Digital ID Programmes' User Experience Impact on Financial Inclusion Among Elderly in Lagos, Nigeria,

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Abstract

Digital ID programmes are increasingly implemented to enhance financial inclusion in developing countries, including Nigeria. However, little is known about how these programmes affect elderly populations. A qualitative research approach was employed, involving semi-structured interviews with a purposive sample of elderly individuals who have used or are currently using digital ID programmes. Data analysis focused on thematic content. The study identified that while the majority (80%) found the registration process straightforward, around 40% reported difficulties in understanding and navigating the programme's user interface, which hindered their ability to fully utilise financial services. User experience significantly impacts the effectiveness of digital ID programmes in promoting financial inclusion among elderly people. Future research should prioritise simplifying interfaces and improving accessibility features. Programme developers should incorporate more accessible design elements into their user interface, particularly for older users who may have different technological literacy levels or mobility challenges.

Keywords: *African geography, Digital ID programmes, Elderly population, Financial inclusion, User experience, Qualitative research, Socioeconomic factors*

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