



PLENARY LECTURE

Governing the Digital Economy in the Age of Artificial Intelligence

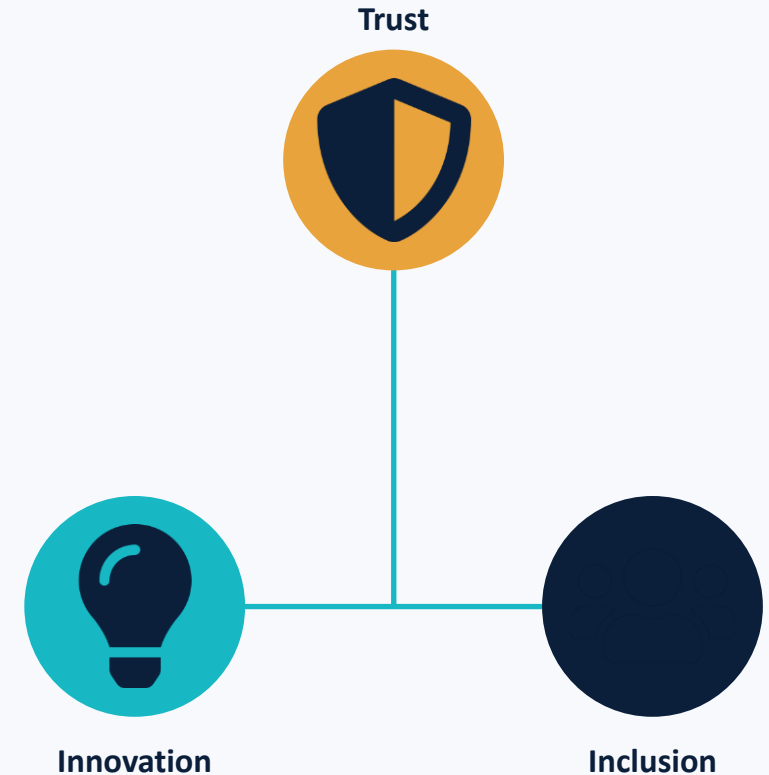
Building Trust, Innovation, and Inclusive Growth

Policymakers · Academics · Industry Leaders · Researchers · Technologists

Three Words, One System

Trust, Innovation, and Inclusion cannot be governed separately

- Innovation without trust will eventually encounter resistance.
- Trust without innovation may produce stability but little progress.
- Innovation and trust without inclusion can create prosperity for a few while deepening inequality for many.



The governance question is not how powerful AI can become — it is what kind of society we want AI to help us build.



