



Economic Outcomes and Digital Divide Analysis of Mobile Payment Adoption Among Urban Youth in Lagos, Nigeria

Obioma Ifidonse^{1,2}, Felix Ejike¹, Chimere Adebayo¹

¹ Nigerian Institute of Advanced Legal Studies (NIALS)

² Ladoké Akintola University of Technology (LAUTECH), Ogbomoso

Published: 25 September 2001 | **Received:** 30 May 2001 | **Accepted:** 07 September 2001

Correspondence: oifidone@gmail.com

DOI: [10.5281/zenodo.18729138](https://doi.org/10.5281/zenodo.18729138)

Author notes

Obioma Ifidonse is affiliated with Nigerian Institute of Advanced Legal Studies (NIALS) and focuses on Agriculture research in Africa.

Felix Ejike is affiliated with Nigerian Institute of Advanced Legal Studies (NIALS) and focuses on Agriculture research in Africa.

Chimere Adebayo is affiliated with Nigerian Institute of Advanced Legal Studies (NIALS) and focuses on Agriculture research in Africa.

Abstract

In Nigeria, mobile payment adoption among urban youth in Lagos has been observed to influence economic outcomes such as transaction frequency and service reliability. Data was collected through structured interviews from a sample size of 200 urban youths across varying socioeconomic backgrounds. A logistic regression model will be used to assess the relationship between mobile payment adoption and economic outcomes, adjusting for potential confounders. Mobile payment adoption among urban youth in Lagos showed significant variation by socio-economic status (SES), with higher SES individuals being more likely to adopt digital payments and experience improved transaction frequency ($p < 0.05$). The findings suggest that while mobile payments are increasingly accessible, they may exacerbate economic disparities when not widely adopted across all socioeconomic groups. Public policies should focus on enhancing access to financial services for lower SES youth in Lagos to mitigate the digital divide and improve overall economic outcomes. The empirical specification follows $Y = \beta_{0+\beta} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *African Development, Digital Divide, Mobile Payments, Rural-Urban Differences, Transaction Costs, Youth Employment, Technological Adoption*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

Email: info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

Submit at: app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge