

World Telecommunications and Information Society Day (WTISD) 2021 - Ghana's Efforts in Promoting the Digitalisation Agenda

About the World Telecommunications and Information Society Day (WTISD) Celebration

World Telecommunication Day, also known as World Telecommunications and Information Society Day, has been celebrated annually on 17th May since 1969. It marks the founding of ITU and the signing of the first International Telegraph Convention in 1865. It was formally instituted by the Plenipotentiary Conference in Malaga-Torremolinos in 1973.



In November 2005, the World Summit on the Information Society (WSIS) called upon the UN General Assembly to declare 17th May as World Information Society Day to focus on the importance of ICT and the wide range of issues related to the Information Society raised by WSIS. The General Assembly adopted a resolution (A/RES/60/252) in March 2006 stipulating that World Information Society Day shall be celebrated every year on 17th May.

Following these events and in November 2006, the ITU Plenipotentiary Conference in Antalya, Turkey, decided to celebrate both events on 17th May as World Telecommunication and Information Society Day. The updated Resolution 68 invites Member States and Sector Members to celebrate the day annually by organising appropriate national programmes with a view to:

- Stimulating reflection and exchange of ideas on the theme adopted by the Council
- Debating the various aspects of the theme with all partners in society



- Formulating a report reflecting national discussions on the issues underlying the theme, to be fed back to ITU and the rest of its membership

The National Communications Authority (NCA) in collaboration with the Ministry of Communications and Digitalisation (MoCD) has over the years, marked the Day with Symposiums that highlight and incorporate the ITU's global theme and the happenings within the country.

This year, the world celebrates WTISD under the theme, 'Accelerating Digital Transformation in Challenging Times'. The celebration is an opportunity for ITU membership to continue to push for digital transformation by promoting;

- National strategies on ICT development
- Smart policies to encourage investments
- Cooperation and partnership.

(Source: ITU)

What is Digital Transformation?

People mean a lot of things when they talk about digital transformation. Digital transformation could generally mean the way digital technologies influence the way we do things; that is, the way businesses, governments and individuals are using digital technologies to access services and interact among themselves.

ITU defines Digital Transformation as the application and/or updating of the technology we use as well as the creation of a culture that embraces new digital technologies to improve the efficiency and effectiveness of people in their daily life and business.

Covid-19 has highlighted the need to accelerate digital transformation and advance the goals of ITU's Connect 2030 Agenda.

Ghana's Digitalisation Agenda towards Accelerating Digital Transformation

Ghana has embarked on several digitalisation agenda and this has immensely contributed to the country's digital transformation especially during the Covid-19 pandemic.

As part of Ghana's effort in driving the digital agenda, the Ministry of Communications this year has been assigned an additional portfolio by His Excellency, the President, Nana Addo Dankwa Akufo-Addo. The Ministry has now been named the Ministry of Communications and Digitalisation still headed by Hon. Ursula Owusu-Ekuful MP.

The launch of the Ghana.Gov platform, which is a single digital payment and services portal meant to provide a single point of access to all services of Ministries, Departments and Agencies, is a major leap towards Ghana's digitalisation agenda.

Advertorial

The portal seeks to:

- Process all payments and transfers (both electronic and cash) against predefined service flows of each MDA and MMDA.
- Manage post-payment workflow, customer notification, feedback and service ratings. Thereby, enabling the government of Ghana fulfil its goal of creating a cash-lite economy.

This portal enables Ghanaians to apply and pay for many services online including:

- Birth, Death and Marriage certificates
- Business registrations and permits
- Passports, Ghana Card and other national IDs
- Drivers' licences, road-worthy certificates and vehicle registration
- Income, personal and corporate taxes



Hon. Ursula Owusu-Ekuful MP
Minister for Communications and Digitalisation

Apart from the Ghana.Gov platform and the digital services it offers Ghanaians, government has also introduced several initiatives which is helping in the digital transformation of the Ghanaian economy. These initiatives include:

- The National Digital Property Addressing System
- The Paperless Port Operations
- Mobile Money Interoperability
- The Automated Border Control System (e-Gate) as part of the Integrated e-Immigration System.

Digitalisation and Consumer Behaviour during COVID-19 Pandemic

The Covid-19 pandemic has led to an inevitable surge in the use of digital technologies due to the social distancing norms and nationwide lockdowns. People and organizations all over the world have had to adjust to new ways of work and life. Technology has become even more important in both our working and personal lives and serving as the bedrock for a thriving economy as countries begin to open-up in a bid to recover from an economic hurdle caused by the pandemic.

