

DISRUPTIVE INNOVATION MANAGEMENT AND SERVICE DELIVERY IN REGULATORY AGENCIES IN KENYA

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ABSTRACT

The primary objective of the study was to investigate the influence of disruptive innovation management on service delivery in regulatory agencies in Kenya. Research also aims to provide a framework for the public sector to use innovation to make programs cheaper and more effective. The research on disruptive innovation and service delivery in regulatory agencies explores the tension between rapid technological advancement and often-slow regulatory frameworks, proposing methods for agencies to adapt and integrate innovations to enhance public service. The study was guided by Disruptive Innovation Theory. The study employed a cross-sectional research design, targeting a population of 4,660 respondents comprising executives, line managers, and heads of departments. A stratified sampling technique was utilized, and proportionate sampling was applied to determine a sample size of 369 executives, line managers, and heads of departments using Yamane's formula. Pilot study was carried out to check the reliability and validity of the research instrument. Cronbach's coefficient alpha was used to test for reliability while consultations from senior management in banks assisted in improving the content and face validity of the

questionnaire. Statistical Package for Social Sciences version 26 was used to facilitate data analysis. A univariate analysis was used to estimate the relationship between quantitative dependent variable and independent variable. From the results, it can be concluded that disruptive innovation management measures (accessibility, simplicity, affordability, and convenience) had a statistically significant and positive correlation effect on the service delivery of regulatory agencies in Kenya. To effectively use disruptive innovation in Kenyan regulatory agencies, focus on creating supportive regulatory sandboxes, fostering an innovation culture with risk tolerance, leveraging mobile/digital tech (AI, Big Data) for efficiency (like M-Pesa), enhancing dynamic capabilities, and collaborating with tech firms/academia to drive transformation and improve service delivery while protecting consumers. Develop policies that encourage technological adoption, balancing consumer protection with industry growth.

Keywords: Disruptive Innovation Management, Service Delivery, Regulatory Agencies in Kenya.

INTRODUCTION

Background of the Study

The concept of disruptive innovation, initially articulated by Clayton Christensen, has been pivotal in understanding how new technologies can reshape industries (Brooks, & Alam, 2017). However, most research on disruptive innovation has predominantly focused on developed economies, resulting in a gap in gap regarding its applicability in developing contexts (Kimuhu, & Gakobo, 2025). In Kenya, the advent of mobile money services like M-Pesa has revolutionised financial transactions, serving as a case study for examining disruptive ICT innovations (Jong'a, 2021).

Disruptive innovations are primarily found in the services and products that the private sector introduces, which then regulatory agencies work to accommodate and govern. Kenya has leveraged several disruptive innovations, primarily in the digital technology space, to transform government services and public sector efficiency. Examples of disruptive technologies include e-government and e-citizen platforms, which have streamlined administrative processes, reduced bureaucracy, and made it easier for citizens and businesses to interact with the regulatory agencies in Kenya.

Rather than resisting innovation, several Kenyan regulatory bodies have adopted a proactive, agile regulatory tool called the regulatory sandbox. This allows innovators to test emerging products and services in a controlled environment with a limited number of users and restricted timeframes, helping regulators understand new technologies and develop appropriate, balanced policies. The insurance sector has seen the push for adopting disruptive technologies like Big Data analytics, Artificial Intelligence (AI) systems, and cloud computing. Disruption: These technologies allow for real-time business evaluation, more efficient operations (such as in underwriting and claims automation), and personalized services, which disrupt traditional, often slower, manual processes. Regulatory Response: The Insurance Regulatory Authority (IRA) has been encouraged to develop policies that create a favourable environment for these technologies while still ensuring due diligence and consumer protection, avoiding policies that stifle growth. In the Public Procurement Regulatory Authority, disruptive innovation is now being undertaken on a procurement portal (e-Sourcing, e-Tendering, e-Payment): Implementing end-to-end digital platforms for requisition, tendering, awarding, and payment enhances efficiency, transparency, and reduces corruption risks, with studies showing significant performance improvements.

Statement of the Problem

Regulatory agencies in Kenya face a problem where traditional service delivery struggles to meet public demands due to rapid technological shifts, leading to inefficiencies, delays, and citizen dissatisfaction. At the same time, disruptive innovation management (like digitalization, new models) offers solutions but isn't consistently adopted, creating a gap between *potential* high-quality, efficient service (e.g., mobile tech, data) and *actual* bureaucratic processes, necessitating a study on how managing disruptive change impacts their core functions and performance.

