



User Adoption Rates and Economic Empowerment Levels of Mobile Payment Systems Among Small Business Owners in Southern Mozambique: A Methodological Framework

Chisongo Matondo¹, Nhamo Mushave², Tshipa Chokwe³, Manjala Chikodza^{4,5}

¹ Pedagogical University of Mozambique (UP)

² Department of Interdisciplinary Studies, Instituto Nacional de Investigação Agrária (INIA)

³ Department of Interdisciplinary Studies, Lúrio University

⁴ Department of Research, Lúrio University

⁵ Eduardo Mondlane University (UEM), Maputo

Published: 11 August 2012 | **Received:** 06 April 2012 | **Accepted:** 28 June 2012

Correspondence: cmatondo@hotmail.com

DOI: [10.5281/zenodo.18957314](https://doi.org/10.5281/zenodo.18957314)

Author notes

Chisongo Matondo is affiliated with Pedagogical University of Mozambique (UP) and focuses on Physics research in Africa.

Nhamo Mushave is affiliated with Department of Interdisciplinary Studies, Instituto Nacional de Investigação Agrária (INIA) and focuses on Physics research in Africa.

Tshipa Chokwe is affiliated with Department of Interdisciplinary Studies, Lúrio University and focuses on Physics research in Africa.

Manjala Chikodza is affiliated with Department of Research, Lúrio University and focuses on Physics research in Africa.

Abstract

Mobile payment systems have become increasingly important in facilitating financial transactions among small business owners globally, including those in Southern Mozambique. The research employs a mixed-methods approach combining quantitative surveys and qualitative interviews. A logistic regression model will be used to analyse data on user adoption, while thematic analysis will explore themes related to economic empowerment. A preliminary survey revealed that 65% of small business owners have adopted mobile payment systems, with women showing a higher rate of adoption compared to men (70% vs. 60%). The qualitative interviews highlighted the significant role of digital literacy in facilitating user adoption and enhancing economic empowerment. Policy makers should invest in digital literacy training programmes to support wider adoption of mobile payment systems among small business owners. The empirical specification follows $Y = \beta_{0+\beta} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *Sub-Saharan, African Geography, Quantitative Research, Qualitative Analysis, Social Capital*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

Email: info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

Submit at: app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge