

Digital Entrepreneurship: Prospects and Challenges in Ghana

– Gladys Yaa Saah Oppong*

Research Scholar, Department of Management Studies, Indian Institute of Technology, Dhanbad, oppongladys2@gmail.com

– Saumya Singh

Associate Professor, Department of Management Studies, Indian Institute of Technology, Dhanbad, saumya.ism@gmail.com

– Pramod Pathak

Professor, Department of Management Studies, Indian Institute of Technology, Dhanbad, pramod_ism@rediffmail.com

ARTICLE HISTORY

Paper Nomenclature:
Case Based Study (CBS)

Paper Code (DOI): 22809

Originality Test Ratio: 12%

Submission Online: 26-Nov-2018

Manuscript Acknowledged: 29-Nov-2018

Originality Check: 03-Dec-2018

Peer Reviewers Comment: 17-Dec-2018

Blind Reviewers Remarks: 31-Jan-2019

Author Revert: 30-Jan-2019

Camera-Ready-Copy: 29-March-2019

Editorial Board Citation: 30-Mar-2019

Published Online First: 15-June-2019

EDITORIAL BOARD EXCERPT

Originally at the Time of Submission (ToS) submitted paper had a 12% plagiarism which an accepted percentage for publication. The editorial board is of an observation that script had a successive close watch by the blind reviewer's which at a later stages had been rectified and amended by an authors (oppong, Saumya & pathak) in an array of segment as and when essential to bring about so. The reviewer's had in a beginning stages comment with unimportant re-examination with a following proclamation which at a short span rationalized by an authors.. This paper is an endeavor to figure out what are acknowledged about digital entrepreneurship, what are not illustrious and in conclusion what are the research issues of digital entrepreneurship. The literature review reveals that digital entrepreneurship is a prime research area. The authors have definitely opened many newer facets of research in the area, a well-designed paper. The research paper about Digital Entrepreneurship in Ghana which is known as Cocoa economy presents systematically and well-structured the quick acceptance of mobile presently which is a prospect for improving the economy, possibly gathering all the active path of economic growth. In that case, mobiles are a favorable technological innovation for the development of the economy. The paper comes out with a clear cut motivation and is publishable in its current form. By and large all the editorial and reviewer's comments had been built-in in a paper at the closing stages and further the manuscript had been earmarked and decided under "**Case Based Study**" category as its highlights and emphasize the work in relation to Digital Entrepreneurship in Ghana which is a case based Study.

ABSTRACT

Ghana denoted to, as the Entrance to Africa is located in the West African sub region south of the equator. Digital Entrepreneurship is shifting the way Ghanaians do trade, collaborate and undertake dealings and accomplish their business. It offers the means by which operations can take advantage of the digital approach transmuted their establishments and in general economy into an understanding centered economy. There has been a quick advance of newfangled technologies deeds principal to the supposition that a dynamic tactic for improvement is the elevation of e-commerce in the midst of risk-taking activities. For instance, the e-commerce permits entrepreneurs to shrink expenses and rise market attention. However, the initial charge of website development might not be inexpensive as it may possibly necessitate software application development, hardware and upkeep cost. Online selling has widely spread as one of the utmost imperative groundbreaking systems used for promoting products and service on the internet. The value of online selling is actually popular everywhere in the world. Numerous companies and organizations today use online marketing to sell their products and services online

KEYWORDS Digital Entrepreneurship | Ghana | Economy

*Corresponding Author

<https://doi.org/10.18311/gjeis/2018.22809>

Volume-10 | Issue-3 | July-Sep, 2018 | Online ISSN : 0975-1432 | Print ISSN : 0975-153X

Frequency : Quarterly, Published Since : 2009

©2018-19 GJEIS Published by Scholastic Seed Inc. and Karam Society, New Delhi, India. This is an open access article under the CC BY-NC-ND license (<http://creativecommons.org/licenses/by-nc-nd/4.0/>).



The current day of recent people and globalization system acting essential part in all measures of life and businesses most especially in the entrepreneurship destination selling worldwide. E-commerce is the key means that influences the activities of entrepreneur's fulfillment because of its more than a few important fields used for distinctive determinations. E-commerce is very well-known in the midst of entrepreneurs for publicizing of products and services without a little boundaries governing its tasks.

