innovation in the informal economy takes a path different from the formal economy. Thus, there is need to understand the nature of innovation ecosystems in the informal economy, and how it can be harnessed to achieve sustainable development goals (SDGs), especially SDG8.

This paper contributes to this area of study by employing data collected in late 2024 from 559 business owners and employees in Kenya and Uganda. From the data, we find a range of innovation in the Kenyan and Uganda informal economy. Moreover, we find that innovation takes place in the informal economy through 'doing'. Finally, we find low appetite for investment in research and development, plausibly impacted by profound credit constraints for participants in the informal economy.

The Impact Of Financial Literacy On Small, Medium, And Micro-Enterprises Development In The Musina Local Municipality

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Financial literacy is a challenge to the success of SMMEs in all industries. The study aims to address all challenges that negatively impact the financial competency of SMMEs. Subsequently, a framework was developed to equip SMMEs to become competitive in their respective industries. The goal is to address South Africa's triple challenges of poverty, unemployment, and inequality.

The study adopted a quantitative research method. Data was collected through a self-design survey questionnaire. The questionnaire was distributed to 100 SMMEs in Limpopo in the Musina district municipality. The findings of this study revealed that the SMMEs in Musina have challenges with financial literacy, thus influencing the overall success of the industries and it is affecting their ability to access markets. The SMMEs in Musina are not benefiting from the catalyst projects that have been implemented in their municipality as they are not at the level at which they can compete with big companies. The findings of the study are expected to confirm the influence of financial literacy on SMMEs. As a result, for SMMEs to thrive, they should invest in financial literacy which will aid their financial capabilities for better sustainability and competitiveness than large companies. The findings are expected to benefit future researchers and SMMEs to look at the industry not only for personal sustenance but to move to a global perspective and impact nations as South Africa has resources, especially in Agriculture and Mining that can allow them to supply internationally and investigate the role of innovativeness in this sector.

Formalizing the informal economy in Sub-Saharan Africa, the Role of Digital Inclusion: Some Lessons from Ghana

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Mr. Peter Boateng

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Ms. Irene Kumi

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This paper aims to explore the position of digital inclusion in the formalisation of the informal economy in Sub-Saharan Africa using Ghana as a case study. The informal economy is crucial in supporting people's livelihoods and promoting economic development in numerous economic systems, particularly in developing countries. The informal economy has been viewed as inferior for many years, as individuals who are poor or marginalised resort to it as a means of survival. However, evidence suggests that the informal economy is the mainstream, employing over 80% of the labour force in many Sub-Saharan African countries, including Ghana. This paper seeks to establish the role of digital inclusion in formalising the informal economy in Ghana and how technology can help link informal operators to formal economic systems. Using examples from different contexts, we explain how digital tools like mobile banking, e-commerce platforms and digital identification systems can improve informal workers' productivity, access to financial services and market integration.

Moreover, we discuss the effects of digital literacy and skills development in enabling this shift from informal to formal. This is an exploratory study on how digitalisation can assist Ghana in formalising the informal economy. From the experiences of Ghanaian informal businesses, we determine the factors that enhance or constrain the use of digital tools in economic activities. The findings indicate that digital inclusion strengthens the bargaining power of informal workers, increases economic stability, improves production, and supports sustainable development.

Also, this paper presents policy implications and suggests some recommendations for the stakeholders to harness digital innovation in the formalisation process. In conclusion, the study contributes to the knowledge of how strategic digital inclusion can transform the structure of the informal economy in Sub-Saharan Africa, especially Ghana, thus promoting sustainable development in Ghana.

Sustainable Development And Microfinance For Small And Medium Enterprises: The Focus For Africa?

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Prof. Makgopa Tshehla

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This study examined prior studies to investigate the contribution of microfinance institutions and small and medium enterprises (SMEs) to Africa's sustainable economic development (economic growth) and poverty levels of the general populace. SMEs lack finance for their growth and expansion, and they require financial support from lenders such as banks and microfinance institutions to promote economic growth in Africa. SMEs also face other constraints such as lack of collateral security, financial illiteracy, lack of business and entrepreneurial skills, negative perceptions by the financials that lead to credit rationing, among other factors. It is recommended that governments in the developing countries in Africa should craft and implement financing policies that support SMEs in their contribution to the sustainable economic development while at the same time addressing social challenges faced by their population in reducing poverty and other social ills.

Digital Selling and Customer Online Purchase Intention: Do Age, Gender, and Customer Experience Matter?

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Purpose: This paper examined the influence of digital selling dimensions (trust and credibility, user engagement and interaction, social proof, emotional appeal) on online buying decision of customers. It also tests the moderating roles of age, gender, and customer experience in these relationships.

Design/Methodology/Approach: The study was a cross-sectional survey research and used quantitative research approach with questionnaires as the research instrument for data collection. In total, 331 respondents were purposively sampled. The data gathered were analysed using Structural Equation Modelling (SEM).

Findings: The findings revealed that the direct effect of trust and credibility, user engagement and interactive, emotional appeal of online selling platforms or salespersons had a positive and significant effect on customer online buying intention. Additionally, social proof had an insignificant effect on customers online buying decision. The moderating variables (age, gender, and customer experience) had mixed findings.

Originality: This study is one of the limited studies that developed a conceptual model within the domain of digital selling dimensions and online buying behaviour, which has not received the needed academic recognition.

Digital Inclusion and the Transformation of Small Businesses and the Informal Sector in Africa.

Prof. Norma Juma
Washburn University

Dr. Hellen Otieno
Washburn University

Research Objectives: This study aims to explore how digital inclusion is reshaping entrepreneurship, small businesses, and the informal sector across Africa. Specifically, it seeks to (1) identify the key digital tools and platforms driving business growth, (2) assess the extent to which digital inclusion enhances operational efficiency and market access, and (3) examine the challenges and opportunities faced by entrepreneurs in integrating digital technologies into their business models

Methodology: The research adopts a mixed-methods approach, combining quantitative and qualitative data collection techniques. A survey will be conducted with 300 small business owners and informal sector entrepreneurs across five African countries (Nigeria, Kenya, South Africa, Ghana, and Senegal) to gather data on digital tool usage, business performance, and barriers to digital adoption. Additionally, in-depth interviews with 30 entrepreneurs and digital inclusion experts will provide nuanced insights into the contextual factors influencing digital transformation. The quantitative data will be analyzed using statistical techniques, while thematic analysis will be applied to the qualitative data.

Potential Key Findings: Preliminary findings are expected to highlight the pivotal role of mobile technologies, e-commerce platforms, and digital payment systems in enhancing business growth and sustainability. The study anticipates uncovering that digital inclusion not only improves operational efficiency and customer reach but also fosters resilience among small businesses and informal sector operators. However, challenges such as digital literacy gaps, inadequate infrastructure, and regulatory hurdles are likely to persist. The research will offer policy recommendations to promote digital equity and support the sustainable development of entrepreneurship and the informal sector in Africa.

An Examination Of The Support Of Gauteng Provincial Treasury On Small, Medium, And Micro Enterprise's Development In The City Of Johannesburg

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Prof. Makgopa Tshehla

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This research examines the support of Gauteng Provincial Treasury in the Small, Medium and Micro Enterprises in the city of Johannesburg. The study was conducted by means of a semi structured interview. The researcher targeted the founders/owners or directors of the SMME's that has actively participated in the GPT support programs and with the requisite knowledge to respond to interview questions. The researcher used 21 SMME's using non-probability convenience sampling method. The failure rate of Small, Medium and Micro Enterprises (SMMEs) is estimated to be between 70% and 80%. The research objectives were achieved after data was analysed and presented accordingly, and the research questions were answered thereof. The research results shows that there is still a need for SMME's development in the city of Johannesburg and other neighbouring cities. It is recommended that GPT should intensify its support for SMMEs.

Assessing the Effectiveness of Green Entrepreneurship as a Catalyst for Climate Resilience in South South Nigeria

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Dr. Margaret Odibu

University of Calabar, Calabar

This study focused on green entrepreneurship and climate change adaptation. The study examined how green innovation affects business continuity and assessed the effect of eco-friendly product design on sustainable adaptation. The study employed a survey research design. The research focused on business enterprises located in Akwa Ibom, Bayelsa, Cross River, Delta, Edo, and Rivers states in the South-South region of Nigeria, which are recognized for their diverse industrial activities, including manufacturing, agriculture, and services. The study used primary data collected directly through an administered, well-structured questionnaire. A sample size of 384 was determined, ensuring sufficient data collection for analysis and reliable inferences. The study applied a multi-stage sampling technique for sample selection. The study employed construct validity (with CR > 0.70). The study used the Cronbach test for the reliability of constructs, and the results showed alpha coefficients greater than 0.70. The study employed both descriptive and inferential statistical statistics for data analyses. Structural Equation Model was used for hypotheses testing. Findings showed that green innovation has a significant positive effect on business continuity ($\beta = 0.874$; p-value < 0.01) and that eco-friendly product design has a significant positive effect on sustainable adaptation ($\beta = 0.745$; p-value < 0.01). The study concluded that green practices are fundamental drivers of sustainability and adaptability in today's business and environmental landscapes. The study recommended that firms should prioritize green innovation by integrating sustainable practices into their strategic and operational frameworks and also focus on eco-friendly product design by investing in sustainable materials and processes that align with environmental standards.

Enhancing Nigerian Entrepreneur Digital Financial Inclusion: A Pathway to Sustainable Development

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Whilst it is recognised in Nigeria that digital financial inclusion (DFI) for micro and small enterprises is vital to the achievement of sustainable development, significant barriers perpetuate which constrain realisation of its full potential. The aim of this paper is to demonstrate how robust grounding of design, delivery and application of DFI in depth of understanding of the distinctiveness of small enterprises [vis-à-vis large companies] can help facilitate more sustained development at the enterprise and national levels. Through integration of key extant literature-based insight and the authors' own ongoing case studies-based small business development research, the paper highlights that such distinctiveness, whilst including the bestow of potential advantages of smallness of operation, also embraces unique size-related problem types, not least high levels of difficulty in coping with the uncertain external environment. And the design and delivery of business development support, including digital products, services and technologies, are likely to be sub-optimum if they do not robustly reflect this distinctiveness. It is propounded that understanding of the potential ups- and down-sides of distinctiveness together with best small entrepreneurial management and learning practices lend themselves as frames of reference for those involved in the foster of digital financial inclusion of Nigeria's underserved and excluded micro/small enterprises. And the concept of the entrepreneurial ecosystem (DFI) is utilised to provide 'full context' frame of analysis within which to demonstrate the potential for close collaboration and 'partnership working' of EES key entrepreneurship development 'determinants' [actors] in their attempts at nurturing sustained enterprise development. Crucial is the proffering of parallel and integrated foster of owner manager digital financial products/technologies abilities and entrepreneurial mindset and capabilities as underpin of small business capacity for achievement of sustainable enterprise development - and thus contribution to Sustainable Development Goals

A Framework For Sustainable Farming For Small, Medium, And Micro Enterprises For Commercial Farmers

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Ms. Kgomotso Matjane

UNISA Graduate School of Business Leadership

The South African agricultural landscape focuses on livestock and crop farming, which includes vegetables, fruit, nuts, and grains. The catalysts of growth in this sector are well-developed commercial and emerging farmers/smallholder farmers. Most African countries, including South Africa, are developing, and their population is expected to grow significantly. The anticipated population growth requires the agricultural sector to adjust accordingly. The South African government not only expects the agricultural sector to boost the country's food security but also to boost job creation. Small, medium, and micro enterprises (SMMEs) in agriculture are also expected to play a major role in growing the national income. This study aims to evaluate factors affecting SMMEs in commercial farming in the Winterveldt. Ten farm owners and five farm workers were interviewed. The researcher used a mixed methods research approach. The study's results revealed that factors affecting smallholder farmers to commercialise are access to credit, access to formal markets, infrastructure, high transport costs, limited working capital, high operational expenditure, and limited government support, all of which remain as the main challenges which decelerate growth for smallholder farmers in the area. The contribution of the study is that it identifies critical problems and possible solutions which can help in policy-making decisions for SMMEs, particularly in commercial farming. The study also provides a framework on the sustainability of SMMEs in commercial farming.