Where business meetings have traditionally been held face-to-face, most now take place virtually hence adversely increasing data usage. Reaching 40.46 million mobile voice subscriptions and 35.33 million mobile data subscriptions at the end of 2020 is a tremendous achievement for the Ghanaian Communications Industry as compared to other economies in the sub-Saharan region.

According to the 2021 Hootsuite Digital Global Report, 99.0% of Ghanaians aged between 16 to 64 own mobile phones while 37.6% and 11.6% own laptop/desktop computers and tablets devices respectively. These figures have shown that there has been an improvement as compared to the results of the NCA and Ghana Statistical Service Household Survey on ICT in Ghana conducted in 2019 where 7.9% of persons aged five years and older own computers; laptops (5.1%), desktops (1.2%) and tablets (1.6%).

DEVICE OWNERSHIP (JAN 2021)	
Percentage of internet users aged 16 to 64 that owns each kind of device	
Mobile Phone (Any Type)	99.0%
Smart Phone	98.7%
Non-Smartphone Mobile Phone	5.7%
Laptop Or Desktop Computer	37.6%
Tablet Device	11.6%

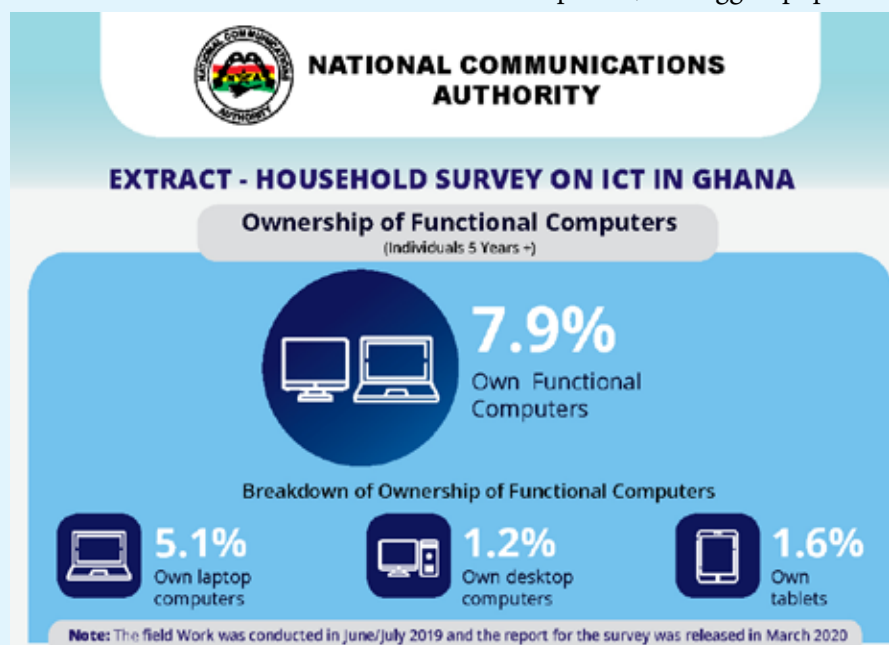
(Source: Hootsuite Digital Global Report, 2021)

The reach of mobile phone continues to grow year upon year. With more than 2.0% increase in population, Hootsuite 2021 report shows that there has been 8.1% increase which represents a 3.1 million increase in mobile connections, meaning there were more people connected via mobile from January 2020 to January 2021. Per the NCA's statistics, mobile connectivity has grown considerably over the years but not at the rate indicated above. Working and schooling at home has contributed to this increase.

Globally, with most activities moving online or virtually due to the pandemic, the adoption of the Internet in Ghana stood at 50% (of the global figure of 59.5%) while Kenya recorded the lowest of 40%. During this period, the biggest population that used the internet the most is United

Arab Emirates (UAE). From January 2020 to January 2021, Ghana's internet usage has risen by 6.4 percent.

According to the NCA and Ghana Statistical Service Household Survey on ICT in Ghana, Mobile Money has become successful in Ghana with about 50 million subscriptions. Amongst the urban population, usage distribution for the service was 49.3% users as against 50.7% non-users. However, in the rural communities, there was a bigger gap between users and non-users, in that while 32.1% had used mobile money, a greater percentage of individuals in this category (67.9%) had never used Mobile Money services.



