



# Mobile Banking Adoption among Senegalese Households: Barriers and Facilitators Framework

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## Abstract

Mobile banking has emerged as a critical financial service in many African countries, offering convenience and accessibility to underserved populations. A comprehensive review of existing literature will be conducted to identify key factors influencing mobile banking usage. The theoretical framework offers insights into the socio-economic conditions that support or hinder mobile banking penetration in Senegal. Future research should focus on developing targeted educational programmes to enhance digital literacy and encourage broader adoption of mobile banking services.

**Keywords:** *African economies, mobile money, financial inclusion, socio-economic factors, qualitative research, transactional behaviour, cultural acceptance*

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