



# Adoption Rates and Benefits Assessment of Digital Payment Systems among Senegalese Food Retailers in Kenya: A Mixed-Methods Study on Financial Liquidity Impact

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## Abstract

Digital payment systems are increasingly adopted in urban economies as a means to enhance financial liquidity among small businesses, particularly food retailers. In Sub-Saharan Africa, where digital infrastructure and consumer acceptance vary significantly, there is a need for detailed empirical studies that evaluate the adoption rates and benefits of such systems. The study employs a mixed-methods approach combining quantitative data from surveys (

$N = 150$ ) *to measure adoption rates*  $\wedge$  *qualitative insights through interviews* ( $n = 20$ ) *to explore the detailed impacts*

. Data collection was conducted in urban areas of Nairobi, Kenya. Senegalese food retailers showed a moderate adoption rate for digital payment systems, with approximately 40% indicating willingness to use them more frequently. Interviews revealed that improved cash flow management and reduced transaction costs were key benefits identified by these businesses. This study highlights the potential of digital payment systems in enhancing financial liquidity among Senegalese food retailers operating in Kenya. The mixed-methods approach provided a comprehensive view, integrating both quantitative data on adoption rates and qualitative insights into business operations. Policy makers should consider supporting infrastructure development for digital payments to facilitate wider adoption, while businesses can leverage these systems to improve operational efficiency and financial stability.

**Keywords:** *Sub-Saharan, Africa, Digitalization, Qualitative, Quantitative*

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