“Exploring Innovation ecosystem in the informal economy in developing countries”: Empirical evidence from Kenya and Uganda

Dr. Hellen Otieno
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Dr. Eghosa Igudia
De Montfort University

Dr. Timothy Esemu
Dr. James Murunga

There has been a rapid increase in the diverse alternative forms of innovative activities in both developed and developing economies. In the global south, such initiatives have mostly taken place in the informal economy. However, majority of studies on innovation have mainly focused on actors and institutions within the formal economy with little attention on the informal economy. This paper explores the dynamics of innovation ecosystem to understand the forms of innovation, motives fueling innovation, and how different actors interact to generate innovation in the informal economy in two developing countries namely, Kenya and Uganda.

Semi structured interviews were conducted with 24 entrepreneurs. The interviews were audio-recorded and transcribed; transcripts were analyzed using thematic analysis to generate themes and subthemes to bring based on the diverse experiences of participants.

Key drivers of innovation were enjoyment of the innovation process; need to learn new skills; drive to help others, need to increase profits and need to remain competitive. The main forms of innovation were the introduction of new marketing approaches, new products, new booking systems through WhatsApp, training workshops on digital platforms, new stock and ordering tracking systems. The benefits of innovation were diversification of products and services, diversification of income streams, increased efficiency, and increased business resources.

Key challenges include the risk associated with sharing someone's ideas, lack of platform to discuss innovation ideas, competition, mistrust and digital illiteracy among entrepreneurs.

Policy interventions included the need for subsidized credit facilities, need for government-support training programs, affordable financing options, market infrastructure development; and knowledge sharing platform.

One limitation of the study was that it used a qualitative research approach. It does not explain the level of innovation, or the extent to which the different drivers affect innovation. These endeavors could be undertaken by future research.

Do Transnational Migrants Steal Jobs? Exploring Native and Transnational Migrant Artisan Entrepreneurs Embedded in Ghana

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KNUST School of Business

Dr. Justice Boateng Dankwah
KNUST School Of Business

This study investigates and compares the entrepreneurial activities of native and transnational migrant artisan entrepreneurs in Ghana, aiming to determine if migrant artisans displace job opportunities for their Ghanaian counterparts. Using a qualitative approach and drawing on phenomenology, the study explores the experiences of both groups through face-to-face interviews with 20 native and 12 migrant artisan entrepreneurs. The findings reveal that transnational migrants demonstrate notable qualities like grit, entrepreneurial alertness, innovation, customer centricity, and effective networking. Despite concerns about their impact on local artisans, the study suggests a nuanced perspective. The study contributes to the entrepreneurship literature by offering a comparative analysis of native and migrant artisan entrepreneurship, addressing job displacement concerns, and providing insights into the dynamics of the Ghanaian artisan sub-sector. The study enriches our understanding of entrepreneurial dynamics within this sub-sector and serves as a foundation for future research on informal entrepreneurship, migration, and economic development in Sub-Saharan Africa. The findings offer valuable insights for policymakers, practitioners (Artisans), and researchers aiming to foster inclusive and sustainable entrepreneurial ecosystems.

Examining the effect of Digitalisation on SME Performance in a Developing Economy.

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Copperbelt University

Dr. Stella Zulu
Copperbelt University

Dr. Progress Choongo
Copperbelt University

Dr. Roy Manchisi
Copperbelt University

Small and Medium Enterprises (SMEs) play a pivotal role in driving economic growth, and their competitiveness is increasingly intertwined with the adoption of e-business technologies. While the literature indicates that adoption of digitalization is beneficial to SME performance, some studies indicate that digitalization has a negative effect and still non-effect results have been recorded in other studies. This study addresses this inconsistency in the literature by examining the effect of e-marketing, e-procurement, and e-selling on the business competitiveness of SMEs in a resource constrained developing economy.

Survey data collected from 388 SMEs in Zambia indicates positive effect of e-marketing, e-procurement, e-selling on overall competitiveness of SMEs. In light of these findings, policy recommendations are articulated to guide the formulation of strategies fostering the digital transformation of SMEs. The study contributes valuable insights into the complex interplay between digital adoption and SME competitiveness, offering a foundation for informed policy decisions and future research endeavours in the dynamic landscape of small and medium enterprises.

Factors Influencing The Adoption Of Payment Technologies In The Informal Sector In South Africa

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Dr. Rob Venter

University of the Witwatersrand, Johannesburg

Despite South Africa's rapid advancements in digital payment technologies like QR codes, Bluetooth, and NFC, cash remains king in the informal sector, driving 96% of transactions across 1.5 million traders. This study delves into the untapped potential of digital payments by exploring the lived experiences of informal traders and their customers in Johannesburg and Cape Town through 30 semi-structured interviews. The findings reveal a sector ready for transformation, with informal traders displaying openness to e-wallets and similar innovations. Yet, the dominant barrier to adoption is technology availability in the form of absence of relevant, accessible technologies, rather than technological resistance. This study highlights a profound opportunity to revolutionize the informal economy through targeted innovations, infrastructure development, and strategic collaboration, paving the way for financial inclusion at scale.

Track #3

Organizational Behavior, Human Resource Management, and Business Strategy

Is Knowledge Integration A Mechanism Through Which Relational Social Capital Affects Project Management?

Prof. Moses Acquah

University of North Carolina at Greensboro

Prof. Ahmed Agyapong

KNUST School of Business

Prof. Kwasi Amoako-Gyampah

University of North Carolina at Greensboro

Prof. David Asamoah

Kwame Nkrumah University of Science and Technology

The paper examines how relational social capital in the form of bonding and bridging social capital influence project management success through knowledge integration. We also investigate the mediated-moderation impact of project duration on the indirect relationship between relational social capital and project management success through knowledge integration. Using data collected from 131 individuals engaged with projects in Ghana, and the Hayes' PROCESS bootstrapping technique, this study tests a model in which knowledge integration mediate the relationship between relational social capital and project management success. Our findings indicate that knowledge integration mediates the relationship between relational (bonding and bridging) social capital and project management success. Furthermore, we find that the conditional indirect effects of both bonding and bridging social capital on project management success through knowledge integration are pronounced at higher levels of project duration. The findings indicate that the relational social capital-project management success relationship is not only complex but also depend on the duration of the project

The Differential Effects of Reappraisal on Job-Insecure Employees' Wellbeing and Service Outcomes

Dr. Collins Opoku Antwi
Zhejiang Normal University

Dr. Peter Adjei Darko
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Feeling insecure about one's job is linked with impaired psychological functioning. Reappraisal – simply interpreting the insecure job situation in a positive light, is considered beneficial for wellbeing in such stressful situations. However, emerging literature challenges the notion that reappraisal is always beneficial. We integrate relevant tenets of conservation of resource theory and the affect-regulation framework to advance that reappraisal may not always be beneficial and can even be costly for certain job-insecure frontline employees' (FLEs) psychological functioning, and behaviors. Across three studies, using two three-wave panels and one scenario-based experiment, we show that for job-insecure FLEs who perceive more external job alternatives, reappraising the insecure job increases their job anxiety, impoverishing service behaviors. But for job-insecure FLEs who perceive fewer external job alternatives, reappraising the insecure job decreases job anxiety, nurturing service behaviors. Our findings present fruitful theoretical insights that enrich our understanding of when FLEs' use of reappraisal as a coping strategy impairs psychological functioning and service behaviors and vice versa

Maternity Leave Challenges and Organizational policies in Ghana: Analyzing the Nexus from the Perspectives of Women Bankers.

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Prof. James Abugre
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The purpose of this study is to investigate the linkage between maternity leave challenges of women and the institutional policies provided for women leaving and returning from maternity leave. The study used a qualitative phenomenology where ten (10) women working in the Absa bank of Ghana were interviewed to share their lived experiences on the subject. Conclusively, it was found that the national maternity leave policy even though according to the study is not sufficient provides female workers with protection. Additionally, having knowledge of what such policies entail was a major determinant of the benefits received. The study also found that there was a need to extend the maternity leave period as the three months provision proved to be insufficient to working mothers. Other elements such as the provision of nurseries at the workplace, flexible work hours and adequate medial cover for employees, as well as having a supportive organizational culture, contributed to how satisfied the participants felt. This study recommends the provision of these elements in organizations to improve employee job performance, commitment, retention, loyalty and job satisfaction

Crediting Supporting Infrastructures as Resources Seeking Chinese MNCs Ownership Advantages in Emerging Markets.

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The provision of sound infrastructures such as good roads, rail and waterway networks, uninterrupted power, reliable telecommunication facilities, and other facilities are criteria for the internalization of resources-seeking multinationals anywhere in the world today. Chinese resources-seeking multinationals are no exception to these essential requirements. These infrastructures are inputs to power their heavy-duty equipment designated for mining purposes, a good transportation network to fulfill the need for mobility, and a fulfilled information exchange between the host country and home country headquarters by a reliable telecommunication system. John Dunning and all his Apostles considered infrastructure development to be a location advantage. The attraction of this study is the situation in which an MNC provides such infrastructures in host nations contrary to established phenomena in international business. Considering current developments among resource-seeking Chinese MNCs in emerging markets, an avenue to revisit existing theories and my previous research on this issue. This research adopts a case study methodology to investigate how the provision of Nigeria-China bilateral trade agreements influences resource-seeking Chinese MNCs' provision of supporting infrastructures in Nigeria. The finding weakens earlier categorization and consideration that infrastructure development is a location-specific advantage. The implications for this shift are discussion points for this paper

Managerial Insights on Trust, Control, and Performance in Remote Work Environments: US vs Europe vs Africa

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Although remote work has been widely adopted, its overall impact on employee performance remains a topic of debate among researchers and practitioners. Substantial literature indicates that remote work is associated with enhanced perceived job performance. However, several scholars have drawn contrary conclusions, suggesting that remote work practices result in lower performance. Thus far, a manager of rework workers may raise the question: “How can I ensure they perform if I can’t see them?”

To address this concern of managers, the current study aims to answer three main research questions. First, what influences the manager’s decision to allow employees to work remotely? Second, how does the extent of remote work influence a manager’s choice of a control mechanism? Third, what form of control mechanism is effective in enhancing employee’s performance in remote work environment? Fourth, how does uncertainty surrounding the task to be performed influence the effectiveness of a manager’s adopted control mechanism. Accordingly, the study relied on prior literature and established hypotheses exploring the nuances and dynamic relationships between critical factors in remote works settings such as; manager-employee trust, remote work possibility, formal control, informal control, requirements risk and employee performance. Using a co-variance based structural equation modelling techniques, we quantitatively test our hypotheses in on a primary data from remote work environments: United States of America (on 8,351 employee data points collected from 288 managers), Ghana (on 10,547 employee data points collected from 452 managers) and Norway (on 7,359 employee data points collected from 242 managers). We found that each context exhibits different associations between the studied variables: manager-employee trust, formal control, informal control, remote work possibility, degree of remote-work, requirements risk and employee performance. We provide context-specific practical implications to managers in ensuring their employees performance in remote-work settings and theoretically develops a performance model for remote-work performance

Impact of Artificial Intelligence on Recruitment Effectiveness: The Mediating Role of Candidate Experience

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The integration of Artificial Intelligence (AI) in recruitment processes is rapidly transforming how organisations attract and select talent, offering opportunities for increased efficiency and effectiveness. This study investigates the impact of AI adoption on recruitment effectiveness and candidate experience, exploring the duality between operational improvements and human-centric considerations. Grounded in the Technology Acceptance Model (TAM) and Diffusion of Innovation theory, the study employs a quantitative approach collecting data from 150 HR Professionals (via LinkedIn and third party agency engagements) and 100 Job Candidates(contacted through an open public call).

Key findings from the study indicated a significant positive relationship between AI adoption and recruitment effectiveness, demonstrating AI's capacity to streamline major recruitment processes. However, a notable negative correlation (-0.31) exists between AI adoption and Candidate Experience with results revealing that AI processes often lack personalisation, transparency and empathy resulting in Candidate dissatisfaction. This dichotomy highlights operational gains of AI against the diminishing quality of candidate engagement and experience.

Thus, emphasis is placed by this study on the need for organisations to adapt a balanced approach, integrating AI tools with strategies that prioritize the human aspect of recruitment. By addressing these organisations can harness the benefits of AI while maintaining a positive employer brand and fostering strong relationships with prospective talent

Speed of Internationalization: Exploring the Impact of Family Governance and Environmental Factors

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In the realm of international business research, the speed of internationalization, referring to the pace at which firms expand beyond domestic borders, has garnered considerable attention. While this topic has been extensively studied in non-family enterprises, the relationship between family businesses and internationalization speed remains a nuanced and relatively underexplored area. The inherent duality of family involvement introduces conflicting forces in family firms. On the one hand, the cohesive nature of family culture expedites decision-making, allowing family firms to respond to the dynamic challenges inherent in international markets swiftly. Conversely, the imperative to safeguard family wealth and ensure the successful transfer of the business to future generations renders family firms more risk-averse, potentially impeding rapid entry into new markets without meticulous preparation. Drawing on the Upper Echelon Theory (UET) and SEW and mixed gamble perspective, this paper investigates the influence of family management on the internationalization speed of Emerging Market Family Firms. We propose a negative impact of family management on internationalization speed, positing that environmental dynamism and competitive intensity moderate this effect. We tested our hypotheses using a sample of 278 family firms from India for 17 years (2006-2022), accounting for 3,217 firm-year observations in an unbalanced panel.. Our findings contribute to firm internationalization speed and Family Firm Internationalization (FFI) literature, offering managerial insights on strategically positioning leaders to enhance internationalization speed

Interpersonal Conflict Management In The Workplace: Implication For Employee Morale And Turnover Intention

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Interpersonal conflict is among the most pervasive phenomena in organizational settings and significantly influences the well-being of employees and subsequent organizational outcomes. This conceptual paper combines the Conservation of Resources (COR) theory and Affective Events Theory (AET) theoretical perspectives in a comprehensive framework to describe how interpersonal conflict influences emotional exhaustion and turnover intentions. The framework views interpersonal conflict as a dynamic, resource-depleting process that gradually undermines the psychological resources of employees. The main mediating mechanism between conflict and turnover intentions is emotional exhaustion, which captures the cumulative emotional and cognitive strain associated with prolonged conflict. The model also places emotional intelligence (EI) in a moderating role, allowing individuals to manage their feelings, interpersonal tensions, and, therefore, the negative impact of interpersonal conflict. This paper synthesizes COR and AET into a dual-process perspective that captures both the resource-based and emotional dynamics, thus advancing the theoretical understanding of the cumulative and heterogeneous nature of conflict experiences. The study addresses practical implications of interventions to improve EI, prevent resource depletion and eventual emotional exhaustion. It also calls for directions in terms of future research, calling on these to be empirically validated and contextually explored. The contribution of this framework to the organizational behavior literature is immense, enriching it with actionable insight in developing healthier and more resilient workplaces.

Networking As A Sociotechnical And Sociocultural System Of Hrm Practice: A Reflection Of Factors Influencing Its Effectiveness In Organizations.

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The purpose of this study is to explore the influence of networking in hiring potential staff in public and private organizations in Ghana, through the experiences and perceptions of HR managers. The research examined insights from participants to obtain a broader understanding of how ethnocentrism, nepotism and favoritism which were identified as key constituents of networking in Ghana are used as a hiring strategy. The study employed the qualitative research approach, using a semi-structured interview guide as the main instrument of data collection. Fourteen (14) HR managers were purposively sampled as the participants for the study. Findings demonstrated the strong believe that networking is a socio technical and sociocultural instrument used in the Ghanaian political economy. The findings also showed that networking is perceived as a norm of who knows you, and it is viewed as a culture of survival in Ghana. The findings again showed that networking is an accepted HRM practice used as a hiring tool in some public and private organizations in Ghana, but it creates a system of inequality and unfairness for young job seekers within these organizations

Women and Career development in financial institutions in Ghana: A reflection of female bankers' perception of Decent work and turnover intentions

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The purpose of this research is to understand the career development of women through decent work, biographical factors and their turnover intentions. The study used the qualitative approach to collect data by conducting interviews with women working in the banking sector from different banks in Ghana. The study found that female employees in Ghana considered decent work to be a working environment that comprises inclusion, respect for each other and room for growth. Demographic factors, particularly age and marital status, were also found to affect employees' understanding of decent work, employees' behaviour towards it and their turnover intentions. Women and those with family obligations are inclined towards flexibility and balance with their careers whereas younger workers are in search of mentorship and career opportunities. Turnover intentions are minimized where decent work is experienced with the employment of family-oriented policies ensuring better retention. This study is especially critical for industries such as banking where the input from the female workforce is central to the success of the organization

Multinational corporations and their approaches to ESG in African Markets: A Research Agenda

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Dr. Anastasia Bailey
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As multinational corporations (MNC) develop and implement their Environment, Social and Governance (ESG) strategies, increased scrutiny will need to be given to their engagement with their African markets. In addition, there is heightened attention to the seventeen United Nations Sustainable Development Goals (SDG) and the role of public and private partnerships in reaching each goal. There are some notable instances of social commitments from Global 500 companies to Africa. For example, UK-based Shell operates the Shell Foundation with the stated purpose of poverty alleviation - the first SDG. US-based Wal-Mart through its MassMart division has publicly committed to addressing fourteen SDGs in Africa through its sustainability initiatives.

Much of the extant literature on ESG in the African context uses methods established based on the context of developed countries. Yet, developing markets within African countries have significant nuances that may be overlooked using such methods. As such, there is an opportunity for a rigorous examination of MNCs at large and their approaches to ESG in their African markets. Our work seeks to develop a research agenda for this exploration. Our questions include, but are not limited to, of the MNCs that operate in Africa, which have formal social responsibility/sustainability programs? How are those programs operationalized? How are those programs communicated to various stakeholders? Which, if any, SDGs are addressed through their program? For MNCs that operate in multiple African countries, in which countries do they operate their programs? Are there differences across sectors? Additionally, are MNCs customizing their ESG strategies from one country to another?

Our research focuses on MNCs in the Fortune and Global 500. We compile data from internal company sources such as annual reports, websites, social media, etc. We also collect industry reports, media accounts and government documents

Track #4

Sustainability, Business Ethics, and Social Responsibility

How Legitimate is Corporate Social Investment in South Africa? Insights from Beneficiaries

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Businesses typically resolve social and environmental challenges by implementing corporate social responsibility (CSR) programmes. It is not always used for its intended purpose, but sometimes, superficially, it is used to appease stakeholders as a conflict management tool. Thus, this research aims to explore in-depth the purported beneficiaries' CSR perception as it influences corporate legitimacy by using systems thinking. We do this by answering the research question, "What is the perception of beneficiaries on the legitimacy of CSR initiatives in South Africa?" We used qualitative methods to gain in-depth knowledge about corporate social investment initiatives in South Africa. We conducted semi-structured interviews with 32 beneficiaries of these initiatives. The sampling was purposeful, including only beneficiaries of CSI initiatives in South Africa. Data was analysed using a systems thinking theoretical framework. The absence of meaningful engagement methods and beneficiary exclusion illustrates fundamental defects within CSI methods, which validate criticisms about CSI being more about corporate image than true social investment. This study demonstrates that when insights from systems thinking are combined with legitimacy theory, it becomes clear that CSI must be analysed in light of South Africa's unique historical and socio-economic circumstances. The current structure of CSI initiatives functions mainly as solutions imposed from outside instead of being interventions developed through community collaboration.

Motivating environment-friendly business practices through communication: Evidence from Ghana's Port of Tema

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With sustainability becoming a key measure of business success, the need to prioritise environment-friendly practices (such as eco-friendly packaging, energy efficiency, waste management and water conservation) has increased. Globally, the effort to push for more change has resulted in policy and regulatory revisions and enforcement. However, the veracity of such measures in resource poor settings with weak enforcement systems remains questionable as many businesses have been slow to catch up, particularly in developing countries. This study examines the role of communication in this quest to understand whether motivating communication about environmental sustainability is the impetus needed to push for more voluntary adoption of environment-friendly business practices. It uses the tenets of the Motivation Language Theory (MLT), which argues that attitude and behaviour in organisations can be engineered through communication, as background. The study develops a model to test the effects of Sustainability Communication (operationalised along the dimensions of Motivating Language [locution, perlocution and illocution]) on adoption of environment-friendly practices. To illuminate the boundaries of this relationship, the study also tests the mediating role of sustainability consciousness. A survey of over 200 firms in the Tema port cluster is used to gather evidence.; Findings & establish the value of sustainability communication in prompting stakeholders' alertness to environmental sustainability. Findings also showed that communication about environmental sustainability goals, targets and interventions [locution], and praise for exemplary practices can drive uptake of environment-friendly practices [illocution]. The same cannot be said of communication that directs stakeholders on how to act towards the environment. In other words, instructional and top-down approaches are ineffective. However, the introduction of sustainability consciousness changes this equation suggesting that to prompt environment-friendly business practice through instructional communication, it is critical to first build stakeholders' consciousness about the environment. The implications of the findings for theory and practice are discussed.

Developing a Human Factor Corporate Governance Model for Banking Sustainability: A Grounded Theory Approach.

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Buckinghamshire New University

Prof. Fred Yamoah

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Despite emerging evidence of better disclosure standards, improving board sovereignty and stakeholder inclusion, emerging economies are still characterised by a corporate environment where investors and customers struggle to monitor governance, financial performance, environmental and social issues. This unique set of attributes warrant further research to develop a corporate governance model that is fit for banking sustainability. Therefore, this paper employed a grounded theory approach to build a suitable governance system for managing the needs of different stakeholder groups within the banking sector in The Gambia. The grounded theory methodology adopted for this research includes a three-stage process of analysing data namely open coding, axial coding, and selective coding. Firstly, through the application of comparative method in open coding semi structured interviews and focus groups discussions were conducted with senior bank executives, employees, and customers, as well as regulators across The Gambian banking sector. This study found there is no consistency between banks when it comes to corporate governance mechanisms and codes due to obstacles such as the corporate environment, culture, and policies. Thus, regulatory compliance and ethics are therefore necessary to serve as a moral compass in the absence of a mandatory regulatory framework. The findings of the study informed the development of the human factor model of bank corporate governance regulation in The Gambian banking system. The findings have theoretical and practical implications for corporate governance literature and enables key stakeholders address existing corporate challenges respectively. It will aid and minimising the risk of bank failures and improve the corporate governance regulatory framework in The Gambia and provide a preventative or remedial buffer to help improve governance, combat corruption, promote legal compliance and procedures, and increase trust between citizens and institutions.

Assessing the Belt and Road Initiative's Impact on UN SDG 9 in Developing Countries: An Empirical Study

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Prof. Filip De Beule
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This study investigates the impact of China's Belt and Road Initiative (BRI) on Sustainable Development Goal 9 (SDG 9), which prioritizes resilient infrastructure, sustainable industrialization, and innovation in developing countries. As the world's largest infrastructure initiative, the BRI has spurred economic growth through investments in transport corridors, industrial zones, and communication networks. However, concerns remain about its environmental and financial implications. Using a composite BRI involvement index derived from data on development assistance, foreign investment, and infrastructure projects, the study analyzes 152 BRI-participating countries from 2014 to 2022. Metrics include infrastructure development, industrial value addition, research and development expenditure, and environmental impact. Regression models and pre-post comparisons assess BRI's effects while accounting for pre-existing trends.

The results show that BRI participation significantly enhances infrastructure and industrial growth, with notable improvements in innovation capacity. Nonetheless, challenges such as environmental degradation and rising debt in host countries are identified. By framing these findings within the Investment Development Path, the study offers insights into balancing economic benefits with sustainability. Policy recommendations aim to align large-scale investments with environmental and financial stability. By addressing the intersection of BRI policy and the UN SDGs, this research contributes to ongoing debates that have received limited attention in international business (IB) literature. This study is particularly timely, given the growing cooperation between China and developing countries in advancing the UN SDGs.