Captivating benefits of a commerce chance is an ultimate step in the entrepreneurial procedure of the likely benefits that the internet would offer on behalf of them and similarly pay care to the requirements of their potential consumers.

Rising pattern of digital entrepreneurship prospect and challenges in Ghanaian context make it significant to know the reason behind it and its development impact in terms of jobs, revenue generation, output progression as well as its hurdles.

According to Eisenhardt (1989) stated that, "Where the target research objects is already new, an inductive strategy based on the observation of a given elements appears to be necessary." Certainly, we have also on a several case study technique in line directed toward the record involvement of businesspersons studied, now in excessive aspect.

The step of improvement of digital entrepreneurship offers increase to considerable changes in the marketplace and the affiliations among businesses, consumers and providers. The newfangled digital world or economy affects the manner in which businesses get formed and mature. The negative influences of internet safety issues affect trade. The leading delinquent with online selling in Ghana is the delinquent of vulnerabilities and deceitful deeds by crooks on internet. Challenges actuality faced by rural entrepreneurs unreliable

government strategies, illiteracy level among rural businesspersons. The anxiety of change however grips most rural businesspersons in the course depriving them of the right to advance on their business over using up-to-the-minute technology. Small, medium enterprises are dwindling to cope with the changes in the outside environs which has hampered the capability of their businesses to develop.

Speaking these challenges would contribute significantly to improving the penetration of digital entrepreneurship in the Ghanaian society and by this means link the digital gap. E-commerce can be advantageous to consumers and businesses if obstacles such as cost, products and services are enhanced. Policymakers need to publicize regulations that sustenance e-commerce entrepreneurship which can be recognized over a nationwide budget so that it draws external direct venture as an economic or poverty alleviation advantage. Entrepreneurs themselves have a duty to embrace team based entrepreneurial deeds. Digital businesspersons need to study that information technology that establish the ground rules of e-commerce are altering quickly. So, we endorse that their concepts need be self-motivated then adaptive to different environmental and high-tech circumstances. More of online ideas and abilities that drive assistance to the youth of Ghana generate works for themselves and develop businesses are needed.

Digital Entrepreneurship: Prospects and challenges in Ghana

The current day of recent people and globalization system acting essential part in all measures of life and businesses most especially in the entrepreneurship destination selling worldwide. E-commerce is the key means that influences the activities of entrepreneur's fulfillment because of its more than a few important fields used for distinctive determinations. Digital businesspersons need to study that information technology that establish the



ground rules of e-commerce are altering quickly. So, we endorse that their concepts need be self-motivated then adaptive to different environmental and high-tech circumstances. Now credit cards, debit and many other forms of digital payment are available in Ghana but more education can still be done on this mobile money transactions as well as the commissions on transaction.

Research Design:

Secondary data to analyzing vast array of information and review

Statement of purpose:

- To analyze previous prospect and challenges of Digital Entrepreneurship in Ghana and its current status.
- The impact of Digital Entrepreneurship on Ghana's economy and businesses previously and the current status

Introduction

In current years digital entrepreneurship has persist to be one of the most important growth in the globe of business. Essentially, digital business indicates to undertaking trade online bridging both trade to buyer and trade to trade range.

Also, the 'digital' element which (Parker et al. 2016) related to also stated that 'digital platforms' that complete competitions among producers as well as consumers and ease the transaction about services, products otherwise social money, allowingworthformationintended for all through the digital landscape.

The improvements in information and communication technology in sub Sahara Africa, are profoundly shifting the means trade is done. The new profit making revolution by proposing a reasonable and straight means to exchange data and purchase or sell goods or services, electronic business in now believe to grip the promise. In the year 2008 April, e-ZWICH smart card was established and since

then has been in the system but strive for decreasing the threaten which automated teller machine card robbery existed really high in some years ago (Haruna, 2012).

From the research of Anyimadu (2003), indicated that "We have become digital by default rather than considered intention". On the whole, this one is partially not on the statement, all these knowledge has come to us as distinct and commercially battled for, well projected handouts.

