



Digital Transformation and Financial Literacy Training Programmes' Impact on Youth Entrepreneurship Success in Ghana's Tech Hub Cities

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Abstract

The digital transformation in Ghana's tech hub cities has accelerated over recent years, fostering a vibrant ecosystem of startups and entrepreneurs. However, youth entrepreneurship success rates remain low despite increased access to digital technologies and financial literacy training programmes. The research employed qualitative methods, including participant observation, semi-structured interviews, focus group discussions, and document analysis within the tech hub cities of Accra and Kumasi. Data was collected from a diverse sample of youth entrepreneurs aged between 18 and 35 years. Data analysis revealed that digital transformation initiatives have led to improved financial management skills among participants, with 60% reporting better control over their business finances post-training. However, challenges such as market access and mentorship support were significant barriers to sustained success. Financial literacy training programmes appear effective in enhancing basic entrepreneurial competencies but require more comprehensive support structures for sustainable growth of youth-led enterprises. Policy makers should invest in creating a supportive ecosystem that includes mentoring programmes, networking opportunities, and access to capital markets. Additionally, educational institutions must integrate digital literacy into curricula to better equip future entrepreneurs. Youth Entrepreneurship, Financial Literacy Training, Digital Transformation, Tech Hub Cities, Ghana

Keywords: *African Geography, Digital Divide, Empowerment Studies, Financial Education, Participatory Research, Technological Change, Youth Development*

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