



# Mobile Banking Usage Patterns Among Nigerian Adolescents and Financial Literacy Levels

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## Abstract

Nigerian adolescents are increasingly engaging with mobile banking services as a means of financial inclusion and access to digital financial products. The study employed semi-structured interviews and thematic analysis to gather qualitative data from a purposive sample of Nigerian adolescents aged 15-18 years. Mobile banking usage was predominantly for small transactions (under \$5), with themes emerging around convenience, peer influence, and parental guidance as key drivers. This study highlights the importance of financial education in digital literacy programmes to support Nigerian adolescents' engagement with mobile banking services. Policy makers should integrate financial literacy into school curricula and consider partnerships between banks and educational institutions to enhance adolescent understanding and usage of mobile banking.

**Keywords:** African, Adolescents, Qualitative, Interviews, Financial Literacy, Mobile Banking, Socioeconomic

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