Numerous studies have demonstrated that, when properly implemented, strategic innovations can have a positive impact on an organization's performance (Guday & Kilic, 2024). Despite the studies' conclusions, gaps in the evidence regarding the relationship between strategic innovations and service delivery remain, underscoring the need for further academic study to close these gaps. Therefore, while some studies have established discrepancies in the relationship between the variables (Shisia, Sang, Matoke, & Omwario, 2014; Namusonge, Muturi, & Olaniran, 2016), others have shown a strong correlation between strategic innovations (Jin et al., 2013; Kiptoo & Koech, 2019).

To evaluate whether the outcomes are converging or diverging, a study must examine how strategic innovations affect universities' performance, considering the contentious findings of the preceding investigations. However, numerous studies have only comprehensively and separately addressed the study's factors (White & Bruton, 2011; Zhou & Wu, 2010 & Slivko, 2013), necessitating additional research to evaluate the variables thoroughly. Furthermore, the varied operationalizations of the study's variables by academics suggest the need for additional research to clarify conceptual restraints and reconsider how strategic innovations can help institutions become more competitive globally. Gaps in contextual research are clear from earlier empirical studies.

A study conducted in Kenya on disruptive innovation on competitiveness among youth-owned companies revealed that strategic alliances enabled business owners to share costs and risks. A study conducted by Kiprono, Omieno, and Ondulo (2025) Disruptive ICT Innovation Adoption in Developing Economies revealed that developed-world theories of innovation diffusion and adoption are insufficient to explain trajectories in developing contexts, where disruptive ICTs thrive through inclusivity, social alignment, and adaptability to local needs. The studies discussed above focus more on different industries that generate higher incomes than those found in government agencies. This study, therefore, seeks to establish the Influence of disruptive innovation management on the service delivery of regulatory agencies in Kenya.

Objective of the Study

To establish the influence of disruptive innovation practice on the service delivery of regulatory agencies in Kenya.

Theoretical Framework

Disruptive Innovation Theory

Disruptive innovation is defined by Christensen (1997) as the process by which a good or service first gains traction in low-end applications at the bottom of a market—usually by being more affordable and easily accessible—and then relentlessly advances upmarket, eventually driving out long-standing rivals. According to this theory, innovations that improve accessibility, convenience, affordability, and simplicity in a market where high-priced goods and services are offered transform the market as it currently exists. As new products and services later redefine the market, disruptive innovation, according to Christensen (1997), is best suited for an unattractive market. Understanding the natural laws that use disruptive technologies to create new markets and products is the most successful path to

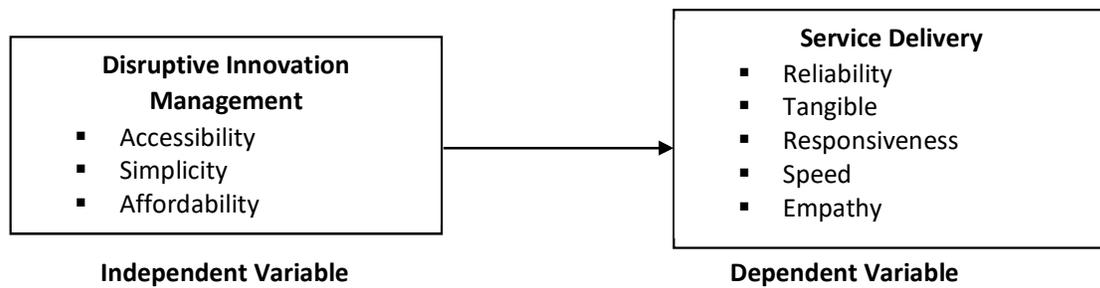
success according to Kostoff, Boylan, and Simons (2004). Knowing how disruptive technology dynamics develop and whether managers can react appropriately to seize opportunities are also important. As per the findings of Christensen, Baumann, Ruggles, and Sadtler (2006), companies initially focus on catering to lower-class customers who are overlooked in the market by offering them reasonably priced goods and services.

Disruptive innovation theory is relevant for the study where new products disrupt the modes and patterns of service delivery as they deviate from the norms. The disruptions are a result of innovations that change how services are delivered to customers and the way in which new products are introduced in the market. Strategic innovations usually disrupt the norms of service delivery, where the introduction of new products changes the customer's approach and demand for products. The theory then supports innovations as customers tend to get attracted to new products and services that disrupts the regular uptake of existing services.

