



Mobile Money Bill Payment Adoption in Senegal's Rural Population: An Efficiency Assessment

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Abstract

Mobile money services have become increasingly popular in Senegal's urban areas, but their adoption rates among rural populations are less understood. A mixed-methods approach was employed, combining quantitative data from surveys with qualitative insights through interviews to evaluate the effectiveness of mobile money in facilitating bill payments among rural residents. Mobile money adoption rates were notably higher (65%) among urban dwellers compared to rural populations (40%), indicating a significant disparity. However, for those who adopted it, there was an observed reduction in financial reconciliation errors by 20%. The study highlights the need for targeted interventions to increase mobile money adoption among Senegal's rural population to enhance financial inclusion and reduce reconciliation errors. Developing tailored education campaigns and improving access points will be crucial steps towards achieving higher adoption rates in rural areas. Model estimation used $\hat{\theta} = \underset{\theta}{\operatorname{argmin}} \{ \sum_i \ell(y_i, f(\theta(\xi))) + \lambda \|\theta\|_2^2 \}$, with performance evaluated using out-of-sample error.

Keywords: *Sub-Saharan, Africa, MobileMoney, BillPayment, EfficiencyAssessment, ContextualAnalysis, QuantitativeSurvey*

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