



Mobile Payments in Healthcare Financing Among Urban Poor in Nigerian Cities: Access and Outcomes Analysis

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Abstract

Mobile payments have emerged as a critical tool for healthcare financing in urban settings, particularly among the underprivileged populations. A mixed-methods approach incorporating surveys and focus groups was employed to gather data from a sample of 300 participants across five major Nigerian cities. Mobile payments significantly improved access to healthcare services, with over 75% of respondents reporting increased affordability and reduced transaction costs compared to traditional payment methods. The findings suggest that mobile payments can be an effective means of enhancing health outcomes among urban poor populations in Nigeria. Policy makers should consider incentivizing the use of mobile payments for healthcare financing to further improve access and reduce barriers to care. Mobile Payments, Healthcare Financing, Urban Poor, Nigerian Cities Treatment effect was estimated with $\text{text}\{\text{logit}\}(\pi) = \beta_0 + \beta^T p X_i$, and uncertainty reported using confidence-interval based inference.

Keywords: *Sub-Saharan, Africa, BehavioralEconomics, PoorHealth, Ethnography, PaymentSolutions, FinancialInclusion*

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