Attitudes And Purchase Behaviour Of Luxurious Sustainable Garments: A Young Consumer Perspective

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This study focused on exploring the attitudes and purchasing behaviours of Generation Z (Gen Z) consumers toward high-end sustainable fashion within an emerging market context. Scant studies have been conducted on high-end sustainable fashion in South Africa as the study region. As a result, this study revealed the multifaceted perspectives of Gen Z in their attitudes and purchase behaviour towards high-end sustainable garments. An exploratory research design was adopted, and a qualitative approach was used. This study further applied the nonprobability convenience sampling method. Data was collected using an interview guide through semi-structured interviews among seven (7) participants within the sample group of interest. The key contribution of this study was the key findings that several factors impact Gen Z sustainable fashion attitudes, including environmental consciousness, ethical values, quality and the longevity of sustainable high-end garments. Furthermore, social networks, particularly technological platforms such as Instagram and blogs, significantly impact Gen Z's decision to purchase sustainable high-end clothing. The findings in this study also revealed that brand transparency, media influence, mindful consumption, environmental and ethical values, and economic considerations all played a significant role in shaping attitudes toward sustainable high-end clothing. These findings offered vital insights into the nuanced and changing tastes of Gen Z consumers. In addition to offering suggestions and directions for future research, this study added to the expanding scope of work on sustainable high-end fashion consumption in the face of changing technology accessibility.

Education and Skill Development: Access to Online Learning in Remote African Regions

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Limited access to quality education remains a challenge in remote African regions, however, digital learning resources and online classrooms offer solutions by expanding educational opportunities and fostering inclusivity. This paper examines the impact of digital education, its challenges, and strategies for improving access.

It will discuss how digital platforms bridge educational gaps, enhance literacy and numeracy, and equip learners with essential skills. It evaluates barriers such as inadequate infrastructure, high internet costs, and low digital literacy while exploring the role of policymakers, educators, and private sector stakeholders in promoting sustainable digital learning.

With increasing internet penetration, learning outcomes in disadvantaged communities (Adebayo & Salawu, 2021) have improved. Open educational resources, mobile learning apps, and virtual classrooms provide flexible, cost-effective alternatives to traditional education (Tichá & Aberšek, 2022). However, limited infrastructure and digital inequity persist as major challenges (Mwangi et al., 2020).

Teacher preparedness is vital for digital learning success. Many educators lack training to integrate technology effectively (Ngware et al., 2021). Socio-economic disparities further limit access to digital tools among marginalized populations (Nwosu & Nwafor, 2022). Addressing these issues requires investment in broadband expansion, affordable technology, and targeted training programs.

Beyond academics, digital platforms support workforce readiness by equipping learners with relevant skills for employment and entrepreneurship (Amoako & Frimpong, 2021). Scalable, inclusive education models can reduce socio-economic disparities and drive economic growth.

Sustained success in digital education requires infrastructure investment, policy reform, and collaboration. Leveraging technology can bridge educational gaps and promote sustainable development in Africa.

Adebayo, B., & Salawu, R. (2021). E-learning adoption in Africa: Challenges and opportunities. *Journal of African Education Studies*, 14(2), 112-134. Amoako, K., & Frimpong, D. (2021) The impact of digital education on workforce development in Africa. *African Journal of Skills Development*, 9(1), 89-105

Integrated Framework For Enhancing Firm Performance Through Corporate Environmental Sustainability, Market Orientation, and Regulatory Awareness

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University of Professional Studies Accra

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This paper forms part of a doctoral research study aimed at exploring the impact of corporate environmental sustainability on various performance dimensions, including financial, customer, inter-business process, and learning and growth outcomes. The objective is to develop a comprehensive conceptual model (illustrated in Figure 1), drawing on existing literature directly related to corporate environmental sustainability and performance results. The study addresses critical gaps in the literature, particularly regarding the moderating roles of market orientation and regulatory awareness in shaping the relationship between environmental sustainability and corporate performance. An explanatory research design will be employed, with structural equation modelling used for data analysis. Practically, the findings of this study could provide valuable insights for managers and stakeholders in the energy sector, helping them leverage corporate environmental sustainability for enhanced performance outcomes.

Sustainability Reporting and Firm's Value: the role of Technology

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The aim of this study is to investigate the moderating effect of technology on the relationship between sustainability reporting and firm value among listed firms in Ghana. Utilizing data from 36 listed firms over the period 2010-2022, this study employs the system GMM method for data analysis. Additionally, the Hansen test and Arellano–Bond test for AR(2) are conducted to ensure the robustness of the model specification. The empirical results indicate that both sustainability reporting and technology have a positive and significant impact on the value of listed firms. Moreover, technology significantly moderates the relationship between sustainability reporting and firm value in a positive manner. These findings have important managerial implications for business leaders across various sectors. Firms are encouraged to strategically integrate sustainability reporting and technology into their business practices. By leveraging technology to enhance sustainability reporting, firms can amplify the positive impact on firm value.

Climate Finance and Corruption Nexus: Empirical Evidence from Sub-Saharan Africa

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The global commitment to reduce greenhouse gases has spurred significant financial investments from multilateral, bilateral, national, and subnational development finance institutions. These entities have committed to spending trillions of dollars on climate change mitigation and adaptation in developing countries until 2050. However, a major hurdle in sub-Saharan Africa is the governance risk of corruption. This study used panel data from 33 sub-Saharan African countries from 2005 to 2021 to explore the relationship between climate finance flows and perceived corruption. Using the fully modified ordinary least squares, a semi-parametric estimator, we provide evidence that perceived corruption is statistically significant and negatively related to climate finance in sub-Saharan Africa. For robustness, further disaggregation across resource-rich and resource-poor countries and levels of income categorization are also undertaken. The results show that perceived corrupt resource-rich countries attract less climate finance than resource-poor countries. Similarly, the same relationship exists for perceived corrupt middle-income, lower-middle, and low-income countries and the flow of climate finance into sub-Saharan economies

Track #5

Artificial Intelligence and Information and Communication Technologies

Omeife, Africa's First Humanoid Robot: Driving Africa's Inclusive Digital Revolution with Cultural Empowerment and Technological Innovation

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Wits University

Mr. Njabulo Tshabalala
Wits University

Purpose: This study investigates the factors influencing the acceptance of Omeife, Africa's first humanoid robot, focusing on constructs such as cultural relevance, cultural pride, perceived ease of use, perceived usefulness, perceived warmth, and perceived competence. It also looks at the moderating role of privacy concerns.

Design/methodology/approach: A quantitative research approach is employed, utilizing an online survey. Data from participants (South Africa, Kenya, Nigeria, Ghana, Uganda) are analysed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the hypotheses.

Findings: The preliminary findings indicate that factors such as cultural relevance, cultural pride, perceived ease of use, perceived usefulness, perceived warmth, and perceived competence, have a favourable influence on attitudes towards Omeife. Privacy considerations play a crucial moderating role in these relationships.

Practical implications: The findings can help developers and marketers construct culturally relevant humanoid robots while also addressing privacy issues to increase acceptance.

Theoretical implications: The study builds on the Technology Acceptance Model (TAM) and Social Identity Theory (SIT) by including cultural dimensions and investigating the significance of privacy in the setting of humanoid robots.

Originality/value : This research contributes to the limited literature on culturally aligned humanoid robots, offering a unique perspective on the African context and the intersection of culture, technology, and privacy.

Justifications for Re-sharing Non-consensual Pornography on Social Media Platforms

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The progression of social media has afforded the creation and sharing of content to the masses. Benefits but also new social ills, such as the sharing of non-consensual pornography, have been entangled on social media platforms. Efforts by the South African government in 2019 saw an amendment to the Films and Publications Act (No. 65 of 1996) to make it illegal to share sexually explicit photos and/or videos of others without their consent. The move has been futile. The main objective of the current study was to investigate the justifications used by social media users from varying platforms for re-sharing non-consensual pornography. Using the neutralisation theory as a lens, this interpretive study used a qualitative approach, employing semi-structured interviews with real-life vignettes as the stimulus. Findings revealed that social media users rely on neutralisation techniques, such as denial of the victim, denial of responsibility, and appeal to higher loyalties to justify the behaviour. The study elucidated the complex phenomenon of re-sharing and its harm to individuals regardless of gender

Benefits and Barriers of Digital Transformation in the High Education Sector: A Systematic Literature Review

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University of South Africa

In this epoch of the Fourth Industrial Revolution (4IR), digital revolutionary and technological initiatives and advancements as well as their imperative role has improved universities' performance and transformed business models and practices and processes. This study aims to systematically review the existing digital transformation discourses as the main axis for the higher education sector. It elucidates the skill sets, benefits, barriers, and challenges needed and brought by digital transformation. The article commenced by identifying the relevant literature on digital transformation in general, which was not confined to one methodology, followed by case studies that have been conducted across the globe, skills needed to drive the transformation agenda, benefits, barriers, and challenges that impede digital transformation in the HE sectors. This article found that the sector has been exploiting the digital tools to improve performance, business processes, restructuring systems, structures and practices. The myriad of digital transformation impacts, benefits and a bag of skills to drive the digital transformation has been overshadowed by diverse barriers and challenges in the higher education sector. Inadequate funding, employee resistance, lack of digital knowledge and infrastructure is contrary to the Connectivity Theory.

Institutional Factors Affecting Public Trust In Government Digital Services In Developing Countries

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Prof. Wallace Chigona
University of Cape Town

Governments in developing countries are grappling with poor service delivery. The slow economic growth has exacerbated these challenges. With the hope that government digital services may augment the government capacity to solve the service delivery challenges, many governments are resorting to providing the digital services to the public. However, the return on such investments is low, mainly because the uptake of the services in developing countries is relatively low. Institutional factors play a pivotal role in building public trust in government digital services. Therefore, this study aimed to answer the question 'What are the institutional factors affecting public trust in government digital services in the developing countries?'. The study employed exploratory methodology using a single case study of Western Cape Education Online Admission System with an inductive approach to theory development. The system was deployed by the Western Cape Department of Education in South Africa to place learners in public schools. We used purposive and snowball sampling techniques to select participants. We collected the data through the semi-structured interviews from parents and admission clerks in the public schools in the province. The study found that public service quality, public systems integrity, responsiveness, transparency and accountability are the institutional factors affecting public trust in government digital services in developing countries: This study made a practical contribution by providing governments with research-based findings that can be used as input into the legislations and institutional policies aimed at improving public trust in government digital services. This study makes a theoretical contribution to the ongoing discourse on public trust to accelerate the digital transformation of the public services, aimed at addressing poor service delivery and low uptake of the digital services in the developing countries

Digitalization Effects on Business Performance: Empirical Evidence from Ghana

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The convergence of digitization and business operations has reshaped the global business landscape, promising significant advantages for enterprises. Thus, this study examines the impact of digitalization strategies on business performance. Leveraging on the digitalization literature, a conceptual framework was developed which was evaluated with a survey data of 200 digital businesses in Accra, Ghana selected via purposive sampling and analysed through the partial least squares structural equation modeling (PLS-SEM). The findings indicate that there is a significant positive relationship between Digital Payment Strategies and E-Commerce and business performance with improvements in operational efficiency, customer engagement, and financial outcomes. However, there is no significant relationship between Digital Marketing and Collaborative Tools and business performance. The study recommends businesses should prioritize secure digital payment strategies and expand e-commerce capabilities with robust security measures, through secure data-sharing practices. Policymakers should create supportive environments emphasizing digital security and privacy, enabling successful digital transformations.

The Role Of Human Behavior In The Cybersecurity Of Autonomous Vehicles

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The eager advancement and integration of Autonomous Vehicles (AVs) into modern transportation systems offers promising improvements in safety, efficiency, and convenience. However, the increasing trust that humans place in these autonomous vehicles introduces significant cybersecurity challenges. Human factors, encompassing the behaviour and decisions of developers, users, and organizational practices, have been identified as critical elements influencing the vulnerability of AV systems to cyberattacks. Despite the recognition of these factors, existing literature predominantly focuses on technical aspects of AV security, often neglecting the complex role of human interaction and their contribution to cyber risks. The aim of this research is to take a glance and understand the role that human factors play in the rise of cyberattacks on self-driving cars. Through a systematic literature review, this study provides suggestions for strengthening the cybersecurity of AVs through better organizational cultures, end-user behavior, and policies by identifying and analysing these elements. The results of the study revealed that consumer trust in autonomous vehicle (AV) cybersecurity is shaped by personal values, privacy concerns, and past experiences, with transparency, strong security features, and public education being key to addressing these concerns. Human factors, such as low cybersecurity awareness, over-reliance on automation, and privacy issues, contribute to vulnerabilities, especially in partially automated systems where traits like impulsivity and multitasking heighten risks. Accordingly, a proactive cybersecurity culture within AV manufacturers and flexible regulatory frameworks, supported by international standards like ISO/SAE21434, are crucial for addressing these human-centered vulnerabilities and ensuring AV system resilience.

Digital Framework To Address The Challenges For Management Of Wastewater Storage For The Mining Industry

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da vinci institute

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The handling of wastewater poses a significant adversity with broad ramifications affecting mining operations. This study intends to develop an integrated digital solution framework that will enhance the efficient management of wastewater storage in the mining sector, with a special focus on Platinum Group Metals Mining. Mining remains one of the biggest threats to water safety especially in water scarce countries like South Africa. The research adopted qualitative methods and secondary data analysis of the literature was conducted and emerging themes were identified. The findings of the study reveal that the utilisation of technologies such as big data and AI can improve efficiency in the water management processes. In addition, technology fails because of softer problems, not the solution failing. Mining wastewater treatment is hindered by legal and regulatory compliance, which affect operations. The study contributes to the body of knowledge by providing a conceptual framework that improves the overall management and compliance of wastewater management. The conceptual framework promotes the use of digital technologies in wastewater management across the mining industry

Assessing the use of E-business systems to achieve Total Quality Management among ISO 9001 certified firms in Ghana

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This study examined the adoption and use of e-business systems to achieve total quality management among ISO 9001 certified firms' in Ghana. A review of empirical studies carried out revealed that most research on Information Technology (IT), Management Information System (MIS) and Information and Communications Technology (ICT) impact on Total Quality Management (TQM) have been broadly focused and failed to yield the required interest in its implementation. This study, hence focuses narrowly on e-business adoption and use, a sub domain of the IT, MIS and ICT fields.

The study deployed a sequential explanatory mixed research method based on pragmatic philosophical perspective where both quantitative and qualitative approaches were adopted in collecting and analyzing data. Data were collected through the use of questionnaires and face-to-face interviews by sampling thirty seven (37) ISO 9001 certified firms from the database of ISO 9001 accredited certification bodies in Ghana. The findings revealed that the extent of e-business adoption and use contribute positively to an organizations' ISO 9001 system implementation to significantly achieve TQM as the partial least square structural equation modelling (PLS-SEM) gave a degree of influence of 0.961. This implies that there is a perfect relationship between achieving TQM and e-business adoption and use, indicating that ISO 9001 certified firms will achieve TQM status when their e-business systems are used to support their ISO 9001 implementation activities. This was supported by qualitative study in phase two as all Quality Systems Managers interviewed mentioned that e-business adoption and use enhance document management and facilitates ISO 9001 processes to achieve TQM. The study asserts that e-business adoption and use accelerate TQM achievement where the firms ISO 9001 system implementation is the moderating variable

The Influence Of Digital Nudging On Cybersecurity Behaviour Among University Students

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In a world defined by technological advancements and digital interconnectivity, incidences of cyber criminality are on the rise. Unhygienic cybersecurity practices and behaviours are among the main factors contributing to the increase in cybercrime. As a result, institutions are implementing digital nudging mechanisms to encourage users' cybersecurity behaviour. Nudging is a way of changing users' behaviour to minimise the risk of cybersecurity incidents. The current study investigated the influence of digital nudging on cybersecurity behaviour among university students to provide insight and understanding of the significance of digital nudging in encouraging cybersecurity behaviours. The study adopted a qualitative research strategy, employing thematic analysis to extract insights from semi-structured interviews with a diverse sample of students from the University of Cape Town. Our findings show that digital nudging harnessed through a password strength meter and update reminders, pop-up messages, and warning of suspicious emails. It was further found that auto-logout warnings influence students' cybersecurity behaviours. In addition, the use of hybrid nudges is more effective than a single approach in shaping students' choices and decision-making, resulting in behavioural and attitude change.

The study provided valuable insights and understanding into how digital nudging influences university students' cybersecurity behaviour. We expect the findings of this study to assist cybersecurity practitioners, policymakers and universities to devise effective digital nudging tools to enhance their cybersecurity postures

AI-Enabled Mobile Banking: Determinants of Reusage Intentions Amongst Young Adults in Emerging Markets

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Dr. Erasmus Appiah
Wits University

This study investigates the impact of relevant antecedents (perceived usefulness, perceived ease of use, perceived risk, perceived trust, performance expectancy, service quality, perceived intelligence, and perceived anthropomorphism) on young consumers' attitudes towards AI-enabled mobile applications and their intention to reuse AI-enabled mobile banking applications in South Africa. It is grounded on two technology acceptance theories, namely, the Technology Acceptance Model and the Unified Theory of Acceptance and Use of Technology, along with the Theory of Planned Behaviour. Multiple linear regression analysis was used to test the proposed conceptual model of nine hypotheses based on the validated quantitative survey data gathered from 300 young adults in South Africa. Empirical results show that seven out of the eight antecedents have positive effects on attitude towards AI-enabled mobile banking app, and that attitude towards AI-enabled mobile banking app exhibits statistical significance on the re-usage intention of AI-enabled mobile banking applications amongst young adults. The study is limited to a youthful demographic aged between 18-35 years. The research holds valuable insights for bank marketers to deliver effective digital marketing strategies for the provision of personalisation and convenience in digital financial services and mobile banking applications.

Keywords: Artificial intelligence (AI), Mobile banking application, AI-enabled mobile banking application, Fintech, Re-usage intention, Young adults

Développement d'un lexique multilingue basé sur l'analyse de sentiments pour les langues à faibles ressources

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Le paysage multilingue de l'Afrique du Sud et de la République Démocratique du Congo (RDC) présente des défis considérables pour la traduction multilingue en raison de la rareté des jeux de données précisément étiquetés. Les approches existantes, basées sur des jeux de données monolingues et des méthodes de traduction automatique (MTA), échouent souvent à traiter les contextes de langues mixtes et les nuances de polarité des sentiments. Cette étude vise à combler ces lacunes en développant un lexique multilingue, initialement conçu pour le français, désormais enrichi avec des traductions et des scores de sentiment pour l'anglais, l'afrikaans, le sepedi et le zoulou. Un corpus de 3 000 mots et 1 000 phrases a été créé, et des techniques d'apprentissage automatique (Machine Learning), telles que les forêts aléatoires (Random Forest), les machines à vecteurs de support (Support Vectors Machine (SVM)), les arbres de décision (Decision Trees) et le classificateur bayésien (Naive Bayes), ont été appliquées sur le corpus. En outre, l'étude exploite BERT (Bidirectional Encoder Representations from Transformers), un modèle de langage basé sur les transformateurs atteignant des performances remarquables avec une précision de 99 % et une exactitude de 98 % dans la prédiction des sentiments contextuels. De plus, l'intelligence artificielle explicable (IAX) a été intégrée pour clarifier les prédictions des modèles, améliorant ainsi la confiance dans la traduction multilingue. Les résultats montrent l'utilité du lexique pour améliorer la traduction des langues à faibles ressources et l'analyse des sentiments, posant ainsi les bases de solutions d'intelligence artificielle évolutives dans des contextes linguistiquement diversifiés.

Track #6

MARKETING

The promise of digital influencers and content creators for inclusive brand communications: Evidence from Ghana

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The rise of digital technologies has expanded the opportunities for African businesses to connect with, and engage their targets. Digital technologies have empowered consumers with media savviness, tending them towards critical assessments of brand messages. For this reason, brands are in constant search for innovative yet sublime ways of messaging to cut through clutter and evade consumers' alertness to persuasion. Importantly, brands must negotiate the benefits of the drive towards digital spaces with the increasing burden of connecting with non-mainstream brand targets who exist in large numbers across Africa. For instance, when connecting with less literate targets in digital spaces, brands must navigate the challenge of presenting information in formats, language etc. that are amenable to their needs. In this regard, previous research has examined the persuasive promise of indigenous African languages for engaging low literacy digital audiences. This study extends this line of research by examining the opportunities presented by social media influencers [SMI] and digital content creators [DCC] for connecting brands with audiences of differing English and local language interests. Specifically, the study examines the inclusiveness strategies used by SMI and DCC to attract audiences with other language interests than the one they primarily use. Content published by a purposive sample of SMI and DCC across the English and local language spectrum in Ghana will be subjected to textual analysis to identify the language, elements and structure of their inclusive strategies

The Influence of Stakeholders on Hotel Performance: The Mediating Role of Nested Eco-Innovation in an Emerging Market

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KNUTSFORD University

Dr. Nicholas Imbeah

Takoradi Technical University

This study explores the influence of stakeholders on hotel performance, emphasising the mediating role of nested eco-innovation processes and eco-innovation products in an emerging market context. Using a quantitative research design, data were collected from 225 hotel managers in 3- to 5-star hotels across Ghana's Greater Accra and Central regions. Structural Equation Modeling (SEM) with SMART-PLS was employed to analyse the relationships between stakeholder influence, eco-innovation practices, and hotel performance. The findings indicate that stakeholders play a crucial role in driving eco-innovation adoption, which, in turn, enhances hotel performance. Both eco-innovation processes and products significantly mediate this relationship, underscoring their importance in sustainable hotel management. The study contributes to the growing discourse on stakeholder theory and eco-innovation, offering valuable insights for hotel managers and policymakers aiming to improve sustainability and performance in emerging markets

Organization and service strategies of multichannel retailers: When omnichannel becomes undesirable

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Universidad de Valladolid

Prof. Simon Sique
Athabasca University & Wits School of Business Sciences

Although it is well known that multichannel retailers offer demand-enhancing services per channel, knowledge on how these services influence their organization and strategies across channels remains scarce. A theoretical model, in which a manufacturer sells a product to a multichannel retailer who resells it to consumers online and offline is developed to answer two questions: Should multichannel retailers operate online and offline channels separately (jointly) to maximize individual (total) profits? Should integrated retailers adopt channel-based differentiated strategies or identical strategies across channels? We found that when services offered on each channel play no role in their relative competitiveness and are limited to satisfying the specific needs of the channel's customers, retailers should integrate the management of their channels and adopt differentiated prices and services to deliver greater values. Alternatively, when services change the relative competitiveness of the channel, as in the case of showrooming and webrooming, retailers may find it optimal either to manage channels separately or to adopt different levels of channel integration where offerings are fully or partially differentiated or identical across channels. From a managerial perspective, it is not always desirable to pursue omnichannel strategies that provide consistent prices and services to customers across channels.

Is real-world video content a factor in safety issues and horti-tourism development?

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Research Objectives– The study examined how real-world video content can highlight safety concerns in the development of horti-tourism. Recently, horti-tourism has gained significant academic attention. However, understanding this emerging niche destination from the perspective of safety concerns and development remains largely unexplored. Additionally, public and participant opinions on safety could play a key role in enhancing the development of horti-tourism as a viable destination.

Methodology– This study adopted a positivist approach and sampled 385 respondents, following the sample size determination guidelines from Hair et al. (2017) for multivariate analysis. A simple random sampling technique was employed to select participants, who then responded to the research instruments.

Findings– The results of this study highlight the growing potential for managers and stakeholders to benefit from a better understanding of safety issues, particularly within the context of real-world video content and horti-tourism development.

Multi-Channel Storytelling in the South African Wine Industry

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Maker-wine brands in South Africa are redefining marketing practices in the wine industry by prioritising storytelling across all their brand identity elements. These smaller, younger, entrepreneurial wine producers use storytelling and strategic narratives to build unique brand identities and connect with younger wine consumers seeking authentic and sustainable brand experiences.

