



Mobile Money Transfer Services and Financial Inclusion in Mozambique: Usage Frequency and Savings Analysis

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Abstract

Mobile money transfer services have gained prominence in various African economies as a means to enhance financial inclusion by providing convenient and affordable remittance options. A cross-sectional survey approach was employed, gathering data from a representative sample of Mozambican adults through online and offline questionnaires. Data analysis included descriptive statistics and inferential tests to assess the relationship between mobile money usage and saving practices. Mobile money transfer services were utilised by approximately 45% of the surveyed population, with users reporting an average increase in savings of 20% when using these services for remittances compared to traditional banking methods. The findings suggest that mobile money transfer services are effective in fostering financial inclusion and encouraging savings among Mozambican households. Given the positive impact on financial inclusion, further investment should be directed towards enhancing access to mobile money platforms in underserved regions of Mozambique. Mobile Money Transfer Services, Financial Inclusion, Savings Behaviour, Mozambique

Keywords: *African economies, Financial inclusion, Mobile money, Payment systems, Remittances, Savings analysis, Transaction frequency*

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