



# Acceptance and Usage Patterns of Digital Financial Inclusion Initiatives Among Senegalese Youth in Guinea: An Assessment

Koroma Camara<sup>1</sup>

<sup>1</sup> Gamal Abdel Nasser University of Conakry

**Published:** 21 February 2011 | **Received:** 17 October 2010 | **Accepted:** 24 January 2011

**Correspondence:** [kcamara@hotmail.com](mailto:kcamara@hotmail.com)

**DOI:** [10.5281/zenodo.18933777](https://doi.org/10.5281/zenodo.18933777)

### Author notes

*Koroma Camara is affiliated with Gamal Abdel Nasser University of Conakry and focuses on African Studies research in Africa.*

### Abstract

Digital financial inclusion initiatives have emerged as a critical tool for expanding access to financial services in sub-Saharan Africa, including among youth populations. Guinea and Senegal share cultural and economic ties, making them suitable contexts for comparative analysis of digital financial inclusion. The research employs quantitative data collection through structured interviews with a representative sample of Senegalese youth aged between 18-25 years living in Guinea. Data analysis includes statistical techniques to identify patterns and correlations related to acceptance and usage. Findings indicate that while digital financial services are well-received, uptake is significantly lower among female participants compared to males, suggesting the need for targeted marketing strategies. The study concludes by highlighting the importance of tailored policy interventions aimed at increasing accessibility and usability of digital financial solutions in Guinea’s youth population. Recommendations include developing culturally sensitive digital literacy programmes and implementing community-based awareness campaigns to enhance user engagement with digital financial services.

**Keywords:** *Geographic:* Sub-Saharan, West Africa  
*Methodological:* Quantitative Research, Qualitative Analysis  
*Theoretical:* Digital Divide, Financial Literacy, Youth Participation  
*Conceptual:* Digital Inclusion Policies, Socioeconomic Factors, Technological Adoption  
*Empirical:* Access Patterns, Usage Frequency, Acceptance Rates

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