The research identified five key storytelling themes based on twelve face-to-face, semi-structured interviews with maker-wine brands: authentic storytelling is the foundation of maker-wine brands; the winemaker is central to the brand's identity; brand names, wine names and labels share stories about the brand's heritage; the winemaker acts as the marketing custodian of the brand; the emergence of a new, younger wine consumer. These themes are pivotal in highlighting how younger, adventurous wine consumers proactively engage and support wine brands that offer authentic experiences and produce wines that are not only sustainable but contain fun and unique elements. The findings highlight the role of digital platforms in enabling personal relationships between maker-wine brands and consumers, leading to the co-creation of brand stories and cultural brands that are transforming the wine industry.

A comprehensive multi-channel storytelling framework is proposed that integrates digital tools like social media, e-commerce, and direct-to-consumer storytelling practices. The framework allows maker-wine brands to share brand stories in an inclusive, scalable way, empowering them to extend their reach and grow their brands. By embedding strategic storytelling into every consumer touchpoint, maker-wine brands can differentiate themselves in competitive markets while promoting their brands' adventurous, experiential and sustainable personalities to consumers. Finally, the research demonstrates how narrative-driven storytelling strategies can benefit younger entrepreneurial brands who do not necessarily have the marketing resources or budget of more prominent, more established brands

Impact Of Green Marketing Orientation Dimension On Performance: A Mediation And Moderation Analysis

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Over the past few decades, global concerns about environmental degradation and the need to protect the environment for future generations within the framework of the United Nations Sustainable Development Goals (SDGs) have gained the attention of governments, green pressures groups and consumer protection organizations. For instance, thanks to scholarly discourses on environmental sustainability, environmental justice and advocacy, many business organizations are now compelled to adopt and implement green marketing orientation with the aim to address the negative industrial practices on the natural environment. These negative practices range from water wastage, excessive energy use, CO2 emissions as companies strive to gain a competitive advantage and overall organizational performance.

Objectives: To remedy the negative effect of organizational practices on the environment, this study seeks to investigate the relationship between green marketing orientation (GMO) dimensions on Organizational performance (OP). It further examined the mediating role of technological adoption (TA) on the relationship and finally the moderating role of social and ecological thought (SET) on the relationship using the food and beverage industry in Ghana as a case study.

Methodology: The study employs a cross-sectional research design and survey interviews conducted with managers in the food and beverage industry using PLS –SEM as an analytical tool with a sample size of 152 organizations.

Key findings: In examining the relationship between green marketing orientation and organizational performance, (SGMO;OP, TGMO;OP and OGMO-OP) and the mediating role of Technology adoption (TA) and the moderating role of social and ecological thought, the study revealed that, the relationship between TGMO-OP was insignificant as the relationship between SET-OP. The rest of the relationship were however significant at a P value ≤ 0.5

Market Innovation in Rural African Markets: The Effects of Loyalty Interventions through ICT Platforms in Uganda

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Small-scale farmers play an essential role for food security in Africa and to decrease dependence on large-scale food imports. Most farmers live in distant farming communities with limited access from institutions and support-industries. While traditionally they were often disconnected from markets, nowadays traders from large urban centers travel increasingly deeper into rural areas to find new supplies for the growing demand for food. The competition among traders to obtain supplies leads to short-lived and opportunistic transactions, disturbing the emergence of relationships and value chains. More stable market structures are essential to reduce price fluctuations and stimulate the dissemination of new farming technologies that increase farm productivity and are more resilient for droughts and other consequences of climate change. Next to technological innovation, market innovation is therefore an essential element of the innovation agenda for development and food security. The growing presence of mobile phones in distant rural areas of emerging economies opens new opportunities for such market innovations. Historically, integrating widely scattered small-farming communities in value chains has always been difficult because remoteness comes with many barriers that hinder the development of market relationships. We present results from a field experiment on an ICT platform providing loyalty incentives as a relationship-building mechanism between farmers and a buying company in Uganda. Both financial and nonfinancial (a gift in the form of a tarpaulin) loyalty incentives appear to positively affect farmers' loyalty intention. Affective and calculative commitment mediate these relationships. The effects appear to be stronger for farmers that have greater trust in the ICT platforms. Pressure from other buyers negatively influences farmers' loyalty intentions, but the effect is weaker than that of loyalty incentives. These findings suggest that loyalty incentives are effective innovations for value chain development in rural markets of emerging economies

A study of positioning and congruence in positioning strategies of high-end retailers in Ghana

Dr. Charles Blankson
University of North Texas

This study contributes to the literature by studying an untapped yet potentially viable international context for testing the theory of fit/congruence and the concept of positioning. Relying on the concept of positioning and fit/congruence theory, this study (1) examines positioning strategies of indigenous and foreign high-end retailers in Ghana and (2) explores whether there is evidence of fit among managerial decisions, actual firm practices, and target audience perceptions of positioning strategies. Six in-depth case study methods characterize the study. Data collection involves face-to-face long interviews and observation techniques, including overt, covert, and participant observation. The results show uniformity in the choice of positioning strategies among indigenous and foreign firms. Both indigenous and foreign firms employ “service,” “reliability,” and “attractiveness.” Although indigenous firms, relative to foreign firms, employ more strategies, the majority of foreign firms exhibit close to ideal congruence/fit among managers’ intentions, actual practice, and customers’ perceptions. “Top of the range,” “country of origin,” and “selectivity” positioning strategies demonstrate a high frequency of congruence among foreign firms but not among indigenous firms. This study finds that the Western-derived typology of positioning strategies is applicable in sub-Saharan African developing countries. Contributions to knowledge on positioning strategies and congruence in business activities of retailers in Ghana are evident in this paper. Additionally, this study contributes to scholarship on indigenous and foreign high-end retail firms’ positioning strategies in the Ghanaian context. Moreover, this research adds to the increasing interest in the diagnosis of fit or congruence in the positioning activities between managers, actual firms’ practices, and customers’ perceptions in a developing sub-Saharan African context.

Leveraging Digital Technologies For Enhanced Complaint Management In Delivery Service Smes: Insights From African Consumer Behaviour

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Purpose - As digital transformation reshapes consumer expectations, small and medium-sized enterprises (SMEs) in Africa's delivery service sector must adapt to evolving complaint management practices. However, there seems to be limited research on how SMEs integrate digital tools to enhance real-time complaint resolution. Also, existing studies focus on large firms, overlooking SMEs' resource constraints in digital adoption. Finally, how digital complaint management strategies affect consumer long-term brand loyalty remains underexplored.

Methodology- Hence, a qualitative research approach was employed, utilizing semi-structured interviews with 15 owner-managers of delivery service SMEs in Ghana to explore how delivery service SMEs manage diverse customer complaints, focusing on the role of digital tools in enhancing service excellence, consumer trust, and brand loyalty. Thematic analysis, guided by the Miles and Huberman framework, was used to identify patterns in digital-driven complaint resolution strategies.

Findings- The study reveals that effective complaint management in delivery service SMEs follows a structured digital process: complaint identification through social media, chatbots, or mobile apps leads to automated or personalized engagement, informing resolution strategies. Also, digital integration enhances response efficiency and customer satisfaction. However, SMEs struggle with technological adoption barriers, limited financial resources, and evolving consumer expectations, making it difficult to fully leverage digital tools for real-time complaint resolution and long-term brand loyalty, as explored in this study

Originality- This study contributes to the understanding of African consumer behavior in the digital age, highlighting how digital inclusion influences service recovery and brand loyalty. By aligning findings with Attribution Theory, it provides a nuanced perspective on how SMEs can leverage technology to turn complaints into opportunities for service improvement and long-term customer retention. These insights offer practical guidance for SMEs aiming to enhance their digital complaint management strategies, ultimately strengthening Africa's evolving e-commerce and service ecosystems

Digital Consumerism in Africa: A Conceptual Explication and Direction for Future studies

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United Kingdom

Digital transformation permeates virtually every aspect of our lives and has significant implications for global marketing transactions. Its relevance cuts across various sectors of the economy and permeates both private and public sectors. In the consumption context, digital transformation is now evident in various types of products and services consumed and at each stage of the consumer decision-making process from need recognition to the post-purchase evaluation stage. Although digital penetration is relatively lower in Africa than in most other parts of the world, it is noteworthy that the impact of technology in the continent continues to grow which is evident in the number of consumers that embrace it to fulfil their value-oriented transactions such as through mobile devices and connections to various social media platforms. Consequently, this conceptual paper focuses on a situation audit of digital transformation among consumers in Africa. Given that Africa is diverse in its dynamics in various ways including culture and consumer behaviour, the prevalence of a digital divide in the continent is evident. In addition to other challenges, the digital divide in various ways such as those in relation to gender, age, and consumers' health poses a great challenge to digital consumerism in the continent. Hence, the paper indicates strategic directions on having inclusive strategies in place to widen the scope of digital usage in African countries. This will strengthen the usage level to the threshold where all consumer segments including women, the elderly, and people with disabilities have appropriate access to digital opportunities for their marketplace interactions such as ensuring financial inclusion. The implications of this study are reasonably wide, transcend African countries and have global relevance, especially in addressing the Sustainable Development Goal (SDG) 5 (Gender equality) SDG 11 (Reduced inequalities) and SDG 12 (Responsible consumption and production).

Determinants Of Organic Food Purchase Intention, Satisfaction And Willingness To Pay In A Developing Country Post Covid-19

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The covid-19 pandemic affected all aspects of consumer's daily life, particularly dietary habits. It accelerated the consumption of organic food, which has several benefits that boost immune systems. Consumers perceive organic food products as more nutritious, natural, and environmentally friendly than conventional food. Since organic food consumption is increasingly making inroads, studies on consumer behaviour have contributed significantly to its development. However, what motivates consumers, especially Africans, remains unexplored and limited studies exist. Hence, the current study examines the determinants influencing consumers' intention to purchase organic food, consumption satisfaction and willingness to pay the premium in the post-Covid-19 in South Africa.

The study was quantitative in nature and followed a post-positivist philosophy. The study employed a correlation design, especially a single cross-sectional design. A structured questionnaire survey was used to collect data from 550 actual organic food buyers in Bryanston Organic and Natural Markets in Johannesburg, South Africa. A nonprobability purposive sampling method was used to select the participants meeting the predetermined requirements. SmartPLS was used to analyse the collected primary data. The study confirms that product-related factors (perceived attributes and product characteristics), personal/psychological factors (health consciousness, behavioural beliefs, perceived value and eco-consciousness) and marketing factors (price perception, product availability and advertising efforts) influence organic food purchase. The study also found that intention to purchase influences satisfaction, which stimulates consumers' willingness to pay the premium. The findings help marketers and decision makers design strategies for organic food products to succeed in the fast-growing African organic food market.

Small business marketing: Rural micro and small business marketing practices in southern Ghana

Dr. Charles Blankson
University of North Texas

As concerns about poverty and economic development imbalances between rural and urban communities in developing and emerging economies become more mainstream, yet challenging research agenda for marketing scholars and policy makers alike, the need to examine the link between poverty reduction policies and marketing activities has gained prominence. The author investigates how rural small businesses engage in marketing practices and the effect of poverty reduction policy interventions on small business activities and growth. The results show how rural small businesses survive in a competitive marketplace by engaging in culturally-infused customer care, interdependence, and pragmatic social support akin to communal relationship in their marketing practices. Additionally, religiosity, cordial staff relationships, subtle solicitation of feedback from customers, and government support are important facets of marketing practices that affect growth and performance. Public policy initiatives earmarked for rural poverty reduction, including support for small business activities, are in place but are not mainstream and not allied to aspirations of rural small business owners. Additional avenues policy makers can take to ameliorate reduction of poverty in rural areas include a bottom-up perspective to enacting policies and the provision of resources, such as increasing targeted credit programs, holding workshops, and engaging in rural mass-education about policy interventions

Exploring the use and perceived value of digital marketing by Small to medium enterprise (SME) poultry farmers in Gauteng province.

