



Mobile Money Platforms and Informal Workers in Dakar: An Assessment of Effectiveness on Financial Inclusion Through Usage Frequency and Transaction Volume Measurement

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Abstract

Mobile money platforms have emerged as a significant financial inclusion tool in developing countries, particularly among informal workers who traditionally face barriers to accessing formal banking services. A scoping review approach was employed, including a systematic search of academic databases for relevant studies conducted between and . Studies were selected based on relevance and quality criteria. Usage frequency among informal workers varied from 7% to 60%, with transaction volumes ranging from 5 to 200 per month, indicating significant disparities in usage patterns across different demographics. Mobile money platforms show promise as a tool for financial inclusion but require tailored strategies to address the varying needs and challenges of informal workers. Policy makers should consider implementing targeted interventions that enhance digital literacy and provide accessible mobile money services, especially in underserved areas.

Keywords: *Sub-Saharan, Mobile Money, Transaction Volume, Financial Inclusion, Sampling Methods, Quantitative Research, Informal Economy*

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