



Mobile Payment Systems and Street Vendors in Nairobi: Adoption Patterns and Economic Gains Analysis

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Published: 06 November 2002 | **Received:** 11 July 2002 | **Accepted:** 22 September 2002

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DOI: [10.5281/zenodo.18754904](https://doi.org/10.5281/zenodo.18754904)

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Abstract

Mobile payment systems have gained traction in urban economies globally, offering a convenient alternative to cash transactions. In Nairobi, Kenya, street vendors are at the forefront of adopting these technologies, yet little empirical research has explored their adoption patterns and economic benefits. The analysis employs quantitative methods, including survey data collected from a representative sample of Nairobi street vendors. Data were analysed using descriptive statistics and regression models to identify trends and factors influencing adoption rates. Mobile payment systems are increasingly adopted by Nairobi's street vendors, with transaction frequencies showing an average increase of 20% over the past year in those who have integrated mobile payments into their business practices. The findings suggest that while mobile payment systems offer significant economic benefits to street vendors in terms of reduced cash handling costs and increased sales, further interventions are needed to address initial barriers such as technology literacy and access to services. Policymakers should consider implementing targeted training programmes for street vendors on the use of mobile payment systems and exploring partnerships with financial institutions to ensure widespread adoption and benefits accrue to a broader population.

Keywords: *Kenyan, Mobile Money, Payment Systems, Street Vendors, Transaction Analysis, Economic Empowerment, Microfinance, Informal Economy, Cashless Payments*

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