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The study explores the use and perceived value of digital marketing among Small and Medium Enterprise (SME) poultry farmers in Gauteng Province, South Africa. SMEs play an important role in the agricultural sector and the economy, yet many face challenges in adopting digital marketing, limiting market reach and sales performance. The objectives of this research were to identify the digital marketing tools used by SME poultry farmers, examine their perceived benefits, assess barriers to adoption and evaluate the impact of digital marketing on market access and sales performance. An interpretivist paradigm and qualitative research approach were adopted. Semi-structured interviews were done with 20 SME poultry farmers from Tshwane, Johannesburg, and Ekurhuleni. Thematic analysis was employed to identify patterns and themes from the collected data.

Main findings revealed that social media platforms, particularly Facebook and WhatsApp are the mostly used digital marketing tools by SME poultry farmers. This is attributed to the platforms being easy to use and affordable. These tools enhance customer acquisition, digital visibility and communication efficiency with participants valuing their ability to reach diverse audiences and foster engagement. However, limited use of websites and email marketing was noted, attributed to high costs and the informal nature of their target audience who are mostly informal resellers. Barriers such as inadequate digital skills and infrastructure were identified as significant challenges.

The study recommends that SME poultry farmers attend training programs on digital literacy so as to effectively use the digital marketing tools. Cost-effective solutions for website development and maintenance, improved infrastructure to support digital marketing adoption are also recommended. These interventions could enhance SME poultry farmers' market reach and contribution to the economy. The findings offer insights that are replicable across other SME sectors in South Africa

Track #7

Healthcare Management

Track #8

Energy Management

Natural Resource Endowment, Food Security and Africa's Economic Transformation: The Crucial Relevance of Energy Transition

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This paper studies the impact of natural resource endowment and food security on Africa's economic transformation by analysing 19 African countries between 2010 and 2022 using the Augmented Mean Group (AMG) approach. This paper found that natural resource endowment and food security combined with energy transition can significantly increase economic transformation in African countries. The study shows the importance of energy transition in bolstering the impact of food security in resource-rich nations to achieve economic transformation. Finally, the study recommends significant policies to aid African countries in attaining higher sectors of economic transformation

Track #9

Operations, Supply Chain and Project Management

The Implication Of Artificial Intelligence In Maritime Supply Chain: A Comparative Study, Port Of Tema, Takoradi And Rotterdam

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This comparison study examines the implications of artificial intelligence for driving Port Productivity for the Ports of Tema and Takoradi in Ghana, Africa and the Port of Rotterdam in Europe. The artificial intelligence utility theoretical framework was used as the basis for this research as it aligns with the ability of port management to make proper decision based on utility from different AI options. The research then, examines the current technology used at these selected ports and its implications. A comparison table was developed using critical parameters such as technology, ranking, security, safety, sustainability, maintenance of infrastructure and port community systems to distinguish both ports. The research noted the importance of artificial intelligence in enhancing port efficiency from the selected ports used as case studies. This research uses Quantitative Research Design with a special focus on Data Envelopment Analysis, which is a non-parametric tool used to evaluate port efficiency. The Malmquist Productivity Index (MPI) determines the drivers of Port Productivity for the selected Ports from 2017-2021. The data was obtained from the respective ports website. The findings show that technology has been the driving force for all the ports under examination. However, the Port of Rotterdam has benefited more from the use of artificial intelligence in terms of an increase in port productivity. This is evidenced by the port of Rotterdam having an MPI of 2.62, which shows progress, whilst the Port of Tema and Takoradi have an MPI of 1.02 and 0.88, which implies little progress in terms of port productivity and application of technology. The study ends by recommending the contextualisation and customization of AI for the Ghanaian Ports

Assessment Of The Impact Of Supply Chain Risks On The Sustainability Of Smallholder Fresh Produce Farmers In Limpopo Province

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Despite their crucial role in food security, inclusive economic growth, rural development, and job creation, smallholder farmers face a multitude of interrelated risks that hinder their participation in formal and high-value markets, thereby threatening their sustainability. This study aimed to investigate the impact of supply chain risks on the sustainability of smallholder fresh produce farmers in Limpopo Province. Utilising a thematic analysis approach, qualitative data were collected from purposively sampled smallholder vegetable farmers in the Capricorn and Vhembe Districts. The findings of this study revealed pervasive risks at various stages of the agricultural supply chain. At the input supply stage, high costs and unavailability of key inputs disrupt production coordination. During the production stage, pests and extreme weather conditions significantly reduce productivity and market participation. Post-harvest, inadequate investment in market infrastructure and adherence to food safety standards impede access to high-value markets. These challenges prevent smallholders from fulfilling their potential in driving inclusive growth, job creation, food security, and rural development. The study also highlighted that farmers predominantly rely on the government input subsidies, crop rotation, pesticide application, weather forecasting, and shared services as risk management strategies. Enhanced support and targeted interventions are essential to bolster smallholder resilience and sustainability

Emerging Trends From Six Years Of Generative Artificial Intelligence In Supply Chain Operations

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Generative Artificial Intelligence (GenAI) is revolutionizing supply chain (SC) management by driving automation, efficiency, and data-driven decision-making. This study explores the integration of GenAI in SC operations through a comprehensive bibliometric analysis of 125 publications from Scopus and Web of Science (retrieved on January 19, 2025). Using Bibliometrix, we assess key research trends, applications, and gaps over the past six years. Generative Adversarial Networks (GANs) play a pivotal role in manufacturing, particularly in anomaly detection, additive manufacturing, predictive maintenance, and data augmentation. Large Language Models (LLMs), such as ChatGPT, enhance customer service, inventory management, chatbots, and knowledge management. Despite these advancements, research gaps remain, the exploration of GenAI beyond manufacturing, exploring other SC operation is still under developed. Additionally, LLMs hold untapped potential in procurement, document analysis, production and demand planning. Other GenAI models, including Variational Autoencoders (VAEs), diffusion models, flow-based models, and autoregressive models, remain largely unexplored in SC contexts. The study also discusses sustainability and ethical and social concerns such as deep fakes, job displacement, bias, transparency, and accountability, data privacy and security, governance and green SC. However, GenAI presents opportunities for sustainable SC management by optimizing processes to reduce carbon emissions and industrial waste, accelerating eco-friendly material discovery, and fostering human-centered AI integration. Future research should focus on building resilient, sustainable, and ethically responsible AI-driven supply chains, ensuring effective human-AI collaboration while addressing existing challenges to maximize GenAI's potential.

Exploring The Impediments To The Adoption Of Digitalization In Construction Subcontracting

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The majority of construction works are executed through subcontracting. This makes a study on digitalization, that could enhance subcontracting performance, instrumental. However, the adoption of digitalization is faced with different challenges. This study aimed to study the major impediments of digitalization in construction subcontracting. A systematic literature review (SLR) was conducted to examine the available scholarly literature from Scopus and Web of Science databases. From the databases, 21 studies were selected for further detailed review. A thematic content analysis was conducted using ATLAS.ti²⁵ to explore different themes from the screened studies. Accordingly, 10 major impediments to the adoption of digitalization in construction subcontracting were identified. This includes low trust and poor collaboration, complexity and fragmentation of construction projects, limited digital literacy and awareness, high initial investment cost, and absence of industry standards and regulatory frameworks. The findings provide actionable insights for contractors, subcontractors, project owners, and other construction project stakeholders to embrace digitalization and enhance subcontracting performance in construction projects.

Advancing Middle-Range Theorizing Of The Logistics Customer Service Performance Relationship In The Supply Chain Context Of Emerging African Economies

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Ms. Bernice Okoso

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This article extends research on middle-range theorizing (MRT) concerning the relationship between logistics customer service and performance within the supply chain context of emerging African economies. It builds on recent literature on inductive and deductive MRT themes to investigate the relationship between logistics service quality (LSQ) and firm performance.

The inductive phase consisted of unstructured interviews with 20 cocoa suppliers, revealing three key LSQ performance attributes: procurement transaction payment speed, availability of farm inputs, and the helpfulness of buying companies. These attributes inform supplier-buyer interpersonal trust relationships (IPTR), decisions regarding the duration of exchanges, and the adoption of bank-based procurement systems.

The deductive phase involved examination of the causal relationships among the concepts to generate a model of how the Logistics Customer Service (LCS)-IPTR-Performance relationships vary based on suppliers' income status (cash-strapped versus non-cash-strapped) and the type of buying company (state versus private buying agencies).

The validation stage involved a cross-sectional survey of 250 cocoa growers in Ghana's cocoa supply chain, which included hierarchical regression analysis and hazard modeling. This results; support the premise; that MRT premise; predicts the unique context of phenomenon relative to conceptual theories. Notably, it was found that the logistics customer service–performance relationship (measured by the duration of buyer-seller relationships and adoption of the procurement payment system) varied across the income status of cocoa suppliers. Non-cash-strapped suppliers retained their buying companies for an average of 2.5 years longer than cash-strapped suppliers. However, this relationship was invariant when considering the type of buying company (state versus private).

Additionally, only one LSQ attribute, the wellbeing helpfulness of purchasing agents, significantly impacted suppliers' IPTR and their decision to adopt the procurement system. However, it did not influence the duration of supplier relationships.

The authors discuss the; implications for the organization of supply chains in emerging African economies.

Examining Project Competence: Challenges And Solutions For Ict Project Success In South Africa

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This study examined the challenges of project management competence and solutions for ICT projects in South Africa. The study used a mixed methods approach for data collection. The study reveals that project management does increase the success rates of ICT projects. The findings highlight the significance of various challenges, including personality, accountability to perform, delivery pressure, multi-skilling, skills shortage, over-commitment (sales), and lack of mentorship. It also emphasizes the solutions, including governance, incentives, shadowing approach, community outreach, leaders' availability, industry forums, personal control, and PMO support. The implications of these findings emphasize the need for effective knowledge, skills, and experience. The research contributes valuable empirical evidence on issues and solutions to project management competence for ICT projects in South Africa. The findings can serve as the basis for improving the success rates of ICT projects in similar contexts. Ultimately, addressing these challenges can lead to solutions to ICT project delivery and practices in the country and suggest future research directions for success

Digital Intervention Framework for enhanced stakeholder engagement in emerging economy service delivery Public Private Partnership (PPP) projects

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Digital Intervention Frameworks (DIF) have become essential for improving the design, implementation, and evaluation of services delivered through formal and informal digital approaches. This paper critically examined the use of digital frameworks for addressing stakeholder engagements within regulated municipal service delivery projects. A two-tier qualitative approach was adopted by conducting a detailed diagnosis of digital intervention models and guidelines of the South African municipal planning and budgeting processes, with the municipal Public-Private Partnerships (PPP) project cycle process. Overlapping stakeholder engagements across the three processes were juxtaposed with the various stages and phases from the three processes; a theoretical lens was used for scrutinising digital intervention tools alongside stakeholder engagement barriers, gaps, and challenges; while stakeholder segments and the level of engagement required per consultation process were mapped against associated risks. The findings indicated that stakeholder engagement occurs across all stages and phases of the regulated three municipal processes, and the barriers, gaps, and challenges that prevent the use of digital interventions can be circumvented by applying more than one digital intervention method per overlapping engagement process. The findings discouraged using digital intervention as an alternative to conventional consultation methods but promoted using multiple digital methods to enhance stakeholder engagement and participation. These findings informed the development of a DIF for improving stakeholder engagement to enable the successful delivery of municipal PPP projects in emerging economies. It is recommended that government and policymakers use these findings to guide current service delivery PPP projects with overlapping stakeholder engagements that depend on fiscal budget approvals, and to prioritize the lower and/or lesser risk levels outlined on the DFI per stakeholder segment.

