



Mobile Banking Adoption and Economic Empowerment among Youth Entrepreneurs in Lagos: A Theoretical Framework

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Abstract

Mobile banking services have gained popularity in urban areas of Africa, including Lagos, Nigeria, where informal settlements are prevalent and entrepreneurial activities thrive among youth populations. A comprehensive literature review will be conducted to identify key theories, models, and existing studies relevant to mobile banking adoption and youth entrepreneurship in informal settlements. This theoretical framework provides a solid foundation for future empirical research on mobile banking and economic empowerment, emphasising the importance of understanding socio-economic context in urban settings. Future studies should consider integrating qualitative data to better understand individual experiences and challenges related to mobile banking adoption.

Keywords: *Africanization, Entrepreneurship, Empowerment Theory, Financial Inclusion, Geographic Information Systems (GIS), Mobile Money, Youth Initiatives*

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