ACT I

The Economy Has Changed

From using machines to machines that decide

From Using Machines to Machines Deciding

AI increasingly interprets, predicts, recommends, generates, decides, and acts



Recommends purchases



Assesses creditworthiness



Screens job applicants



Reads medical images



Detects fraud



Predicts agricultural conditions



Generates software

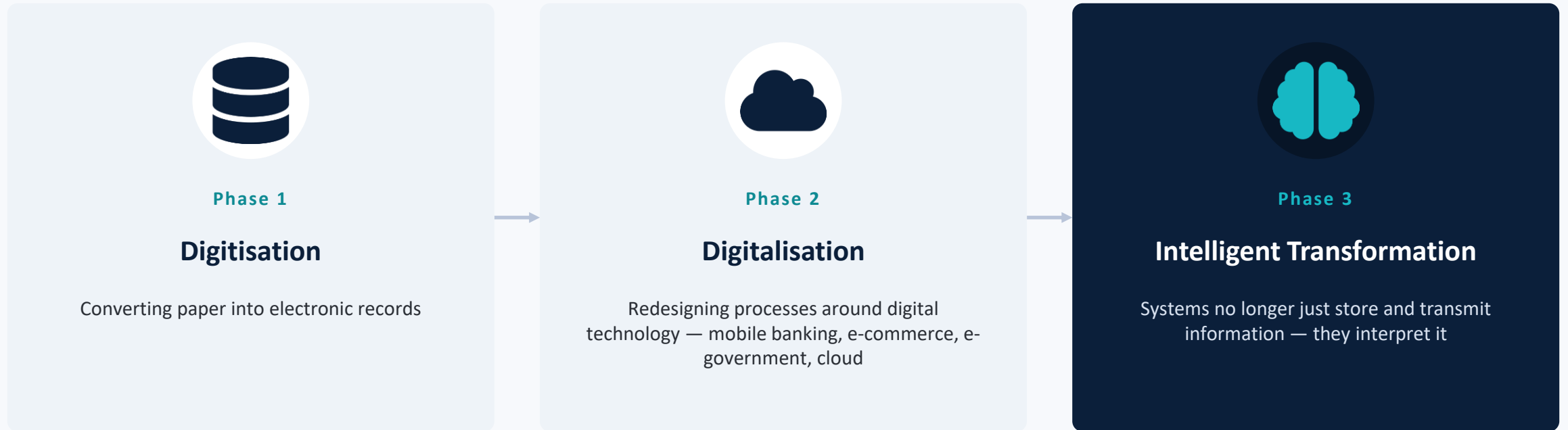


Translates & tutors

AI is becoming part of the invisible infrastructure through which economic and social decisions are made.

Three Phases of Transformation

Digitisation → Digitalisation → Intelligent Transformation



A digital hospital stores an X-ray. An AI-enabled hospital analyses it and flags an abnormality. That shift — from recording reality to interpreting it — changes the governance challenge entirely.

Whenever Systems Interpret, We Must Ask...

Six questions every AI-enabled decision raises

1

Who designed the interpretation?

2

Which data were used?

3

What assumptions are embedded in the model?

4

Who benefits from the decision?

5

Who bears the risk when the system is wrong?

6

Who can challenge the decision?



ACT II

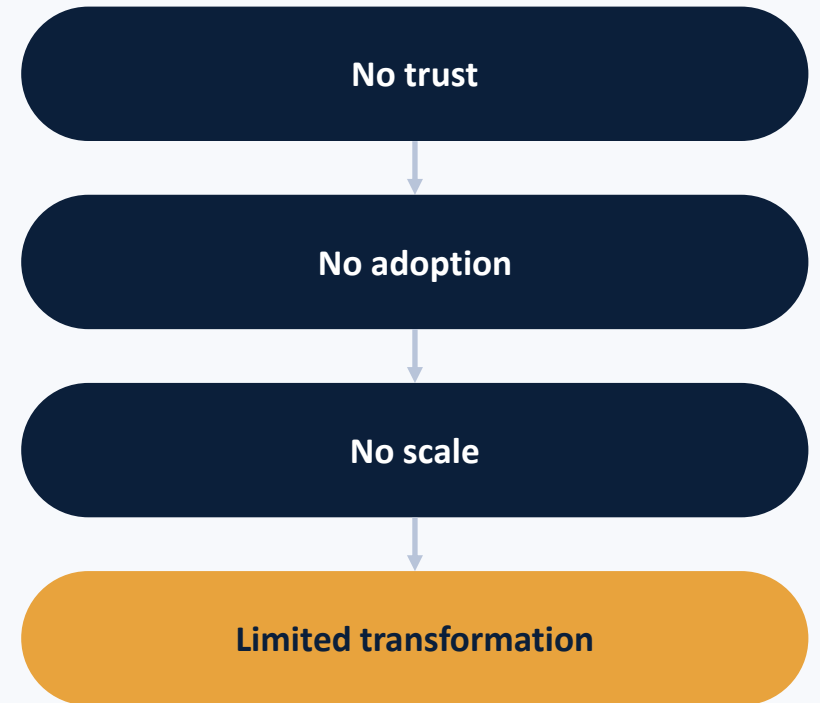
Building Trust

Trust is not an aspiration — it is economic infrastructure

Trust Is Economic Infrastructure

We think of infrastructure as roads and broadband. The AI economy needs another kind.

