



Mobile Payment Adoption by Senegalese Merchants and Its Economic Impacts on Niger Markets,

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Abstract

Mobile payment systems have proliferated across Africa, enhancing transactional efficiency in various sectors. This study examines their adoption by Senegalese merchants and their economic impacts on markets in Niger. A mixed methods approach was employed, combining quantitative surveys with qualitative interviews to gather data from merchants and market officials across both countries. Mobile payment systems were adopted by approximately 60% of Senegalese traders in Niger markets. This led to a significant increase in transaction speed (up to 30%) and reduced the average transaction cost by 15%. Market efficiency scores improved by an average of 20%. The adoption of mobile payments has had substantial positive effects on market operations, particularly in terms of transaction velocity and cost reduction. These findings offer insights into how such technologies can be effectively implemented to boost economic activity in developing markets. Governments should promote the use of mobile payment systems through targeted subsidies or incentives for merchants. Training programmes should also be developed to help traders adopt these new technologies.

Keywords: *Geographic, Senegalese, Merchants, Market, Adoption, Efficiency, Economic, Payment Systems*

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