



A Framework for Analysing Mobile Banking Apps' Impact on Financial Literacy and Savings Among Underbanked Senegalese Urban Households: A Twelve-Week Follow-Up Study in Burundi

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Published: 23 August 2012 | **Received:** 26 March 2012 | **Accepted:** 14 July 2012

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DOI: [10.5281/zenodo.18973875](https://doi.org/10.5281/zenodo.18973875)

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Abstract

Mobile banking apps have gained popularity as financial inclusion tools in Sub-Saharan Africa, particularly among underbanked populations. Senegalese urban households represent a significant but understudied group within this context. The approach involves qualitative content analysis of existing literature and expert interviews to refine theoretical propositions about mobile banking's role in enhancing financial literacy and savings among underbanked urban populations. This framework identifies critical areas for future empirical research, including the effectiveness of different app functionalities and the role of community support in sustaining positive outcomes. Future studies should focus on replicating findings across a broader range of underbanked urban households and explore long-term impacts to validate initial results.

Keywords: *Sub-Saharan, Financial Inclusion, Mobile Payments, Savings Behaviour, Empirical Research, Quantitative Analysis, Qualitative Inquiry*

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