- Citizens who fear data misuse hesitate to participate in digital systems.
- Businesses that distrust digital transactions see e-commerce suffer.
- Patients who fear exposure of medical data slow AI adoption in health.
- Employees who see workplace algorithms as unfair resist them.
- Citizens who see government AI as surveillance lose faith in public institutions.



Trust reduces friction, encourages adoption, enables data sharing, and supports investment. It has measurable economic value — not just ethical value.

Seven Foundations of Trustworthy AI

"Trust our algorithm" is not a governance strategy — trust must be earned



Transparency

Know when AI shapes decisions



Accountability

Someone remains responsible



Privacy

Personal data protected



Security

Resilient to attack & misuse



Fairness

No systematic disadvantage



Explainability

Decisions can be explained



Human Agency

People stay in control

Technology should enhance human agency, not quietly eliminate it.



ACT III

Balancing Regulation and Innovation

Neither regulation at all costs, nor innovation at all costs

The Governance Paradox

Two familiar arguments — and a third way forward

"Regulate AI before it causes harm."

Poorly governed innovation can cause real harm.

"Don't overregulate — you'll kill innovation."

Poorly designed regulation can suffocate innovation.

Both concerns are legitimate.



***The objective is Responsible Innovation:
governance proportionate to risk.***

Risk-Based Governance: Proportionate Regulation

Not all AI applications deserve the same scrutiny

Risk Level	Example	Regulatory Approach
Low Risk	Music recommendations, grammar correction	Light-touch requirements
Moderate Risk	Customer service chatbots, routine analytics	Baseline transparency & monitoring
High Risk	Credit eligibility, medical treatment, criminal justice, critical infrastructure	Strong oversight & accountability
Unacceptable Risk	Applications conflicting with human rights or public safety	Prohibition

Good regulation should provide certainty for innovators, not merely restrictions. Entrepreneurs need to know the rules; investors need predictable environments.

Give Innovation Permission to Experiment

Countries that compete in the AI economy build room to try things

- Regulatory sandboxes
- Innovation laboratories
- Responsible data-sharing frameworks
- Public-private research partnerships
- University-industry collaboration
- Startup financing & cloud/compute access



In a regulatory sandbox, innovators test new solutions in a controlled environment while regulators observe risks.

Governance learns alongside innovation.



ACT IV

The Inclusion Imperative

A Global South and African lens on the AI economy

The Question Emerging Economies Must Ask

The global AI conversation and Africa’s priorities are not always the same

The Global AI Race Asks...	...Africa Must Also Ask
Who will build the largest models?	Can AI improve smallholder farmer productivity?
Which company dominates generative AI?	Can it strengthen disease surveillance & maternal health?
Which country achieves tech leadership?	Can it teach children in indigenous languages?
How many billions in compute infrastructure?	Can it predict floods and expand financial inclusion?

Our measure of AI success should not only be "how sophisticated is the technology?" It should also be: "whose problem does it solve?"

From Artificial Intelligence to Appropriate Intelligence

Technology must correspond to the realities of the people expected to use it



Picture a technically sophisticated AI farming app that:

- X Requires constant high-speed internet
- X Assumes high digital literacy
- X Understands only English

...while the farmer speaks Yoruba, Hausa, Igbo, Twi, Swahili, or Wolof.

Technically: innovation. Practically: exclusion.



Appropriate intelligence means technology designed for the realities of its actual users.

Accessibility must be designed — it does not happen automatically.

The New, Multi-Layered Digital Divide

Internet access was only the first divide. AI creates several more.



Connectivity

Who has reliable internet?



Device

Who has the right devices?



Skills

Who can use new technology?



Data

Whose societies have quality data?



Compute

Who can access processing power?



Language

Which languages are represented?



Innovation

Who owns platforms & patents?



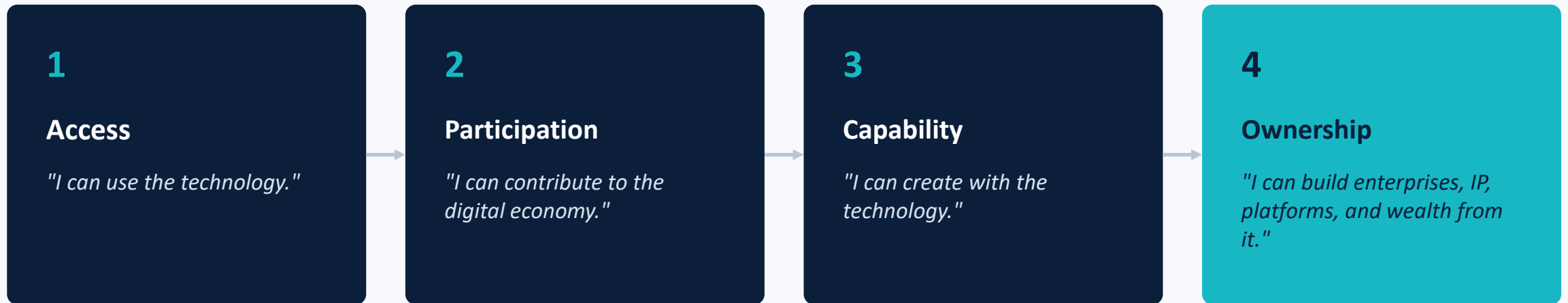
AI Capability

Who can use AI effectively?

AI literacy must become part of national development strategy — or the capability divide will widen every other divide.

Inclusion Is a Ladder, Not a Switch

Access alone does not mean inclusion has been achieved



Africa's ambition must move progressively toward Ownership. Otherwise, we risk becoming enthusiastic consumers of technologies designed elsewhere — digital dependency, not digital transformation.

Digital Sovereignty & Data Value Chains

Who owns the infrastructure, the data, and the value?

Digital Sovereignty

- Not technological isolation — no country builds everything alone
- It means having capacity for meaningful choices about your technological future
- Requires: strong universities, research labs, tech companies, skilled talent, cybersecurity capacity, data governance, and strategic partnerships

Data Value Chains

- Data collected from African populations, processed elsewhere, and sold back as commercial products — who captured the value?
- These are not anti-technology questions. They are questions of economic justice.
- Rules, beneficiaries, safeguards, and accountability must all be defined explicitly.

The AI Colonialism Debate

A contested term — but a concern that deserves serious attention

The historical pattern:

- Extract resources from one geography
- Process value elsewhere
- Return finished products to the original societies
- Today's resource may be data, behaviour, language, and cultural knowledge



The response is not technological nationalism. It is technological capability.

African datasets · African AI researchers · African compute infrastructure · African language technologies · African companies · African voices in global governance

Inclusion Also Means Language

Language is not merely cultural — in the AI economy, language is infrastructure

- Thousands of languages are spoken worldwide; digital resources are concentrated in relatively few.
- A farmer could get agricultural advice in his own language.
- A child could learn from an educational tutor in her mother tongue.
- Traditional knowledge could be digitally preserved.
- Public health and government services could reach communities more effectively.



A language poorly represented in the digital world risks becoming poorly represented in the AI world.



ACT V

Governance in Practice

Institutions, talent, and frameworks that make governance real

Universities Must Reinvent Themselves

Pre-AI educational assumptions cannot prepare students for the AI economy

- If AI can generate essays, assessment must change.
- If AI can generate software, programming education must evolve.
- If AI can analyse datasets, statistics education must move beyond mechanical computation.
- Education must emphasise critical thinking, problem formulation, verification, creativity, ethics, and judgment.



***The graduate must understand why,
when, whether, and with what
consequences — not merely what.***

The Future of Work: Reinvention, Not Just Replacement

The better question: what higher-value contribution must I now learn to make?

