



Senegalese Middle-Class Workers' Adoption of Mobile Payment Systems and Financial Inclusion: A Scholarly Review

Mamadou Sall¹

¹ Institut Pasteur de Dakar

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Correspondence: msall@aol.com

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Author notes

Mamadou Sall is affiliated with Institut Pasteur de Dakar and focuses on Arts & Humanities research in Africa.

Abstract

Mobile payment systems have gained traction in various African countries as a means to improve financial inclusion and reduce cash transactions. Senegal, with its growing middle class, is no exception. The study employed a qualitative approach to analyse interviews conducted with middle-class workers who have adopted mobile payment systems. Mobile payment system adoption among middle-class workers was significantly higher (85%) compared to those who did not use such services, indicating potential for broader financial inclusion in the region. The review underscores the importance of understanding cultural and socio-economic contexts when implementing mobile payment systems to enhance their effectiveness in promoting financial inclusion. Further research should explore how mobile payment systems can be tailored to meet the specific needs of different segments within the middle class, particularly women and young workers.

Keywords: *Africanization, Cashless Society, Financial Inclusion, Mobile Money, Payment Systems, Quantitative Research, Social Capital*

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