Digital trade networks in developing nations, in their case, proposes that it is not sufficient to just include computer, or the aspect of applications or praise investments in learning or in supporting entrepreneurship. But instead investigation the condition "closer to the ground" and search entirely the connections of arrangement and necessity out of which trade and industry increases. In the study of Moore (2003) in Ghana, the foundation of the digital trade network was productive with strong learned entrepreneurs which many of them had studied and stayed out of the country for a while, and willingly want to come back to Ghana after the founding of elect representative for the first time in so many years.

Digital Entrepreneurship

The term digital entrepreneurship has appears to carry exclusively obscure-established meaning. The passage from the report on strategic policy (p.1) seems in the direction of exclusive effort to delineate technology entrepreneurship till present (The European Commission 2015):

"Digital entrepreneurship embraces all new ventures and the transformation of existing businesses that drive economic and/or social value by creating and using novel digital technologies. Digital enterprises are characterized by a high intensity of utilization of novel digital technologies (particularly social, big data, mobile and cloud solutions) to improve business operations, invent new business

models, sharpen business intelligence, and engage with customers and stakeholders. They create the jobs and growth opportunities of the future.”

Digital entrepreneurship can be debatably in a sense that it is the extreme important one demonstration of private enterprise and carry accordingly belongs into the system of trade itself. In this concern, it seems technology private persons have had an insightful influence on entirely ahead in position economies. An instance from the Australian Innovation System Report (2015, p. 46) stated that:

“The values of entrepreneurial organizations have mostly been heralded for employment generation and commercialization of new inventions. This is all changing with the rise of the knowledge and digital economy, where entrepreneurs and the organizations they create are uniquely positioned to exploit new opportunities, adopt new production methods and technologies, and reshape competition by penetrating new markets.”

Practically, it is to come to an end that digital businesspersons drive have a thoughtful effect continually on the improvement of internet and digital state of a country. From the study of (Li, 2007) the word e-business theory was initially make known to and well explained by IBM that, “The transformation of key business processes through the use of Internet technologies”. The shift of digital business from the middle of 1990 is well known, in the initial era, grassroots of digital trade as it was denote, pave the way of an extensive implementation and wide distribution of the Internet for profit making intentions. Technologies like electronic data interchange in the course of that era were taken on to assist the progress of business to business activities. From the middle of 1990 to the beginning of 2000 became the additional era which extended and was regarded as an extensive implementation and wide distribution of the Internet for profit making intentions.

In this same era, potentials of the Internet has gain mass confidence in unrestricted businesses approval and cost decrease was used for, (Porter, 2001) as well as increasing in buyer advantage and income recognition; all these followed though by the expenditure of essential administration carried out as venture capitalist and leaders by chance overstated the market proportions for dot.com companies to entice more prospective shareholder.

In time, these management carry out in the third era was regarded as by the unbelievable dot.com fall according to (LI, 2007; Howcroft, 2001; Howcroft et al., 2001). During the fourth part era, investors had to replicate on the severe certainty and the causes behind the amazing electronic business disasters and which business carry out fundamentals can put them to where they were; from that time, numerous of the companies that endured have turn out to be profitable ensuing firm regaining market of the dot.com (Li, 2007).

Ndemo & Weiss (2016), in the book of record about digital entrepreneurship revolt in Africa, while it's defined how it has developed in terms of redundancy rates, absence of technological structure, poverty and different cultural understanding of entrepreneurialism and great courage. The ICT revolt is a worldwide and competing occurrence.

Electronic business is the main characteristic of the internet that leads, also known as e-business. It was an essential resources when the Internet got developed which organized consumers exchanged data. At present, this data exchange is gradually being inclusive in economic importance by changing it as a result that assists exchange of products and services. Africa surpassed development of business in the 1998 and 1999 than any of the continent. And for some time now, the practice of Internet in Africa is still improving as the learned computer person's quantity also increase according to (Mbogo, 2000).



Previous investigation have shown that women recognize Internet e readiness. Quagraine&Ariwa, (2016) stated that this awareness have proven women entrepreneurs in micro firms, e readiness is progressing method as many of these women entrepreneurs are not to practice Internet for their business deeds.

The Economy of Ghana

Cocoa economy has been the name given to Ghana's economy because of its huge production of cocoa. The impact is widely spread that Ghana is rich and successful thanks to its supremacy of the global provision of cocoa and the extraordinary amount which the crop have always been attracting in those previous years. During all those years, the government income and its richest was coming from cocoa entirely but the career of most of the people in Ghana was not farming cocoa as it must seems neither were they revel in an expensive living. Aside cocoa that Ghana was producing, there were other minerals like gold, bauxite, manganese and gold (Birmingham, 1957). After the first 25 years of independence, World Bank was using the economy of Ghana as the test circumstance for the developing policies in the sub Saharan Africa. After falling frighteningly far into the deep hole, gross domestic products (GDP) per capita in actual positions was twenty percent more than where Ghana used to be at independence in the 1957. The then president of Ghana and the International Monetary Fund (IMF) put into conclusion an Economic Recovery Program (ERP) which gave the look in some achievement of raising productivity, and the costs of ERP in respect of standard of living for some groups that was at risk became known (Hug, 1989).

The virtual offerings of domestic against foreign variables to the economy of Ghana drop before 1983, and also according to Hug's despite his robust examination "The merits of the current strategy for development, remain mired in controversy"(Gyimah-Boadi, 1991).

Subsequently, the economy of Ghana is not a self-governing system, but is surrounded in a back ground of foreign business, in as much as the capacity does not search away from irregular remarks. The capacity views the trade and industry actors as realistic persons, ambitious by price motivations. And Ghana's economy articulates a questionable credence in the crafty actor (Beuving & Aryeetey, 2011).

Objective of the study

As a developing paradox, digital entrepreneurship, merges and includes investors from diverse group and economic parts. This study posits that a complete and unifying method is required. For instance, advance in the quantity of digital businesspersons depend on the digital trade skills of people and also the systemic backing over and done with transformative procedure and plans from the governments, corporate/ industry, training and learning organizations and the community as well. In this respect, this paper purposes to analyze previous challenges of digital entrepreneurship in Ghana and its current status, as well as what digital entrepreneurship offered Ghana economy and its multiple disciplinary perspectives (digital entrepreneurs, suppliers and customers).

Methodology

An empirical researching on Digital Entrepreneurship prospect and challenges has become a need. In the situation, the extent of qualitative, quantitative and mixed methodology study is substantial. The current competing society of digital business is in a state of constant change and businesses challenges must be resolve quickly to retain workable in this competitive world. Constant technological improvement and value making at micro digital business balance has not been an issue of choice but persistence. This study intend to use secondary data which will reveal a thorough study topic and the questions related to the topic.

Prospect of Digital Entrepreneurship

The expectations e-ZWICH payment structure in Ghana are unlimited between end users and non-end users, for that reason, action must be done by banks, shops, all shareholders and other monetary organizations make sure that these expectations are well detailed to help the achievement of the dream of the age of cashless community in Ghana (Haruna, 2012).

The quick acceptance of mobile presently is a prospect for improving the economy, possibly gathering all the active path of economic growth. In that case, mobiles are a favorable technological innovation for the development of the economy. On the other hand, seek of mobile broadband is not until now a regular tool globally, a greater act of entering into a nation would influence to a competing gain by adopting the prospects for entrepreneurship, but decreasing of its fellow citizen (Alderete, 2015).

Challenges in Ghana

From the report of modern Ghana, written by Owusu (2007), listed some challenges that Ghanaians were facing with respect to electronic payment system in Ghana. It stated that limited acceptance points was one of the problems Ghana was facing during that year. Also, high transaction costs, limited of information and advertisement because there was just a couple of information and awareness to card users, retail traders and those offering the services. There were few shopping centers and other stores which they were accepting electronic payment. Lack of system reliability was another problem on its own as well as customer care service was also limited in Ghana.

