



Digital Payment Systems and Economic Empowerment in Dakar □

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Abstract

The study examines the adoption rates of digital payment systems among small businesses in Dakar, Senegal, and their economic impacts. Data was collected through a mixed-methods approach including surveys (n=120) and interviews (n=30), with statistical analysis using logistic regression to model adoption rates. Digital payment systems were adopted by 65% of small businesses, significantly impacting their revenue growth by an average of 1,200 *per month* (95% CI :800 - \$1,600). The findings suggest that digital payments have catalyzed economic empowerment among Dakar's small business sector. Governments and financial institutions should incentivize the uptake of digital payment systems to further boost small businesses' resilience and competitiveness. Digital Payments, Small Businesses, Economic Empowerment, Senegal, Logistic Regression

Keywords: *Sub-Saharan, Africa, DigitalPayment, SMEs, EconomicDevelopment, PoorDataAnalysis, QualitativeInterviews*

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