



Digital Payment Adoption Dynamics among Lagos Secondary School Students: Financial Literacy Implications

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Abstract

Digital payment systems have gained significant traction in urban areas of Nigeria, including Lagos, where secondary school students are increasingly adopting these services for various transactions. The study will utilise a qualitative approach to analyse existing literature and conduct interviews with key stakeholders, including teachers, parents, and students. The theoretical framework established will provide insights into the role of digital payments as an educational tool for promoting financial literacy among youth in urban settings. Schools should integrate financial education programmes that include practical applications through digital payment systems to enhance students' understanding and use of these tools.

Keywords: *Geographical, Lagos, Sub-Saharan, EconomiesOfScale, Techno-Social, FinancialLiteracy, DigitalInclusion, TransactionCosts*

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