



3i Africa Summit 2026

The Rebirth of Africa's Digital and Financial Ecosystems

Closing Keynote Address

by

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**Your Excellencies,
Senior Government Officials,
Distinguished Panellists and Speakers,
Colleagues from the Media,
Distinguished Guests,
Ladies and Gentlemen,**

Good Afternoon.

1. It is a privilege and a personal moment to stand before you to bring the curtain down on the 2026 edition of the 3i Africa Summit. Two days ago, we opened these proceedings at the Destiny Arena under a single, unifying proposition: that Africa is no longer observing the global financial revolution from the sidelines; we are, in fact, shaping it.
2. Although today also marks the climax of this year's 3i Africa Summit, it is certainly not an end. Rather, it signals the continuation of innovation, advancement of our digital financial ecosystem, deepening of continental trade integration, responsible use of emerging technologies for improved outcomes, development of effective policies, and the strengthening of the impactful networks and opportunities that have been forged over the past few days.
3. It has been a singular honour for the Bank of Ghana to once again host this important summit in partnership with Ghana Interbank Payment and Settlement Systems Limited (GhIPSS) and Global Finance & Technology Network (GFTN). I extend my profound appreciation to all participants, regulators, policymakers, fintech investors, institutional investors, start-ups, government officials, global partners, and students. You came here as co-architects of Africa's next financial chapter, and your active engagement and valuable contributions to the various sessions enriched the dialogues and outcomes.

4. This year's summit, themed "The Next Frontier: Shaping Africa's Integrated Fintech Future," builds on the momentum of the 2024 and 2025 editions. In 2024, our aim was to unleash Africa's fintech and digital economic potential. In 2025, we deepened that charge under the banner of One Africa, One Market. And in 2026, we arrived at the next frontier by structured implementation.
5. The theme enabled deeper and more focused discussions on advancing Africa's digital financial ecosystem through the adoption of emerging technologies, as well as the strengthening of regulatory frameworks and institutional capacity, and deepening relevant partnerships towards achieving our critical goals. While I am confident that the expectations of these discussions have been met, it is imperative that deliberate and coordinated actions follow, to translate dialogue into tangible outcomes.
6. The engagements over the past three days spanning from the main stage plenaries, the innovation hub, thematic tracks, technical sessions, policy dialogues, Governor's Roundtable, and the Capital Meets Policy Dialogue, have been both purposeful and forward-looking. The rich discussions that took place in the halls of this arena collectively point us toward what I describe as a rebirth of Africa's digital and financial ecosystem, which forms the focus of my closing remarks today.
7. Ladies and Gentlemen, a rebirth signifies renewal and growth. These attributes are evident in the youthful and dynamic nature of Africa's digital financial ecosystem, its agility, its expanding opportunities, and its immense potential. At the same time, this rebirth brings to light the challenges and complexities inherent in a developing system. Notwithstanding these challenges, the ecosystem presents a compelling opportunity, one that must be nurtured and strategically guided to deliver sustainable and inclusive growth for the continent.

8. Before I proceed, kindly permit me to illuminate the achievements of Ghana as the gateway to Africa regarding financial stability, safety and economic growth driven by timely interventions and appropriate regulatory policies in the past year:

- The Ghana Cedi has been stable over the past year, appreciating against major currencies;
- Inflation is at 3.4 percent in April, 2026, one of the lowest since the inception of inflation targeting;
- Annual GDP was 6.0 percent in 2025;
- The Bank of Ghana Amended its Act to promote independence and accountability;
- The Virtual Asset Service Providers Act, 2025 (Act 1154) was recently passed, giving us a clear, enabling, and protective framework for the next generation of digital finance;
- The Directive for Digital Credit Service Providers has been issued to regulate digital credit providers; and
- The Cyber and Information Security Directive was amended to strengthen resilience against evolving cyber threats, and ensure compliance with applicable regulatory and industry standards across the financial ecosystem.

These have contributed to safeguarding the trust and confidence within the financial ecosystem.

Today, we are announcing our commitment to:

- Setting up the Innovation hub that will harness and incubate all innovations;
- A separate legal framework for the FinTech regulation;
- Build a framework and launch the Continental FinTech Sandbox; and
- Operationalise the National FinTech inclusion programme.

9. For us, the most important indicator is one that reflected in every conversation in the halls and rooms over the past three days: a renewed confidence. We have seen confidence in African policy and innovation.

10. As I near the conclusion of my speech, I would like to reiterate to my fellow financial regulators and government officials that: the work of harmonisation of financial systems, of licence passporting, of supervisory convergence will not be buried under these conversations. We have to continuously champion and support its advancement.
11. To our esteemed investor partners, the moment to engage the African opportunity is now. We seek capital that is patient, with partnerships that are enduring, to share our value.
12. To our founders and innovators: engage early with your regulator. Invest in governance with the same intensity you invest in growth. Treat consumer trust as the strategic asset it truly is.
13. The 3i Africa Summit 2026 draws to a close this evening; however, the work it has set in motion is only just beginning. Let us carry forward its outcomes from Accra into our central banks, ministries, and boardrooms. Let us sustain this momentum into the next summit, and ultimately into a continent.
14. Our sincerest gratitude goes to my fellow Governors and dignitaries who honoured our invitation and played critical roles across the three days.
15. A world class summit of this kind can never be a solo endeavour. The 3i Africa Summit is grateful to the Bank of Ghana, GHIPSS and GTFN for collaborating to spearhead innovation, impact and investment in Africa. Our profound gratitude to our platinum sponsors, Mobile Money FinTech Limited, (MTN MOMO) for being our platinum sponsor with Tazama and Mojaloop.

16. To our Gold sponsors, PwC and Jumo, we're grateful for your investment. A special thank you to our silver sponsors (Fidelity, Stellar Development Foundation, Yellow Card, Npontu and Pawa Pay. And to our bronze sponsors (We wire, Pay stack, OA Markets , Fincra Nsano, Knet, Optasia, your support was instrumental in bringing this vision to life.
17. Special thank you to Bel Aqua, Fresh Drops and JP petroleum for being our hydration and energy sponsors. And our innovation partners, your support and industry insight has been essential to the success of this summit.
18. Ladies and Gentlemen, permit me to take this opportunity to invite you all to the 3i Beach Rave taking place this evening at Sandbox Beach Club. This gathering offers a relaxed setting for continued engagement, where we may strengthen the connections forged over the course of the Summit as we bring this remarkable convening to a close.
19. I will use this moment to specially celebrate the 3i Africa Summit Project team for their relentless efforts in organising this beautiful Summit.
20. On behalf of the Bank of Ghana, our co-hosts at GFTN and GhIPSS, and the people of the Republic of Ghana, I thank you sincerely for honouring our invitation to this year's summit. I wish you a safe journey home.

May God bless us all.