The relevance of the theory to the study is given when a customer can afford a product or access services that they could not access previously due to a lack of knowledge of the product and services' existence thus making them drop their previous taste of existing products and services. Although this may not always be the case—the most innovative companies in the world target all customer classes—the theory further presumes that businesses that maintain innovation only focus on high-end clients in an effort to improve their performance. By altering the way that products are currently consumed on the market, they can expand the range of their market segments, increase sales, and improve performance. In this study, disruptive innovation is innovation that brings about new markets and creates the value network that enters the bottom of an existing market which may eventually displace the existing established market-leading firms, services, products, and alliances, hence the change in the product uptake levels. The theory is then used to explain the innovation process and how it is used to change the consumer perception about products and services with reference to the way consumers absorb certain products and services; thus the theory of disruptive innovation is very relevant to the study topic of strategic innovation management and services delivery of regulatory agency in Kenya.

Conceptual Framework

A conceptual framework, according to (Zikmund, Babin, Carr, & Griffin, 2022), is a description of the phenomenon being studied that shows the relationship between the independent and dependent variables both diagrammatically and graphically. The research findings serve as the foundation for testing hypotheses and formulating generalizations. The conceptual framework for this research comprised one independent variable of strategic innovation, that is: disruptive innovation practice, and public-sector service delivery of regulatory agencies in Kenya as the dependent variable.



Disruptive Innovation

The disruptive innovation concept first originated from Christensen (1997) and focused primarily on technological innovation but over the years, this has changed, to also include products and business models. For example, Christensen and Raynor (2003) provide examples of disruptive technologies such as discount department stores such as Walmart and online businesses such as education and book selling. Tellis (2006) says that Christensen’s theory of disruptive innovation has made a big impact in both the business and the academic communities. The impact of disruptive innovation (DI) is enormous, many companies operate using this theory, transforming business and society at large (Vergara, Sucet, & Jaume, 2020) with companies such as Procter and Gamble, General Electrical (GE) and Salesforce giving credit for helping them stay ahead (Denning, 2016).

Studies show technological disruption has taken place in the past for some leaving a trail of devastation and success on others examples being in the photography industry where dominant Kodak Company refused to transition to digital photography thereby losing in the market. Another example is in the telecommunication industry where a giant mobile phone producer Nokia’s decline relates to the emergence of smartphone technology (Berglund & Sandstrom, 2017). Apple’s iTunes store has also revolutionized how consumers attained music, video and literature, which displaced many media distribution stores into conforming to the new standard to meet consumer needs (Zentner, 2015). These are examples of disruptive technologies and the impact they had on those who embraced and those who refused to.

Disruptive innovation brings a different value proposition to the market innovator’s dilemma. Christensen (2013) mentions that the characteristics of a disruptive technology are that it’s cheaper and low performing, has lower profit margins, the leading firm’s customers cannot or don’t want to use them and finally, they are first commercialized in emerging or insignificant market. The main aim of companies using this strategy is to be accepted by either the low-end market or the new market and not big profitability (Jimena, Vergara, & Pasola, 2020). Disruption happens when innovations are able to bring into the market new value propositions than what was previously available thus changing the basis of competition in the market. (Ernstsen, Maier, Larsen, & Thuesen, 2018). Singh & Hanafi (2019) based on their study of SMEs in Malaysia note that SMEs should embrace disruptive technologies as it will enable them to innovate and improve their products, processes and marketing activities which in turn will enable them to produce better quality products and services.

Service Delivery

Delivering services to the public in accordance with their expectations is known as service delivery (Mbecke, 2018). Additionally, it is a way to provide timely and effective services in response to public demands (Oronsaye, 2019). This is due to the expectation that services will be provided in a welcoming environment free from barriers, annoyances, or disruptions; rather, services will be provided through open communication, transparency, accountability, accessibility, availability, timeliness, and convenience, as well as consultation and openness (OECD, 2019). But like many other nations, Kenya's public sector is underperforming, largely due to a lack of transparency, accountability, dedication, and trust as well as a growing sense of hopelessness among individuals. According to Hope (2020), the performance has not been at its best.

Kenya launched the Huduma Kenya Programme as a flagship project for transforming the public service through an Integrated Service Delivery (ISD) known as Huduma Centers to provide access to various services. Kenya also introduced e-government as a strategy to improve service delivery, enhance communication and information within government, within the citizenry, and within the business community GoK (2020). According to Mutuku (2019), the program was started with the intention of providing the general public with a variety of services from a single location by using a one-stop shop.

