



Launch of 3i Africa Summit 2026

Theme: Shaping Africa's Integrated FinTech Future

Keynote Address

by

**Dr. Johnson Pandit Asiamah
Governor, Bank of Ghana**

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**Honourable Minister, Esteemed Colleagues, Distinguished CEOs, Leaders of Industry,
Distinguished Guests, Ladies and Gentlemen,**

Good morning.

It is my distinct pleasure to welcome you here to the launch of the 3i Africa Summit 2026. Let me begin by acknowledging our valued partners, the Ghana Interbank Payment and Settlement Systems and the Global Finance and Technology Network, for their continued collaboration and shared commitment to advancing the future of finance on the African continent. Their partnership reflects the very spirit of cooperation that this platform seeks to promote.

Today's gathering is significant not simply because it marks the launch of another Summit. This launch matters because it reflects the seriousness of the moment before us. Across the continent, the financial system is changing. Technology is altering the way value is stored, transferred, intermediated and indeed regulated. New business models are emerging. New infrastructure is being built. New expectations are being formed by innovators, firms, and markets alike. The choices we make at this stage will help determine whether that change becomes merely disruptive or whether it becomes genuinely developmental.

The 3i Africa platform was established on a simple, but powerful premise: that Africa's financial future will be strengthened when innovation, investment and impact are brought into closer alignment. The inaugural Summit demonstrated the scale of interest in that proposition and affirmed Ghana's ability to convene a serious continental conversation around digital



finance, fintech, and the future of African markets. It also showed that there was and still is a strong appetite for a platform that bridges policy ambition with market opportunity.

The subsequent Policy Forum deepened that conversation still further. It reinforced the need to move from broad ambition to practical execution. It made it clear that the next phase of African fintech development will depend not only on creativity or capital in isolation, but on stronger coordination between public policy, private innovation and strategic investment. That insight remains central as we look ahead to 2026.

This year's theme, "Shaping Africa's Integrated FinTech Future," is both deliberate and timely. The emphasis here is on integration. For the better part of the last decade, years now, much of the continent's attention has understandably been placed on expanding access, encouraging innovation, and building digital channels. Those efforts have yielded real progress, but the next frontier is not just more innovation in silos. It is the integration of systems, markets, rules, and opportunities across the continent. It is about ensuring that progress in one market can connect meaningfully with progress in another, and that Africa's financial evolution is not pursued in fragments.

Africa does not need isolated islands of excellence. It needs connected ecosystems. It needs payment systems that are interoperable, digital infrastructure that can be trusted, and regulatory approaches that are coherent and enabling. All these can be achieved when institutions collaborate in pursuit of outcomes greater than any single actor can achieve alone. It also requires sustained engagement between the public and private sectors, and a shared recognition that scale, trust, and resilience must be built deliberately.

Ladies and Gentlemen, Ghana is proud to stand at the forefront of this conversation based on what we have done and continue to do. Our experience has shown that progress in digital finance is not accidental. It is built through intentional policy, credible institutions and sustained engagement with market actors. It requires openness to innovation but also clarity of rules. It requires encouragement of enterprise, but also protection of trust. It requires ambition but equally discipline. These are the foundations upon which enduring economic transformation must rest.

At the Bank of Ghana, we have long held the view that innovation and regulation are not opposing forces. Properly managed, they are complementary. Sound regulation creates



confidence. Confidence attracts participation. Participation encourages investment. Investment supports scale. And scale, when directed responsibly, expands inclusion and strengthens the overall financial system.

This is why collaboration between regulators, industry, and investors is essential and remains the central purpose of the 3i Africa Summit: to provide a platform for alignment, partnership and practical engagement between those building the future of finance and those responsible for ensuring that such a future is resilient, inclusive and credible. It is also why this launch matters. It gives us the opportunity to begin that alignment early, before the Summit itself convenes.

What this requires, in practical terms, is a clearer focus on the foundational conditions that will determine whether Africa's fintech progress remains fragmented or becomes truly transformative: stronger interoperability across systems and markets, investment in trusted digital public infrastructure, a renewed commitment to cross-border integration, and a strong continuous focus on inclusion. These are not abstract priorities. They are the practical building blocks of a more connected financial ecosystem.

Ladies and Gentlemen, for too long, the African continent has been described primarily in terms of untapped potential. Yet what is increasingly evident is not merely potential, but readiness. Readiness in talent. Readiness in innovation. Readiness in digital adoption. Readiness in entrepreneurship. And increasingly, readiness in regulatory innovation. The task now is to convert that readiness into coordinated action and long-term institutional progress.

This is the spirit in which the 3i Africa Summit 2026 must be understood. It is an opportunity to place Ghana's priorities, capabilities and ambitions more firmly at the centre of the global financial conversation. It is also an opportunity to strengthen Africa's voice in shaping the systems, standards and partnerships that will define the future of finance.

I therefore encourage all stakeholders to engage actively in the journey ahead. I encourage policymakers and regulators to engage early and constructively. I encourage financial institutions and industry leaders to participate with strategic intent. I encourage innovators and entrepreneurs to see this platform as an opportunity for visibility, connection, and growth.

To partners, investors and sponsors to use this platform to identify opportunities for meaningful engagement and support. The period between this launch and the Summit should be used



intentionally to build relationships, sharpen ideas and deepen commitment across the ecosystem.

That is why we are all gathered here today: to mark the beginning of another important chapter in a shared continental journey. It is now my honour to officially launch the 3i Africa Summit 2026.

Thank you.

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