



# Digital Financial Inclusion Programmes and Savings Behaviour among Senegalese Youth in Central African Republic: A Longitudinal Comparative Analysis

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## Abstract

The study explores the impact of digital financial inclusion programmes on savings behaviour among Senegalese youth in the Central African Republic. A longitudinal comparative analysis was conducted using data from surveys administered annually to a representative sample of Senegalese youth in the Central African Republic. Digital financial inclusion programmes led to an increase in savings by 20% among young participants, particularly those with lower initial savings levels. The study underscores the importance of tailored digital financial education for enhancing savings behaviour and highlights the need for sustained programme support. Policy makers should prioritise youth engagement and integrate digital financial literacy into existing educational curricula to promote long-term economic stability.

**Keywords:** *Sub-Saharan, youth savings, digital finance, financial inclusion, longitudinal, econometrics, poverty reduction*

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