Effectiveness: measures how well the project's goals were or are likely to be accomplished and aims to control the variables that affect goal accomplishment or non-attainment (Ngacho, 2018). According to Mihaiu (2020), the indicator of effectiveness is the ratio between the actual result and the planned outcome. According to Peter Drucker (Drucker, 2001), effectiveness is the foundation of efficiency because achieving success in what you have proposed is more important than achieving success in something else that may not be directly related. Efficiency and effectiveness have the relationship of a part to the whole, with effectiveness being a prerequisite for achieving efficiency. The efficiency and effectiveness analysis is predicated on the relationship between the inputs (entries), outputs (results), and outcomes (effects), according to Breuer and Ludeke-Freund's (2021) paper, "The Effectiveness and Efficiency of Public Spending."

Because efficiency is unaffected by external circumstances, Gelders (2019) claims that effectiveness, which measures how successfully resources were used to accomplish goals, is more difficult to attain than efficiency. Environmental factors, outputs, and outcomes all have an impact on effectiveness. In the latter case, the effectiveness is significantly influenced by environmental factors (such as lifestyle choices and different socioeconomic factors). According to Mihaiu (2020), the effectiveness and efficiency with which public funds are utilized are both influenced by the quality of public administration. According to Hope (2020), efficiency refers to the degree to which intended outcomes are realized at a reasonable cost, or the maximization of output for a given level of input or resources. Based on a comparison of the outcomes of their efforts, efficiency can be generally attained by optimizing the actions' results relative to the resources used (Mihaiu, 2020).

To compare the effectiveness of each sector, a problem relates to the two sectors' complete comparability. These two sectors are not interchangeable, even upon a cursory analysis. The public sector seeks not only economic but also social benefits, with the stated primary goal being to ensure the welfare of the general public. In contrast, the private sector pursues profit. The relationship between efforts or inputs and effects or outputs, as documented in the literature, provides efficiency (Shava & Shikha-Vyas, 2022). In order to ensure that government initiatives meet their stated objectives and address the needs of the community they are intended to benefit, accountability makes sure actions and decisions made by public officials are subject to oversight. This helps to improve governance and reduce poverty (Reddy, Nanda Kishore, Ajmera, Santosh, 2015). According to Mamduh and Pratikto (2021), accountability is generally defined as a relationship in which one person or body is subject to the supervision, guidance, or demand of another that they give details or an explanation for their actions.

Empirical Literature Review

Wang, Guo and Zhan (2023) examined the relationship between disruptive innovation and firm performance. The study adopted a descriptive research design. The study collected data from 207 high-tech firms in China through questionnaires targeting senior managers and R&D managers. The findings suggest that disruptive innovation positively influences firm performance, with innovation speed and innovation quality mediating this relationship. Market-supporting institutions also play a moderating role, positively affecting the relationship between innovation speed and firm performance but negatively affecting the relationship between innovation quality and firm performance.

Akpan, Mfon and Ibok (2022) examined the effect of disruptive innovations on marketing performance of online marketers in Akwa Ibom State. Employing a survey research design, data was gathered from 384 online marketers through a structured questionnaire. The analysis involved frequency count and simple percentages for personal data, while simple regression was utilized to test the hypotheses. The results revealed that each disruptive innovation-social media, mobile payment technology, and mobile internet technology-significantly influenced marketing performance.

Mbithi (2022) investigated the impact of disruptive innovation on competitiveness among youth-owned enterprises in Nairobi County, Kenya. Descriptive research design was adopted. The target population comprised youth-owned businesses in Nairobi County, with 562 enterprises operating in the Central Business District selected for the study. Stratified sampling technique was employed. Questionnaires were utilized to collect data. The study revealed that artificial intelligence enhanced operational efficiency. Strategic alliances facilitated cost and risk sharing.

RESEARCH METHODOLOGY

The study employed a cross-sectional research design, targeting a population of 4,660 respondents comprising executives, line managers, and heads of departments. A stratified

sampling technique was utilized, and proportionate sampling was applied to determine a sample size of 369 executives, line managers, and heads of departments using Yamane’s formula. Pilot study was carried out to check the reliability and validity of the research instrument. Cronbach’s coefficient alpha was used to test for reliability while consultations from senior management in banks assisted in improving the content and face validity of the questionnaire. Statistical Package for Social Sciences version 26 was used to facilitate data analysis. A univariate analysis was used to estimate the relationship between quantitative dependent variable and independent variable. F-test was undertaken to test the significance of the overall model and each of the specific variables.

