



Mobile Banking Evolution and Financial Inclusion Among Youth Entrepreneurs in Lagos, Nigeria: A Five-Year Analysis

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Abstract

Mobile banking has emerged as a critical tool for financial inclusion in Nigeria's burgeoning youth entrepreneur ecosystem. A mixed-methods approach was employed, integrating quantitative survey data ($N=300$) \wedge *qualitative interviews* ($n=25$). Mobile banking significantly enhanced financial inclusion among youth entrepreneurs in Lagos, particularly those in the tech sector with a 78% satisfaction rate. The findings underscore the potential of mobile banking for bridging digital divides and fostering economic growth in Nigeria's entrepreneurial landscape. Foster partnerships between fintech companies and community organizations to ensure broader access, and develop targeted training programmes for less tech-savvy entrepreneurs.

Keywords: *African Development, Mobile Payment Systems, Financial Inclusion, Youth Entrepreneurship, Participatory Research, Case Study Approach*

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