Mobile Payment Adoption among Low-Income Families in Nairobi's Eastleigh District: Behavioural Shifts and Savings Dynamics

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Abstract

Mobile payment adoption has become increasingly prevalent in urban centers across Kenya, including Nairobi's Eastleigh district, which is characterized by a high concentration of low-income families. This research employs qualitative methods supplemented with semi-structured interviews, utilising a purposive sampling strategy targeting households in Eastleigh. Data analysis focuses on thematic content coding. Mobile payment adoption has led to significant changes in spending behaviour patterns among surveyed families, with over 80% reporting reduced cash usage and increased reliance on digital transactions for small purchases and everyday expenses. The findings suggest that mobile payments are not only facilitating financial inclusion but also contributing to more structured savings habits among Eastleigh's low-income families. Financial institutions should consider developing tailored educational programmes focused on the benefits of mobile payment systems, particularly for underserved segments like low-income households in Eastleigh. Mobile Payments, Low-Income Families, Savings Habits, Nairobi Eastleigh District Model estimation used $\hat{\{\theta\}} = argmin\{\theta\} sumiell(yi, f\theta(\xi)) + \lambda lVert\theta rVert 2^2$, with performance evaluated using out-of-sample error.

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