

## **DETERMINANTS OF PARTNERSHIP SUCCESS IN THE DELIVERY OF INCLUSIVE INNOVATIONS ON MOBILE MONEY PLATFORMS IN GHANA.**

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### **ABSTRACT**

There has been growing interest amongst scholars and practitioners on how inclusive innovations on mobile money platforms can be used as a tool for driving financial inclusion and social impact. Partnerships are the primary vehicles through which inclusive innovations on mobile money platforms are developed and delivered. This study explored the determinants of partnership success in the delivery of inclusive innovations on mobile money platforms in Ghana to better understand why similar products existing on a common platform perform differently. A mixed method approach was used for this study. The study found that partnerships with long term orientation, control and coordination stood a better chance at achieving success than those without these factors. In addition, partnership management challenges, product management imperatives and alignment and governance systems were identified as the challenges affecting the delivery of inclusive innovations on mobile money platforms in Ghana. The study advances the literature on business ecosystems by investigating how value is created, harvested, and sustained in multi-dimensional partner integrations on keystone platforms.

**Keywords:** Inclusive Innovation, Mobile Money Platform, Partnership Success, Business Ecosystem, Multiactor Partnerships.