Profession	AI Absorbs	Human Focus Shifts To
Accountants	Routine calculations	Interpreting financial intelligence
Doctors	AI-assisted diagnosis	Complex judgment & patient relationships
Lawyers	Document review	Strategy, negotiation, advocacy
Teachers	Generating materials	Mentorship
Engineers	Routine code generation	Architecture, security, complex problem-solving

Our greatest advantages become increasingly human: wisdom, empathy, ethics, imagination, leadership, creativity, contextual understanding, responsibility.

Cybersecurity Belongs at the Governance Table

There is no trustworthy digital economy without cybersecurity

AI Strengthens Defenders	AI Also Strengthens Attackers
Improved threat detection	Sophisticated social engineering
Better fraud detection	More convincing impersonation
Faster anomaly identification	Deepfakes that challenge evidence
Automated security response	Automated attacks at scale

Secure by design. Private by design. Ethical by design. Inclusive by design. Not security added after innovation — security embedded within it.

Governing AI Needs a New Kind of Institution

Government must become technically intelligent — and governance must widen beyond government

Government → Technically Intelligent

- Regulators need data scientists
- Governments need cybersecurity professionals
- Policymakers need AI literacy
- Technologists need exposure to law, ethics, economics, policy

From Government → Governance

- Government, industry, universities, civil society
- Professional associations & international institutions
- Technical communities and citizens, together
- No single actor holds all the expertise, legitimacy, or capacity

AI governance is inherently interdisciplinary. Our governance structures must become as interdisciplinary as the technologies they seek to govern.

The TRUST Framework

T

Transparency & Accountability

People know when automated systems are used, and who is responsible for them

R

Responsible Innovation

Innovation encouraged; risk assessed and managed proportionately

U

Universal Inclusion

Deliberately includes rural communities, women, persons with disabilities, youth, older populations, linguistic minorities

S

Security, Safety & Sovereignty

Systems are secure, resilient, privacy-conscious, aligned with national interest

T

Talent & Transformation

Investment in education, research, digital literacy, entrepreneurship, institutions

Five Questions Every AI Project Should Answer

A practical checklist for government, industry, hospitals, banks, and universities alike

- 1 What problem are we solving?** *Not: which fashionable AI technology can we deploy?*
- 2 Who benefits?** *Not only commercially — socially too*
- 3 Who might be harmed or excluded?** *Forces examination of unintended consequences*
- 4 Who is accountable when something goes wrong?** *"Computer error" is not an accountability framework*
- 5 How will we know society is better because we deployed it?** *Technological success is not necessarily societal success*



A Moment of Reflection

Think about your profession, classroom, institution, or business.

What part of what I currently do could AI fundamentally change within the next five years?

Am I preparing for that change — or merely waiting for it?

That distinction may determine which organisations, professions, and societies thrive in the coming decade.

Key Takeaways

Five ideas to carry out of this room



AI governance is not just technical

It is economic, legal, ethical, and developmental all at once



Trust is infrastructure

It must be designed and earned — never assumed



Regulation and innovation are not opposites

Risk-proportionate governance enables both



Inclusion means ownership

Not just access — the ladder runs to capability and ownership



TRUST is a practical starting point

Transparency, Responsibility, Universality, Security, Talent

Policy Recommendations

Six concrete actions to begin now

1

Adopt risk-based, proportionate AI regulation rather than one-size-fits-all rules

3

Build domestic AI capability: data, talent, compute, and language technology

5

Embed security, privacy, and ethics by design — not as afterthoughts

2

Invest in regulatory sandboxes and public-private innovation partnerships

4

Mandate multi-stakeholder governance structures across government, industry, academia, and civil society

6

Track inclusion beyond access: measure participation, capability, and ownership



Governing AI Well Is How We Turn It Into Shared Prosperity

The choices we make now about AI governance will shape the next generation of economic and social life.

Trust must be designed.

Innovation must be responsible.

Inclusion must reach ownership.

Prepare. Do not wait.

Thank you.