The Bank of Ghana announced that there are some 17.5 million active mobile money accounts in Ghana with GH¢ 571.8 billion (USD 99.67 billion) in mobile money transactions in 2020 alone, representing growth of 84% from the value recorded in 2019. This was made possible with the help of some 344,000 active mobile money agents as of December 2020. The Mobile money technology has allowed people to receive, store and spend money using a mobile phone at unprecedented levels especially during the tough covid-19 times. The growth of this sector has been helped by the government's introduction of interoperability within the sector which enables our citizens to send mobile money across mobile telecommunication networks.

Ghana is currently experiencing a growth in technological adjustments with regards to consumers altering their way of life. The use of video and audio conferencing tools have increased significantly with organizations ramping up their technology infrastructure to account for the surge. This has led to increased investment in bandwidth expansion, network equipment, and software that leverages cloud services. With employees becoming accustomed to the idea of work-from-home, meeting and transacting online, there is need for technological expansion in the Telecommunication infrastructure.

Communications Industry Intervention during COVID -19

When the COVID-19 pandemic reared its head in Ghana, the National Communications Authority (NCA) after a review of the initial decisions taken by the Government, put in place some measures to ensure the continued operations of the Authority and Operators within the Communications Industry. The Authority rolled-out various communications services across the country to support the operations of all sectors including education, finance, communications and information, economic, transportation and health services.

One of the Authority's objective during this difficult time was to ensure that communication services are not interrupted.

The NCA found it imperative to grant free spectrum to Mobile Network Operators (MNOs) for temporary use. The free spectrum was assigned to MNOs upon request with the objective of easing congestion on their networks following a surge in the usage of communication services as a result of the pandemic. By extension, easing congestion on the networks enabled Operators to provide consumers with better internet services throughout the period.

This was also necessary due to the fact that most businesses and services had moved online. This regulatory intervention is part of the mandate of the NCA to continuously strive to ensure that consumers receive good quality service from telecommunication service providers. The NCA was also confident that its intervention will improve the network quality and consumer experience in general.



Joe Anokye
Director General of NCA, main driver for ICT in Ghana under the supervision of MoCD

It is worth noting that MNOs have contributed in numerous ways to ensure the acceleration of digital transformation during this period. Considering the theme for this year's WTISD celebration, it is essential to reiterate some contributions highlighted in a Press Release issued by the Chamber of Telecommunications. The contributions included but not limited to the following:

- Free access to over 100 educational online sites, e-learning platforms and libraries (public, private, foreign). This industry move supports a total

of over 240,000 customers consuming over 3,000 GB (3TB) per day for educational purposes.

- In consultation with the Ghana Health Service, members of the Telecom Chamber are leveraging their infrastructure to broadcast emergency communications to educate over 30 million customers on COVID-19, daily safety tips using Ring Back Tones, SMS, Social Media etc.
- Optimization of remote channels such as customer care lines, digital platforms and others to reduce visit to service centres.
 - Collaborating with the Bank of Ghana to offer free of charge Mobile Money transactions below GH¢100 to promote digital forms of payments.
 - Free access to critical websites and Government portals that provide COVID-19 awareness and safety protocols to enable citizens access information for free.
 - On-going Collaboration with National Information Technology Authority (NITA) to zero-rate Government of Ghana Smart Workplace Portal to enable government workers work from home.
 - Zero-rate calls to the National COVID-19 response number 112.
 - Optimisation of networks and capacity boost to support surge in voice and data usage due to mass behaviour shift to working from home, e-learning, increased streaming, online gaming, virtual meetings and movies and TV viewing online.
 - Deployment of additional infrastructure in the ensuing weeks to enhance our charging systems and intelligent networks to cater for increase in volumes for voice and data.

(Source: Ghana Chamber of Telecommunications)

Cyber Security and Consumer Protection in the Digitalisation Process

Consumer protection in the digital age has become a big challenge to grapple with. The world is fast evolving and along with it, a concerted move from all things analogue to digital. The move ostensibly to enhance speed and convenience in the way people interact through systems has also exposed the consumer to more risks and hence the need to protect the consumer.

The advancements in digital systems that we are experiencing, like the proverbial 'fire' portends both good and evil. The adoption of the digital systems apart from the improvement that brings into our lives also exposes us to risks and dangers that may result in financial losses, blackmail and worst of all, death.

