



Mobile Money Adoption Among Low-Income Households in Côte d'Ivoire: Impacts and Penetration Analysis

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Abstract

Mobile money services have become increasingly popular in developing countries as a means of financial inclusion and cost-effective payment method. In Côte d'Ivoire, low-income households are potential beneficiaries given their limited access to traditional banking systems. No empirical results are presented; instead, a review of existing literature and secondary data analysis are used to explore trends and patterns related to mobile money use by low-income groups. While mobile money offers substantial advantages for financially underserved populations, the adoption process faces obstacles that require targeted interventions to ensure wider market participation. Policy makers should prioritise education programmes targeting low-income households and enhance infrastructure to support widespread use of mobile payment systems in Côte d'Ivoire.

Keywords: *Sub-Saharan, Financial Inclusion, Transaction Costs, Access Barriers, Penetration Rates, Microfinance, Payment Systems*

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