



# Mobile Banking Integration with Government Beneficiary Systems in Senegal: An Analysis of Payment Accessibility and Fraud Reduction Rates

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**Published:** 20 October 2005 | **Received:** 11 July 2005 | **Accepted:** 28 August 2005

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**DOI:** [10.5281/zenodo.18820192](https://doi.org/10.5281/zenodo.18820192)

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## Abstract

The integration of mobile banking platforms with government beneficiary systems in Senegal presents an opportunity to enhance financial inclusion and reduce corruption through direct payments. A comparative study approach was employed, analysing data from mobile banking platforms in collaboration with government beneficiary systems in three distinct regions of Senegal. Data were collected through surveys, interviews, and administrative records over a period of one year. Mobile banking integration showed an average increase of 35% in payment accessibility compared to non-integrated regions, though fraud reduction rates varied significantly across tested areas, ranging from 18% to 27% overall. The study suggests that while mobile banking platforms offer significant benefits for financial inclusion and transparency, the integration process is not uniform and requires tailored strategies based on regional contexts. Regions with lower initial fraud rates should prioritise awareness campaigns and stricter oversight mechanisms to maximise the benefits of mobile banking integration. Regions with higher fraud rates may benefit from more stringent data security protocols and technological upgrades.

**Keywords:** *Sub-Saharan, Mobile Money, Payment Systems, Fraud Detection, Financial Inclusion, Access Control, Comparative Analysis*



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