



User Satisfaction Levels in Digital Financial Services Accessibility Among Urban Indigent Communities in Lagos, Nigeria: A One-Year Analysis

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Abstract

Digital financial services (DFS) have become increasingly prevalent in urban indigent communities of Lagos, Nigeria, offering access to banking and other financial products via mobile phones or internet-enabled devices. A mixed-methods approach was employed, combining quantitative surveys ($N=500$) with qualitative interviews ($n=30$). Data were collected through structured questionnaires assessing user satisfaction, followed by in-depth discussions to explore respondent perspectives on DFS accessibility. User satisfaction levels showed a median score of 7.8 out of 10, indicating moderate satisfaction, with significant variation across different demographic subgroups (e.g., age and income level). DFS accessibility has improved in the region under study, though challenges remain regarding usability and affordability for certain segments. Further efforts are needed to enhance DFS services by addressing technological barriers and improving financial literacy programmes tailored to underserved communities. Digital Financial Services, User Satisfaction, Urban Indigent Communities, Lagos, Nigeria

Keywords: *African Geography, Mobile Banking, User Experience, Financial Inclusion, Empirical Research, Quantitative Analysis, Indigent Population*

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