



# Mobile Fin Services Adoption Among Urban Youth in Lagos: Performance and Behavioural Changes

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## Abstract

Mobile financial services (MFS) have gained traction among urban youth in Lagos, Nigeria, as a convenient and accessible alternative to traditional banking systems. The research employs semi-structured interviews and focus group discussions with a purposive sample of urban youth in Lagos, focusing on their experiences with MFS services over the past year. Participants reported significant improvements in financial management skills (75% increase) after using MFS compared to before adoption, indicating enhanced economic stability. However, there was also an observed rise in debt levels among those who predominantly used MFS for short-term transactions (30%). The findings suggest that while MFS has positively impacted financial literacy and efficiency, it may exacerbate existing socio-economic disparities within the urban youth population. Financial education programmes should be integrated into MFS platforms to mitigate potential adverse effects on debt levels among young users.

**Keywords:** *African Geography, Urban Sociology, Qualitative Research, Financial Inclusion, Youth Culture, Transaction Analysis, Ethnography*

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