



# Digital Payments Platforms and Micro Entrepreneurs in Nairobi's Informal Marketplaces: Success Factors and Adoption Dynamics

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## Abstract

Digital payments platforms have emerged as critical tools for facilitating financial transactions in informal marketplaces around the world. In Nairobi's informal marketplaces, these platforms are increasingly being adopted by micro entrepreneurs to improve their operational efficiency and access to wider markets. The study employs a qualitative research approach, drawing on existing literature and expert interviews to construct a theoretical model that explains the dynamics of digital payments platform adoption by micro entrepreneurs in Nairobi's informal marketplaces. This theoretical framework provides valuable insights into the conditions under which digital payments platforms can be successfully adopted by micro entrepreneurs in Nairobi's informal marketplaces. It highlights potential areas where further research could focus to enhance platform effectiveness and accessibility. Future research should investigate specific strategies for enhancing user adoption rates, particularly among lower-income micro entrepreneurs who may face barriers to using these services. Additionally, there is a need for more comprehensive studies on the long-term economic impacts of digital payments platforms in informal markets.

**Keywords:** *Geographic, Africa, Nairobi, Marketplace, Ethiopia, Bangladesh, Tanzania, Socioeconomic, Contextualization, Growth, Heterogeneity, Innovation, Migration, Integration, Empowerment, Accessibility, Connectivity, Networks, Informal, Economic, Development, Entrepreneurship*

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