



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

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Abstract

Mobile payments have emerged as a viable solution for financial inclusion in emerging economies, particularly among urban poor populations who face challenges accessing traditional banking services. A mixed-methods approach was employed, combining quantitative data from a survey with qualitative insights from focus group discussions. Data were analysed using descriptive statistics and thematic analysis techniques. Mobile payment usage among urban poor in Nigerian cities reached approximately 45%, with significant improvements observed in healthcare access and affordability for participants who adopted the service ($p < 0.01$). The findings suggest that mobile payments offer a promising pathway to enhance healthcare financing for urban poor, though further research is needed to understand long-term impacts. Healthcare providers should integrate mobile payment solutions into their services and governments should consider subsidies or incentives to encourage wider adoption among the urban poor. Treatment effect was estimated with $\text{text}\{\text{logit}\}(\pi) = \beta_0 + \beta^T X_p$, and uncertainty reported using confidence-interval based inference.

Keywords: *African, Mobile Money, Microfinance, Health Economics, Payment Systems, Financial Inclusion, Outcome Evaluation*

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