



Mobile Money Platforms in Libyan Legal and Economic Dynamics: A Theoretical Framework Analysis

Ghaddafi Al-Zoubi¹, Boghrafi Al-Khayri²

¹ Department of Interdisciplinary Studies, Omar Al-Mukhtar University, Al Bayda

² Department of Interdisciplinary Studies, Benghazi University

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Correspondence: galzoubi@outlook.com

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Author notes

Ghaddafi Al-Zoubi is affiliated with Department of Interdisciplinary Studies, Omar Al-Mukhtar University, Al Bayda and focuses on Law research in Africa.

Boghrafi Al-Khayri is affiliated with Department of Interdisciplinary Studies, Benghazi University and focuses on Law research in Africa.

Abstract

Libya has experienced significant political instability since the overthrow of Muammar Gaddafi in . The country's financial sector is underdeveloped, and traditional banking systems have been disrupted by conflict and sanctions. This article employs critical discourse analysis to examine existing literature on mobile money platforms and their integration into Libyan financial systems. It also draws upon case studies from other conflict-affected regions for comparative insights. The theoretical framework established provides insights into how mobile money can be harnessed for equitable development post-conflict in Libya, highlighting its potential to bridge traditional financial gaps and support local economies. Future research should focus on assessing the long-term impact of mobile money platforms on legal compliance, privacy concerns, and socio-economic disparities. Policy-makers could leverage these insights to design targeted interventions that maximise the benefits of mobile money in Libya's recovery process.

Keywords: *African geographies, Mobile money, Financial inclusion, Payment systems, Digital economy, Blockchain technology, Empirical analysis*

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