



# Mobile Payment Systems Adoption Amongst Low-Income Households in Kampala: An Action Research Study

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## Abstract

Mobile payment systems have gained traction in urban areas of Uganda but their adoption among low-income households remains underexplored. An action research study was conducted, involving qualitative interviews with 50 households over a period of one year. Mobile payments were predominantly used for small transactions (up to \$1), reflecting the low-income nature of participants' incomes. Low-income households face significant challenges in adopting mobile payment systems, including lack of digital literacy and financial security concerns. Public awareness campaigns should focus on digital education and safety measures to enhance adoption rates.

**Keywords:** *African geography, mobile payment systems, qualitative research, socio-economic analysis, longitudinal methodology, urban poverty studies, transactional behaviour anthropology*

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