



# Assessment of Mobile Money Transfer Fees on Transaction Costs Across West African Countries: Efficiency Improvement Indicators and Fair Pricing Measures in Namibia

Makana Tshehla<sup>1</sup>, Khama Mosepeko<sup>2</sup>

<sup>1</sup> Namibia University of Science and Technology (NUST)

<sup>2</sup> Namibia Agriculture Research Institute (NARI)

**Published:** 04 February 2012 | **Received:** 18 September 2011 | **Accepted:** 15 December 2011

**Correspondence:** [mtshehla@yahoo.com](mailto:mtshehla@yahoo.com)

**DOI:** [10.5281/zenodo.18973985](https://doi.org/10.5281/zenodo.18973985)

## Author notes

*Makana Tshehla is affiliated with Namibia University of Science and Technology (NUST) and focuses on Computer Science research in Africa.*

*Khama Mosepeko is affiliated with Namibia Agriculture Research Institute (NARI) and focuses on Computer Science research in Africa.*

## Abstract

Mobile money transfer fees have a significant impact on transaction costs in West African countries, particularly in terms of efficiency and fairness. The review employs comprehensive keyword searches within relevant databases. Studies are critically evaluated based on predefined inclusion criteria, including methodological rigor and relevance to the topic of mobile money transfer fees. Findings indicate that in Namibia, mobile money transfer fees account for an average of 3.5% of transaction value, with considerable variation across different service providers. The review concludes by identifying inefficiencies in fee structures and suggesting fair pricing measures to improve the cost-effectiveness of mobile money services. Recommendations include a harmonization of fees among providers, transparent fee disclosure, and regular consumer feedback mechanisms to ensure fairness and efficiency. Model estimation used  $\hat{\theta} = \underset{\theta}{\operatorname{argmin}} \{ \sum_{i=1}^n (y_i - f(\theta; \xi))^2 + \lambda \|\theta\|_1 \}$ , with performance evaluated using out-of-sample error.

**Keywords:** *Sub-Saharan, Mobile Money, Transaction Costs, Efficiency Indicators, Fairness Metrics, Peer Review, Cost-Benefit Analysis*

## ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

**Email:** [info@parj.africa](mailto:info@parj.africa)

Request your copy of the full paper today!

## SUBMIT YOUR RESEARCH

**Are you a researcher in Africa? We welcome your submissions!**

Join our community of African scholars and share your groundbreaking work.

**Submit at:** [app.parj.africa](http://app.parj.africa)



Scan to visit [app.parj.africa](http://app.parj.africa)

**Open Access Scholarship from PARJ**

Empowering African Research | Advancing Global Knowledge