The delivery of these digital services is mostly through cyber space from computers, networks, mobile devices, servers and other systems which are amenable to malicious attacks. As digital transformation evolves at the pace that it is now, it seems difficult for institutions and individuals to catch up. Without cybersecurity systems in place to forestall these malicious attacks, the consumer becomes the ultimate victim.

Cyber Security

With the path the country has taken in the digital transformation process, it is imperative that institutions set in place security systems that can detect and deal with potential and active breaches.

Ghana's Parliament has passed the landmark Cybersecurity Act 2020. The Law establishes the Cyber Security Authority, protects the critical information infrastructure of the country, regulates cybersecurity activities,

provides for the protection of children on the internet and develops Ghana's cybersecurity ecosystem. It is not lost on us that the financial implications of a successful cyber-attack could potentially cripple any organization and bring its brand into disrepute. If consumers feel their privacy has been violated or breached, they may even lose trust in the IT infrastructure. A robust cyber security system guarantees the protection of consumer and institutional data which may be accessed fraudulently.

The cyber security landscape has suffered threats in the form of data leakages, social engineering schemes, hacking, SIM Box fraud, website defacement, ransomware attacks, e-payment threats, social media threats and even an attack on an important state institution like the Electoral Commission. One cyber related criminal activity that has put Ghana on the international scene negatively is what has come to be known as 'sakawa.' The government and relevant stakeholders have equally taken steps to address these emerging threats. The formulation of laws and policies towards the improvement of incidents of cyber security breaches tells of the nation's preparedness in ensuring that its citizens and anyone doing business within its borders do not fall victim to any form of cyber-attack.

The adoption of the National Cyber Security Policy & Strategy (NCSPS) by Cabinet in 2016, the establishment of the Ghana Computer Emergency Response Team (CERT-GH), the passage of the Data Protection Act 2012 (Act 843), and the establishment of the Data Protection Commission, among other things are a clear indication of the seriousness of the government in dealing with cyber security breaches.

Despite the steps taken, cyber security challenges persist as a result of a number of factors, including a lack of a culture of cyber security consciousness and limited awareness on cyber security issues among businesses and individuals; difficulties in enforcing legislation; and limited capacity among law enforcement agencies in detecting, investigating, and prosecuting internet-facilitated crimes.

Consumer (Data) Protection

The digital transformation process has provided the consumer with a wealth of benefits be it social or commercial, while also bringing along a number of new and emerging risks. Other benefits that cannot be overlooked include convenience, customization and the ability to undertake activities remotely, and the opportunity to enjoy more tailored products and services.

The covid-19 pandemic situation clearly showed how the absence of digital systems could have made the situation more dire. In a pandemic situation where social distancing was one of the key measures to reducing the risk of contracting the virus, e-commerce platforms, online banking applications,

video-telephony proprietary platforms became the tools which ensured that economies did not crumble beyond what their human abilities could tolerate.

The continuous exposure and use of digital platforms, be it on social media, e-commerce platforms, or school registration processes expose the consumer to risks of being attacked. Several of these platforms that facilitate electronic transactions collect personal information including names, date of birth, place of residence, account details, passwords and several others which are kept in their database. These kinds of information are gathered by both private and public institutions. The responsibility of guarding the information is sometimes treated lightly and allows for breaches through malicious attacks or even voluntarily handing over the data collected on consumers to the highest bidder. A situation that exposes the consumer to extortion, blackmail or theft.

There are circumstances where the consumer, due to negligence or lack of knowledge may also expose himself to threats by volunteering information about themselves to third parties who turn around to use the information against them. For these reasons, several unsuspecting consumers have suffered from losing money or even losing their social identity to people who use it to perpetrate fraud.

Protecting the consumer in this digital transformation process therefore is very key. A drive for a greater level of awareness and education is ongoing to ensure that consumers in every nook and cranny appreciate the importance of taking responsibility to protect themselves from cyber-attacks. There should be a concerted effort to invest in the right infrastructure and systems that will protect both the consumer and the institution hosting the data.

This is a call to action which is being answered to by the Data Protection Commission through its innovative activities and programmes since 2017.

Conclusion

Digital Transformation can never be complete because technology and societal needs are evolving fast. Covid-19 has taught us that it does not matter where you reside, if you have good connectivity, you can work and live in comfort. The NCA, is therefore committed to supporting the Ministry of Communications and Digitalisation and collaborating with all stakeholders to achieve Government's effort to accelerate Digital Transformation in and beyond these Challenging Times and to ensure every Ghanaian is connected in the fulfilment of the ITU's Connect 2030 Agenda.

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