RESEARCH FINDINGS

Organizational innovation practice was assessed by three measures namely: accessibility, simplicity, affordability and convenience Table 1 shows descriptive data presented on a scale of 1 to 5(1-Strongly Disagree, 2-Disagree, 3-Neither Agree, 4-Agree, 5-Strongly Agree).

Table 1: Descriptive Results for Disruptive Innovation Management

Disruptive Innovation Management	N	Mean	Std. Deviation	Cronbach’s Alpha
Accessibility	288	3.783	1.049	.801
Simplicity	288	3.730	0.861	.888
Affordability	288	3.857	0.839	.808
Convenience	288	3.962	0.800	.831
Disruptive Innovation Management	288	2.8872	0.8873	.832

Key: 1-Strongly Disagree, 2-Disagree, 3-Neither Agree, 4-Agree, 5-Strongly Agree Overall Cronbach’s Alpha = 0.832

Cronbach’s alpha was used to test the reliability of the proposed constructs (Mbugua *et al.*, 2024). From the study findings, it was noted that accessibility had a coefficient of 0.801, simplicity had a coefficient of 0.888, while coordination of affordability had a coefficient of 0.808 and convenience had a coefficient of 0.831. The overall Cronbach's alpha for organizational innovation practice (management practice, external relations and evaluation) was 0.832. The findings showed that all four scales of disruptive innovation management measures were reliable as their reliability values exceeded the prescribed threshold of 0.7 (Bryman & Bell, 2022).

From the research study, it was noted that accessibility had a mean score of 3.783 and a standard deviation of 1.049. Accessibility in disruptive innovation management helps Kenyan regulators by driving digital transformation (e-government), democratizing services (like M-Pesa), fostering inclusive growth, and enhancing efficiency through user-centric, multi-channel platforms, but it requires flexible policies to balance innovation with consumer protection, moving beyond traditional models to embrace local needs and user trust for better service delivery. Simplicity had a mean score of 3.730 and a standard deviation of 0.861. Simplicity in disruptive innovation management helps Kenyan regulatory agencies by making services more accessible, affordable, and user-friendly (ease of use), leading to faster, more reliable,

and responsive delivery, especially for underserved citizens, through automation and streamlined processes, ultimately boosting transparency and citizen satisfaction, aligning with Kenya's Public Service Innovation Strategy for digital transformation and efficiency. Affordability had a mean score of 3.857 and a standard deviation of 0.839; by embracing affordable solutions, agencies can build a culture of innovation, overcoming bureaucratic rigidity and risk aversion to encourage experimentation and agile decision-making. Convenience had a mean score of 3.962 and a standard deviation of 0.800. Convenience in disruptive innovation, through digital tools, automation, and user-centric models (like M-Pesa), makes Kenyan regulatory agencies more accessible, efficient, and responsive, transforming service delivery by cutting costs, broadening reach (especially to underserved areas), simplifying complex processes (e.g., permits, licenses), and boosting transparency, ultimately meeting citizen expectations for modern, hassle-free public services.

Correlation Analysis

The present study used Pearson correlation analysis to determine the strength of association between independent variables (disruptive innovation) and the dependent variable (service delivery of regulatory agencies in Kenya).

Table 2: Correlation Coefficients

		SD	Disruptive Innovation
Service Delivery	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	288	
Disruptive Innovation	Pearson Correlation	.848	1
	Sig. (2-tailed)	.003	
	N	288	288

The results also revealed that there was a very strong relationship between disruptive innovation and service delivery of regulatory agencies in Kenya ($r = 0.848$, p value = 0.003). The relationship was significant since the p value 0.003 was less than 0.05 (significant level). The findings are in line with the results of McDermott and Prajogo (2019) who revealed that there is a very strong relationship between disruptive innovation and service delivery.

The objective of the study was to establish the influence of disruptive innovation management on service delivery of regulatory agencies in Kenya. The corresponding hypothesis was disruptive innovation management has no significant influence on service delivery of regulatory agencies in Kenya.