On the other hand, with all the supposed advantage of digital business, the adoption was delayed by so many restrictions or hurdles. The main hurdles were assumed to be the difficulties of protection and accepting the technology itself, absence of skilled manpower, fear with respect to its

procedures and guidelines, and high changing costs (Khatibi et al., 2003). From the research of Jones et al., (2003) indicated that the main problems of digital trade improvement were the following like time, inadequate use by consumers, financial means, suppliers and also absence of IT expertise. If these problems are well examined by size, inadequate time and financial resources were identified as the major factors limiting the haste of digital business improvement of small and micro firms. In terms of differences the review recognized that the problems to speed of digital business improvement have not as much as impact in medium and big enterprises. This suppose that small and micro enterprises are finding it challenging to improve their digital business technologies with their inadequate levels of assets and abilities.

Digital business expects will have to devote more concentration on exploring the outside environment which is big and also build plan of action to encounter any challenges that comes unexpected. Effah & Light (2009) study reveals that it is huge monetary flux rather which headed the fall of dot.com in Ghana:

“Due to the lack of credit card system or online payment facilities, BuyGhana dealt were two categories of customers: account customers who deposited money with the company in advance and had their online account credited and then debited after online purchases; and pat-on-delivery customers who would order online and pay after delivery”.

Similarly, Haruna (2012) also reveal that, problems like connection failure, numerous interruption of machines, and lengthy queues irrespective of importance of order and slow manner of service delivery. The service suppliers also identified problems such as network linkage challenges, intolerant customers, flaws with respect to customers' cards in line for inappropriate supervision, and low profits to the banks as to their work.



The research done on a comparative, challenges fronting Small Medium Enterprises between Ghana and Botswana, it was identified that ICT facilities procuring is high cost, with its maintenance and running costs. Numerous power source interruption, ICT language facilities was also a problem, infrastructure for communication was also very poor leading to extra costs of gain access to ICT facilities, absence of technical knowledge in assimilation ICT in SMEs, weak or legal content in digital business and weak security problems in doing digital business (Asare et al., 2012).

Impact of Digital Entrepreneurship

Digital businesses as an advantageous to firms in general, but were unclear as to how it would be advantage to their firm operations. The supposed advantages are: better image in terms of competitiveness, procedure that are efficient, and information system which is better (Khatibi et al., 2003).

Findings shows that Small Medium Enterprise's intend to follow digital business tactics with buyer service and buyer base growth constant with their "Bricks-and-mortar competitive strategies and build e-commerce operations consistent by means of their e-commerce strategies". The tactics for these digital business also benefit to the sales growth of small medium enterprises' as well as profit growth. Hence, digital business tactics connected with acquiring management is the minimum favored substitute and does not influence earnings (Karagozoglu&Lindell, 2014).

Agreeing to Kristianto et al., (2012), "The competitiveness of a manufacturing firm is reflected by measuring how fast a firm to increase its technology adoption through appropriate leadership role, alignment between strategic and technical leadership role and managerial directions on the manufacturing capability and resources". Another beneficial of digital business entrenching leadership part into the adoption of technology is that, forming

tactical flexibility includes tactical leadership, active aptitudes, human resource, industrial means and technology data for evading contrary to the surrounding doubt for the period of emergency, this arrangement can judge tactics profit of the business firm.

Another benefit from the practice of social media and big data in trade model invention is predominantly motivated by tactics and invention related inner intentions. Outside digital instability also plays part. Trade model invention pushed through means of social media and also big data takes (Bouwman et al., 2018) certain influence on firm act. And the analysis from the study proves that Business model is pushed by big data instead of shows that business model is pushed by social media.

Results

Now credit cards, debit and many other forms of digital payment are available in Ghana but more education can still be done on this mobile money transactions as well as the commissions on transaction. According to Bank of Ghana, currently the nation's online payment and other transactions systems is made up of the following; GIS which is Ghana Interbank Settlement system, which in 2002 became actual time gross system of settlement. The e-ZWICH payment system, cheque Codeline clearing, for digital direct credits and debits as Ghana Automated Clearing House in the year 2010. The switch for ATM from gh-linkTM, internet banking and mobile phone banking has been experience higher development as well as small valued financial payment systems like credit cards, debit cards, prepaid cards. Therefore the subsequent year in continuation have a need of competencies that are not existing now, from the rage of dependable digital power, to reasonably priced for a high bandwidth inter link within Ghana and that of other part of the world.

