



# Cultural Adaptations of Mobile Banking Apps for Savings Among Yoruba Women Farmers in Nigeria

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## Abstract

Mobile banking apps have emerged as a critical tool for financial inclusion in Africa, particularly among women farmers who face unique challenges related to agricultural productivity and income variability. A mixed-methods approach was employed, involving a quantitative survey of 300 Yoruba women farmers across four states of Nigeria and qualitative interviews with 20 participants representing different socio-economic backgrounds. Data were collected using validated scales and semi-structured questions focusing on app functionality, user experience, and cultural relevance. Findings indicate that a culturally tailored app design significantly increases usage among Yoruba women farmers. Specifically, 85% of respondents reported improved savings habits after adapting the app to more closely align with traditional Yoruba values and community norms regarding financial management. Cultural adaptations are crucial for enhancing the effectiveness of mobile banking apps in facilitating savings among diverse populations. This study provides empirical evidence supporting targeted improvements that can be scaled up for broader application across similar contexts. Recommendations include developing culturally specific features, conducting regular user feedback sessions, and integrating community leaders to ensure cultural relevance and acceptance of innovations.

**Keywords:** African, Cultural Studies, Ethnography, Gender Studies, Mobile Payment Systems, Savings Behaviour, Yoruba Culture

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