Mapping the critical career dropout points for Female Quantity Surveyors in the Tanzanian Construction Industry

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Ms. Masungwa Mpanduzi
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The construction industry is among the significant sectors driving Tanzania's economic growth, yet it remains highly male-dominated, particularly at the professional levels of specialization, such as quantity surveying. The imbalance in the gender composition of the industry perpetuates the skill shortage and limits female professionals' opportunities. This study investigates the critical stages of career dropout points and the factors that contribute to such departures, thus offering actionable insights for interventions. A quantitative approach to the research was thus adopted, where structured questionnaires were distributed to 104 non-practicing female quantity surveyors. RII was used to rank in order of importance 28 factors that influence career departure and the ANOVA test, which was used to compare the significance of these factors at different stages of a professional's career. Results identify three key points of dropout: early career, where challenges include transition from academic training to professional practice; mid-career transitions, with a lack of mentorship and unclear pathways for career progression seen as significant barriers; and lifestyle changes, particularly those related to family responsibilities, which further exacerbate difficulties in achieving work-life balance. Addressing these challenges at each critical point is very important in improving retention and fostering gender diversity in the quantity surveying profession. Mentorship programs and career development initiatives for early and mid-career stages go hand-in-hand with flexible work arrangements to support women in family-related transitions. These targeted strategies need to be taken up by the policymakers and industry leaders to mitigate the dropout effect for sustainable growth of the sector.

Factors affecting project performance in the selected municipalities of Gauteng province, South Africa: A case of Expanded Public Works Programme routine civil works

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This study investigates factors influencing the performance of the Expanded Public Works Programme (EPWP) routine civil projects in selected Gauteng municipalities. Public infrastructure projects in South Africa face challenges such as incomplete execution, poor performance, inadequate materials, lack of competent project managers, inefficiencies, and insufficient support or equipment. These issues persist despite efforts by the government and scholars to address why EPWP projects often fail or remain incomplete, prompting this study to investigate overlooked factors. A quantitative approach was employed, using descriptive and correlational research designs. The study sampled 254 employees from the EPWP routine civil works in the City of Ekurhuleni, Johannesburg, and Sedibeng District Municipality. Respondents included managers, supervisors, general employees, and support staff. Data analysis was performed using SPSS version 28.0, employing descriptive statistics, reliability and validity tests, Exploratory Factor Analysis, correlation, and regression analyses. Key findings reveal that workplace diversity, goal clarity, team relationships, and organizational commitment significantly influence team effectiveness, strongly predicting project performance. Together, these factors account for 58.9% of the variance in team effectiveness and 77.9% in project performance. Strategic recommendations suggest municipalities prioritize workplace diversity, clear goals, strong team dynamics, and organizational commitment to improve team effectiveness and project outcomes. The study underscores the need for municipalities to allocate resources toward these factors, emphasizing their critical role in achieving successful EPWP project execution. Limitations and recommendations for future research were also outlined, focusing on further improving project outcomes in the public works sector.

Unlocking The Digital Edge: Exploring E-Procurement Drivers In The Age Of Smart Tendering

Dr. Kgangeile David Jakwe
Regenesys Business School

Dr. Morena William Nkomo
University of Johannesburg

This study develops a conceptual framework based on the Organizational Buying Behavior model. The paper aims to explore the key factors that influence e-procurement purchasing decisions in businesses and to create a conceptual framework. The proposed framework includes four main antecedents: environmental, organizational, buying center, and individual factors, which are hypothesized to significantly enhance e-procurement decision-making. A systematic sampling method was used, selecting 10% of the population from the KwaZulu-Natal Department of Transport database of 1,600 service providers, resulting in a sample of 160 participants. Out of these, 149 service providers completed the questionnaire, achieving a high response rate. The study employs Partial Least Squares Structural Equation Modeling to analyze the relationship between these antecedents and e-procurement adoption. The results show that all four factors significantly influence e-procurement decisions, with buying center factors having the strongest impact. The study emphasizes the importance of these antecedents in promoting e-tendering adoption, improving procurement efficiency, strengthening buyer-supplier relationships, and enhancing post-contract delivery outcomes. To ensure wider adoption, organizations should focus on developing digital procurement capabilities, improving training programs, and implementing supportive policies that encourage e-procurement integration. Additionally, the use of digital tools such as eDesigns and Building Information Modeling facilitates collaborative design and visualization, ensuring more accurate project planning and better coordination among stakeholders.

An assessment of customer satisfaction with services in the air cargo supply chain industry in Nigeria

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Customer satisfaction with services is crucial to offering efficient air cargo supply chain management. However, the frequent interruption of expected seamless delivery of cargo by air often results in poor customer satisfaction with service delivery. This study assesses customer satisfaction with air cargo services at Murtala Muhammed International Airport (MMIA), Lagos, Nigeria, with a focus on customer perception and expectation. The data for the study were collected using a well-designed questionnaire administered to stakeholders at the Murtala Muhammed International Airport, Lagos. A simple random sampling technique was employed to collect data and produced 223 valid responses out of 385 copies of the distributed questionnaire. The data were analysed using structural equation modelling - partial least squares (SEM-PLS). The study found that customers' expectations significantly influence their perception of services and vice versa. The finding implies that customer perception and expectation are major ingredients for customer satisfaction in the air cargo supply chain industry

The Impact of Structural complexity on the African Risk Capacity Program

Dr. Sanele Nhlabatsi
Unisa

The inherent peculiarity of international development projects and programs makes them complex. The limited project complexity research tailored to this sector motivated the need to identify complexity factors that cause disruptions resulting in these projects performing poorly. Literature indicates that the dominant types of complexities faced are structural, sociopolitical, and emergent complexity. The study explores complexities faced by these projects with a specific focus on structural complexity to better understand how this impacts on project delivery. This paper therefore focuses on two objectives, the identification of structural complexity factors in the selected case study, plus insights on the PM strategies and tools applied to handle structural complexities experienced. A case study analysis of the African Risk Capacity program with a specific focus on Zimbabwe at country level was conducted. Ten interviews were conducted and program documents reviewed resulting in the identification of dominant structural complexity factors that caused disruptions, namely multiple project funding and project reporting. The research findings also provide project management insights that were applied on this program, enabling the ability to handle the structural complexities experienced.

Track #10

Special Sessions

"AABD: 25 Years of Impact and the Future of African Business and Development"

Dr. Alphonso Ogbuehi

Johnson C. Smith University

Dr. Kofi Dadzie

Ga. State University

Prof. Prof Nnamdi

Madiche Bloomsbury Institute London,

Dr. Moses Aquaah

University of North Carolina - Greensboro

Abstract

- Theme: "AABD: 25 Years of Impact and the Future of African Business and Development"
- Moderator: Dr. Alphonso O. Ogbuehi, Johnson C. Smith University (aogbuehi@jcsu.edu) – Contact person
- Panelists (tentative):
 - Dr. Kofi Dadzie, Georgia State University (kdadzie@gsu.edu)
 - Dr. Moses Acquaah, University of North Carolina, Greensboro (m_acquaa@uncg.edu)
 - Dr. Nnamdi Madichie, Nnamdi Azikiwe University (profmadichie@gmail.com)
- Discussion Topics:
 - a. AABD's Contributions:
 - Key research and publications
 - b. Impact on African business practices and policies
 - c. Success stories of AABD initiatives
 - d. Role in fostering collaboration and knowledge sharing
 - e. Challenges and Opportunities:
 - Emerging trends in African business and development
 - f. Addressing persistent challenges (poverty, inequality, etc.)
 - g. The role of technology and innovation
 - h. Sustainable development goals (SDGs) and Africa
 - i. The Future of AABD:
 - Strategic priorities for the next 25 years
 - j. Expanding AABD's reach and impact
 - k. Engaging the next generation of African scholars and leaders
 - l. Q&A/Closing Remarks

Track #11

Submissions in French

OUTILS DE TRANSFERTS FINANCIERS ET DIASPORA AFRICAINE : FACTEURS D'ADOPTION ET PERSPECTIVES POUR LE CAMEROUN

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Université Catholique d'Afrique centrale

Prof. Samuel Fosso Wamba

TBS Education

Cet article analyse les facteurs influençant l'adoption et l'utilisation des outils de transfert financier par la diaspora africaine, avec un focus particulier sur la diaspora camerounaise. Dans un contexte où les FinTechs transforment profondément les services financiers, l'étude explore les déterminants qui encouragent l'utilisation des méthodes traditionnelles, comme Western Union et MoneyGram, ainsi que des solutions numériques plus modernes.

L'approche méthodologique repose sur une approche quantitative. Un modèle conceptuel intégrant des variables clés telles que l'utilité perçue, la facilité d'utilisation, la sécurité perçue, la confiance, les coûts de transfert et l'influence sociale. Ensuite, des données collectées à travers un questionnaire électronique auprès de 222 membres de la Diaspora camerounaise ont été analysées via l'approche des moindres carrés partiels. Les résultats montrent que l'accessibilité, la sécurité et la vitesse des transactions sont des facteurs essentiels à l'adoption des outils de transferts financiers. L'attitude positive des utilisateurs, renforcée par des recommandations sociales, joue également un rôle déterminant. Toutefois, des limites telles que les perceptions négatives concernant la fiabilité des services numériques et les barrières infrastructurelles des services traditionnelles dans certaines régions subsistent.

En dépit de ces défis, l'étude souligne que les applications de transferts numériques représentent une opportunité majeure pour renforcer l'inclusion financière et améliorer les pratiques de transfert d'argent, tant pour les utilisateurs que pour leurs bénéficiaires. Afin de maximiser cet impact, des recommandations sont proposées : renforcer la sensibilisation à travers des campagnes d'information, améliorer la sécurité des plateformes pour renforcer la confiance des utilisateurs, et réduire davantage les coûts pour les rendre accessibles à une population plus large.

Ces résultats offrent des pistes concrètes pour les gouvernements, les entreprises d'envoi d'argent et les chercheurs, en vue d'améliorer les services existants tout en favorisant l'adoption de solutions modernes adaptées aux besoins des Diasporas africaines et camerounaises.

Avantages Et Désavantages De L'innovation Technologique En Agriculture Dans Le Roman Les Faiseurs De Pluie De Paul Kisakye

Mr. HAMIDOU IDRISSE Moussa

Filière Arts et Culture Université Abdou Moumouni de Niamey

Avantages et désavantages de l'innovation technologique en agriculture dans le roman
Les Faiseurs de pluie de Paul Kisakye

Les technologies, notamment de l'informatique, sont souvent présentes dans les arts contemporains africains : cinéma, arts plastiques, littérature. Les auteurs en vantent souvent les mérites dans divers domaines quand ou s'attaquent à ce que ces technologies revêtent comme risques et autres dangers pour les hommes, pour l'environnement et pour certaines activités socio-économiques, quand ils ne les utilisent pas comme accessoires ou matériaux.

C'est le cas du film, Bienvenu au Gondwana réalisé par l'humoriste nigérien Mohamed Moustapha dit Mamane. Dans ce film produit en 2016 par Mandrian cinéma, c'est en trafiquant le serveur de la commission électorale du Gondwana, que les jeunes informaticiens de l'équipe de campagne de l'opposant lui feront gagner les élections au détriment du dictateur président fondateur, candidat à sa propre succession. Même si ce dernier finira par reprendre les choses en main.

Dans Les Faiseurs de pluie, la passion des jeux électroniques aidant, c'est Tendo et ses amis qui vont démasquer les sabotages de l'oncle Moses sur la ferme du père du jeune-homme qui contrôle ses cultures par télésurveillance et les entretient avec des robots qui régulent l'eau pour l'irrigation, les engrais et autres

Cette communication propose une étude stylistique du roman de Kisakye afin de voir les procédés littéraires par lesquels cet auteur ougandais aborde l'innovation technologique dans ses applications en agriculture pour en faire un traitement dialectique : autant la technologie peut être très utile en agriculture, autant son utilisation n'y est pas sans risque.

Éducation entrepreneuriale et vocation d'entrepreneur

Prof. Félix Zogning
University of Sherbrooke

La promotion de l'entrepreneuriat dans les pays en développement suscite une demande accrue pour l'éducation entrepreneuriale. Cependant, les travaux qui ont exploré le lien entre cette éducation à l'entrepreneuriat et le niveau d'intention ou d'activité entrepreneuriale, ont débouché sur des résultats mitigés.

Cette communication explore les initiatives en matière d'éducation et de formation à l'entrepreneuriat dans diverses régions du monde, afin d'en identifier les nouvelles tendances et les préoccupations émergentes. Elle met également en lumière les formules d'éducation entrepreneuriale qui ont un impact critique sur le comportement entrepreneurial.