A univariate analysis was therefore conducted to test the null hypothesis. From the model summary findings in Table 3, the r -squared for the relationship between disruptive innovation management and service delivery of regulatory agencies in Kenya was 0.234; this is an indication that at 95% confidence interval, 23.4% variation in service delivery of regulatory agencies in Kenya can be attributed to changes in disruptive innovation management. Therefore, disruptive innovation management can be used to explain 23.4% change in service

delivery of regulatory agencies in Kenya. However, the remaining 76.6% variation in service delivery of regulatory agencies in Kenya suggests that there are other factors other than disruptive innovation management that explain service delivery of regulatory agencies in Kenya.

Table 3: Model Summary for Disruptive Innovation Management

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.484 ^a	.234	.233	.70542

a. Predictors: (Constant), disruptive innovation management

The analysis of variance was used to determine whether the regression model is a good fit for the data. From the analysis of variance (ANOVA) findings in Table 3, the study found out that that Prob>F1, 286= 0.000 was less than the selected 0.05 level of significance. This suggests that the model as constituted was fit to predict service delivery of regulatory agencies in Kenya. Further, the F-calculated, from the table (565.19) was greater than the F-critical, from f-distribution tables (3.874) supporting the findings that disruptive innovation management can be used to predict to predict service delivery of regulatory agencies in Kenya.

Table 4: ANOVA for Disruptive Innovation Management

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	42.389	1	42.389	565.19	.000 ^b
1 Residual	21.421	286	0.075		
Total	63.81	287			

a. Dependent Variable: service delivery of regulatory agencies in Kenya

b. Predictors: (Constant), disruptive innovation management

From the results in Table 4, the following regression model was fitted.

$$Y = 0.165 + 0.330 X_4$$

(X_4 Is Organizational Innovation Practice)

The coefficient results showed that the constant had a coefficient of 0.165, suggesting that if disruptive innovation management was held constant at zero, service delivery of regulatory agencies in Kenya would be at 0.165 units. In addition, results showed that the disruptive innovation management coefficient was 0.330, indicating that a unit increase in disruptive innovation management would result in a 0.330 unit improvement in service delivery of regulatory agencies in Kenya. It was also noted that the P-value for disruptive innovation management was 0.003 which is less than the set 0.05 significance level, indicating that disruptive innovation management was significant. Based on these results, the study rejected the null hypothesis and accepted the alternative that disruptive innovation management has significant positive influence on service delivery of regulatory agencies in Kenya.

Table 5: Beta Coefficients for Disruptive Innovation Management

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig
	B	Std. Error	Beta	
Constant	0.165	.042		3.929 .000
Disruptive Innovation Management	0.333	0.089	0.331	3.708 .003

a. Dependent Variable: service delivery of regulatory agencies in Kenya

The objective of the study sought to establish the effect of disruptive innovation management on service delivery of regulatory agencies in Kenya. The indicators of organizational innovation practice were management practice, external relations and evaluation of innovation ideas while measures of service delivery of regulatory agencies in Kenya were reliability, tangibles and responsiveness. Both descriptive and inferential statistical methods were used to arrive at the results.

From the research findings, accessibility, simplicity, affordability and convenience had a statistically significant effect on service delivery of regulatory agencies in Kenya linked to disruptive innovation management. Findings on correlation and regression analysis indicated that there was a statistically significant and strong positive correlation effect between measures of disruptive innovation management (accessibility, simplicity, affordability and convenience) and service delivery of regulatory agencies in Kenya. Generally, the disruptive innovation management indicators (accessibility, simplicity, affordability, and convenience) were found to be statistically significant in explaining the effect of disruptive innovation management on service delivery of regulatory agencies in Kenya.

Conclusion

It can be concluded that disruptive innovation management measures (accessibility, simplicity, affordability, and convenience) had a statistically significant and positive correlation effect on the service delivery of regulatory agencies in Kenya. The regression and correlation results revealed a statistically significant positive linear relationship between disruptive innovation management measures (accessibility, simplicity, affordability, and convenience) and service delivery of regulatory agencies in Kenya linked to disruptive innovation management. This was attributed to regulatory agencies in Kenya deploying artificial intelligence, big data management, and cloud computing of innovative ideas in order to enhance disruptive innovation management and overall service delivery of regulatory agencies in Kenya.

Recommendations

To effectively use disruptive innovation in Kenyan regulatory agencies, focus on creating supportive regulatory sandboxes, fostering an innovation culture with risk tolerance, leveraging mobile/digital tech (AI, Big Data) for efficiency (like M-Pesa), enhancing dynamic capabilities, and collaborating with tech firms/academia to drive transformation and improve

service delivery while protecting consumers. Develop policies that encourage technological adoption, balancing consumer protection with industry growth.

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