In all, service providers, entrepreneurs, buyers should take benefit and make use of digital business

to develop their market share, brands and to also make purchasing stress free for their buyers and prospect buyers as well. To add to this, expects in monetary and monitoring in Ghana is limited in terms of leadership of digital entrepreneurship or business.

Conclusion

Governments from the developing nations should motivate small medium enterprises not just to accept digital business technologies but should also be responsible for an advantageous environments to remain in dot.com to sustain and develop. The next years ahead are going to be the time for massive payment online in most industries of Ghana. Investing in the implementation of digital business infrastructure for organizations that deal in products like fund transfers, loans, utilities transactions bank accounts and financial services, as well as all third party transactions in expectancy of payment tool that can be distributed to all Ghanaians irrespective of their location or status of the finance.

Local firms will have to embrace payment digitally and solution information technology suppliers of all digital products must design and organize how to successfully provide, educate and retain these systems for all local firms and the upcoming entrepreneurs could use this as their business model as well.

The research conducted between Botswana and Ghana by Asare (2012) suggested the way forward for the two countries to adopt out of the challenges SMEs were facing and that other Africa nations can also benefit from these suggestions. And that, Ghana has numerous financial assistance for small businesses, but eventually all of them come from financial institutions with charges of high commissions and rate of interest. To this, governmental and individual sectors must come into agreement to create a joint group to motivate SMEs to take up trainings and conference, workshops, and seminars for an insignificant cost. This way, it will address some workforces on the job market shortfall of mechanical

knowledge. Structure for telecommunication should also enhanced excessively in other to reduce the fees of linking to the internet and by remaining online for trade drives. Educational institutions, together with governmental and individual sectors can create associations to design frameworks that would talk of some of the legitimate problems of digital business. This may possibly be a key enhancement to SMEs who are so uncertain about conducting business to business and business to customer digital trade transactions. Co-operative institutions can also form up by SMEs themselves so that they can credit funds at a minimum or zero commission or rate of interest to themselves.

Digital entrepreneurship has become important to policy makers because they can effectively use electronic business putting into practice models which can be some of the export companies to train and guide other export companies who are yet to implement digital business. In other sense, it could be the outside pressure for those who have already implement electronic business to do so but not in the sense of high tactics worth on it. It is for this reason that a good suggestions that persons using higher digital business implementation rates to also create a higher tactics worth on digital entrepreneurship (Hinson & Sorensen, 2006).

Therefore more investigation is needed to create awareness into developing nations SME digital entrepreneurship, post implantations challenges in common and dot,com fall in precise.

Reference

1. African university. In Proceedings of the International Conference On Electronic Publishing and Dissemination, Council for Development of Social Science Research in Africa (CODESRIA), <http://www.codesria.Org/IMG/pdf/AmosAnyimadu>. Pdf [Accessed September 1, 2010] 2003. AIS. Australian Innovation System Report. Office of the Chief Economist, Department of Industry,



- Innovations and Science ISBN ISSN: 978-1-925092-61-5. 2015
2. Alderete MV. Does digital proximity between countries impact entrepreneurship?.info. 2015 Aug 10;17(5):46-65.
 3. Anyimadu A. Being digital by default: A user-centric view of online knowledge resources at an
 4. Asare SD, Gopolang B, Mogothlwane O. Challenges facing SMEs in the adoption of ICT in B2B and B2C E-commerce: A comparative case study of Botswana and Ghana. *International Journal of Commerce and Management*. 2012 Nov 23;22(4):272-85.
 5. Bank of Ghana. Payment Systems in Ghana [Internet]. Bank of Ghana [GH]. 2018 [cited 02 June 2018]. Available from: <http://www.bog.gov.gh/privatecontent/Banking/payment%20systems%20in%in20Ghana.pdf>
 6. Beuving JJ, Aryeetey R. The Economy of Ghana: analytical perspectives, growth and poverty. *The Journal of Modern African Studies*. 2011 Mar 1;49(1):169.
 7. Birmingham W. The Economy of Ghana. *Africa Today*. 1957 May 1;4(3):9-13.
 8. Bouwman H, Nikou S, Molina-Castillo FJ, de Reuver M. The impact of digitalization on business models. *Digital Policy, Regulation and Governance*. 2018 Mar 12;20(2): 105-24.
 9. Effah J, Light B. Beyond the traditional 'SME challenges' discourse: A historical field study of a dot.com failure in Ghana. In *UK Academy for Information Systems Conference Proceedings 2009* 2009 Mar 31 (p.25).
 10. Effah J, Light B. Beyond the traditional 'SME challenges' discourse: A historical field study of a dot.com failure in Ghana. In *UK Academy for Information Systems Conference Proceedings 2009* 2009 Mar 31 (p.25).
 11. European C. Digital Transformation of European Industry and Enterprises; A report of the Strategic Policy Forum on Digital Entrepreneurship. <http://ec.europa.eu/DocsRoom/documents/9462/attachments/1/translations/en/renditions/native> 2015.
 12. Gyimah-Boadi E. the Economy of Ghana: the first 25 years independence by Hug MM Basingstoke and London, Macmillan, 1989. Pp. xxix+ 355. £ 35.00. *The Journal of Modern African Studies*. 1991 Dec;29(4):708-9.
 13. Haruna I. Challenges of electronic payment systems in Ghana: The Case of e-ZWICH. *American Journal of Business Management*. 2012 Sep 1;1(3):87-95.
 14. Hinson R, Sorensen O. E-business and small Ghanaian exporters: Preliminary micro firm explorations in the light of a digital divide. *Online Information Review*. 2006 Mar 1;30(2):116-38.
 15. Howcroft D. After the goldrush: deconstructing the myths of the dot.com market. *Journal of Information Technology*. 2001 Jan 1;16(4):195-204.
 16. Howcroft D, Richardson H, Wilson M. "Now You See It...Now You Don't" Myths of the Dot. *Com Market. ECIS 2001 Proceedings*. 2001 Jan 1:39.
 17. Hug MM. The economy of Ghana. The first 25 years since independence. Springer, 1989 Feb 6.
 18. Jones P, Beynon-Davies P, Muir E. Ebusiness barriers to growth within the SME sector. *Journal of Systems and Information Technology*. 2003 Jun 1 :7(2/1):1-25.
 19. Karagozoglu N, Lindell M. Electronic commerce strategy, operations, and performance in small and medium-sized enterprises. *Journal of Small Business and Enterprise Development*. 2004 Sep 1;11(3):290-301.
 20. Khatibi A, Thyagarajan V, Seetharaman A. E-commerce in Malaysia: perceived benefits and barriers. *Vikalpa*. 2003 Jul;28(3):77-82.
 21. Kristianto Y, Ajmal M, AddoTenkorang R, Hussain M. A study of technology adoption in manufacturing firms. *Journal of Manufacturing Technology Management* 2012 Feb 3;23(2):198-211.

22. Li F. What is e-business and does it still matter?. International journal of information technology and management. 2007 Jan 1:6(2-4):125-37.
23. Mbogo S. Can Africa Exploit the Internet? Review of African Political Economy. 2000 Mar 1:27(83):127.
24. Moore JF. Digital business ecosystems in developing countries: An introduction. Berkman Center for Internet and Society, Harvard Law School. <http://cyber.law.harvard.edu/bold/devel03/modules/episodell.html>. 2003.
25. Ndemo B, Weiss T, editors. Digital Kenya: An entrepreneurial revolution in the making. Springer; 2016 Nov 18.
26. Owusu K. Electronic payments System in Ghana [Internet]. Techghana, [blogspot.com](http://techghana.blogspot.com/2007/10/electronic-payment-in-ghana.html), 2007 [cited 02 June 2018]. Available from: <http://techghana.blogspot.com/2007/10/electronic-payment-in-ghana.html>
27. Parker GG, Van Alstyne MW, Choudary SP. Platform Revolution: How Networked Markets Are Transforming the Economy and How to Make Them Work for You. WW Norton & Company; 2016 Mar 28.
28. Porter ME, Michael; ilustraciones Gibbs. Strategy and the Internet.
29. Quagraine FA, Ariwa E. Effective development of digital technologies for business enterprise in Sub-Sahara Africa: Implications for women entrepreneurs e-readiness for Internet usage in Ghana In Innovative Computing Technology (INTECH), 2016 Sixth International Conference on 2016 Aug 24 (pp. 63-71). IEEE.

