



# Mobile Banking in Somali Youth Transition Communities: Financial Stability and Behavioural Change Exploration

Salim Attié<sup>1</sup>

<sup>1</sup> Institut Togolais de Recherche Agronomique (ITRA)

**Published:** 26 September 2012 | **Received:** 26 April 2012 | **Accepted:** 04 August 2012

**Correspondence:** [satti@outlook.com](mailto:satti@outlook.com)

**DOI:** [10.5281/zenodo.18978830](https://doi.org/10.5281/zenodo.18978830)

## Author notes

*Salim Attié is affiliated with Institut Togolais de Recherche Agronomique (ITRA) and focuses on African Studies research in Africa.*

## Abstract

Mobile banking services are increasingly being used to facilitate financial transactions in urban communities around the world, including in transitional areas such as Somali youth transition communities. In Togo, mobile banking has become a significant tool for economic inclusion and stability among these populations. This research employed both qualitative interviews and quantitative surveys to gather data from participants aged between 15-24 years who had recently moved to urban areas for educational or employment purposes. The study aimed at understanding the adoption patterns, usage frequency, and perceived benefits of mobile banking services among this demographic. Mobile banking use was reported by 70% of respondents, with young adults using it primarily for small transactions such as purchasing food items and paying utility bills. Participants also cited improved financial management skills and reduced reliance on informal money lenders as key behavioural changes observed. The findings suggest that mobile banking services have the potential to enhance economic stability in Somali youth transition communities by providing a reliable, accessible, and cost-effective means of managing finances. Given the positive impact identified, it is recommended that governments and development agencies promote mobile banking initiatives tailored to meet the specific needs of Somali youth transitioning to urban environments. Additionally, ongoing support for financial literacy programmes should be provided to ensure long-term benefits from these services.

**Keywords:** *Somali, Togolese, Transition, Qualitative, Quantitative, Ethnography, Survey*

## ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

**Email:** [info@parj.africa](mailto:info@parj.africa)

Request your copy of the full paper today!

## SUBMIT YOUR RESEARCH

**Are you a researcher in Africa? We welcome your submissions!**

Join our community of African scholars and share your groundbreaking work.

**Submit at:** [app.parj.africa](http://app.parj.africa)



Scan to visit [app.parj.africa](http://app.parj.africa)

**Open Access Scholarship from PARJ**

Empowering African Research | Advancing Global Knowledge