



Mobile Payments in Nairobi's Urban E-Commerce Landscape: An Adoption and Effectiveness Assessment

Odinga Kibe¹

¹ Department of Research, African Population and Health Research Center (APHRC)

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Correspondence: okibe@yahoo.com

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Author notes

Odinga Kibe is affiliated with Department of Research, African Population and Health Research Center (APHRC) and focuses on African Studies research in Africa.

Abstract

Mobile payments have become an integral part of urban e-commerce in Nairobi, Kenya, facilitating transactions through smartphones and mobile networks. The study employed a mixed-methods approach, combining surveys with qualitative interviews to evaluate consumer preferences and experiences with mobile payment systems. The adoption of mobile payments is on the rise, driven by convenience and cost savings for consumers, though concerns over security persist. E-commerce platforms should prioritise user-friendly interfaces to enhance acceptance rates. Policymakers could support innovation in secure payment systems to boost consumer confidence.

Keywords: *Kenyan, MobileMoney, PaymentSystems, E-Commerce, Smartphone, Transaction, AdoptionAnalysis*

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