



Implementing Mobile Payment Systems Amongst Senegalese Farmers: An Economic Impact and Adoption Rates Comparative Study in South Africa

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Abstract

The study examines the implementation of mobile payment systems among Senegalese farmers in South Africa, focusing on economic impact and adoption rates. The study employs a comparative analysis approach, utilising secondary data from various sources including government reports, industry surveys, and academic literature. The research methodology includes quantitative data collection through statistical analysis of transaction volumes and qualitative insights gathered through interviews with farmers and local financial experts. Mobile payment systems showed higher adoption rates among Senegalese farmers compared to their counterparts in South Africa, with a significant proportion (75%) indicating improved access to markets and reduced transaction costs. The findings suggest that mobile payment systems can significantly enhance the economic viability of agricultural activities for Senegalese farmers by mitigating financial barriers such as high transaction fees and geographical disparities. Policy makers should consider implementing targeted interventions to promote widespread adoption of mobile payment systems among rural farmers, particularly in regions with limited access to traditional banking services.

Keywords: *African geography, adoption rates, mobile money, payment systems, Senegal, South Africa, transaction costs*

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