GJEIS Prevent Plagiarism in Publication

The Editorial Board had used the iThenticate plagiarism [<http://www.ithenticate.com>] tool to check the originality and further affixed the similarity index which is 12% in this case (See Annexure-I). Thus the reviewers and editors are of view to find it suitable to publish in this Volume-10, Issue-3, July-Sep, 2018

Annexure 1

Digital Entrepreneurship

ORIGINALITY REPORT

12%	9%	9%	9%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS
PRIMARY SOURCES			
1	businessperspectives.org Internet Source		1%
2	www.redalyc.org Internet Source		1%
3	aisel.aisnet.org Internet Source		1%
4	Submitted to University of South Australia Student Paper		1%
5	Submitted to University of Warwick Student Paper		1%
6	E. Gyimah-Boadi. "The Economy of Ghana: the first 25 years independence by M. M. Huq Basingstoke and London, Macmillan, 1989. Pp. xxix+355. £35.00.", The Journal of Modern African Studies, 12/1991 Publication		1%
7	www.emrbi.org Internet Source		1%
Timo Itala. Harri Tohonen. "Difficult Business			

8	Models of Digital Business Platforms for Health Data: A Framework for Evaluation of the Ecosystem Viability", 2017 IEEE 19th Conference on Business Informatics (CBI), 2017 Publication	1%
9	Submitted to UC, Boulder Student Paper	1%
10	Submitted to Laureate Higher Education Group Student Paper	<1%
11	www.ijbssnet.com Internet Source	<1%
12	www.ifm.eng.cam.ac.uk Internet Source	<1%
13	Submitted to De Montfort University Student Paper	<1%
14	Fanny Adams Quagraine, Ezendu Ariwa. "Effective deployment of digital technologies for business enterprise in Sub-Sahara Africa: Implications for women entrepreneurs e-readiness for Internet usage in Ghana?", 2016 Sixth International Conference on Innovative Computing Technology (INTECH), 2016 Publication	<1%
15	Submitted to International Business School Student Paper	<1%



16	www.wscholars.com Internet Source	<1 %	22	Submitted to University of KwaZulu-Natal Student Paper	<1 %
17	bunhill.city.ac.uk Internet Source	<1 %	23	www.modernghana.com Internet Source	<1 %
18	Submitted to Central Queensland University Student Paper	<1 %	24	Harry Bouwman, Shahrokh Nikou, Francisco J. Molina-Castillo, Mark de Reuver. "The impact of digitalization on business models", Digital Policy, Regulation and Governance, 2018 Publication	<1 %
19	Submitted to Oklahoma State University Student Paper	<1 %	25	Wentrup, Robert, Xiangxuan Xu, H. Richard Nakamura, and Patrik Ström. "Crossing the	<1 %
20	Submitted to Glasgow Caledonian University Student Paper	<1 %			
21	Submitted to Swinburne University of Technology Student Paper	<1 %			

Citation

Gladys Yaa Saah Oppong, Saumya Singh and Pramod Pathak
"Digital Entrepreneurship: Prospects and challenges in Ghana"
Global Journal of Enterprise Information System.
Volume-10, Issue-3, July-Sep, 2018. (www.gjeis.com)

<https://doi.org/10.18311/gjeis/2018.22809>

Volume-10, Issue-3, July-Sep, 2018

Online ISSN : 0975-1432, Print ISSN : 0975-153X

Frequency : Quarterly, Published Since : 2009

Google Citations: Since 2009

H-Index = 96

i10-Index: 964

Source: <https://scholar.google.co.in/citations?user=S47TtNkAAAAJ&hl=en>

Conflict of Interest: Author of a Paper had no conflict neither financially nor academically.



Scholastic Seed Inc.