



Mobile Payment Platforms and Their Impact on Farmer Transaction Frequencies and Costs in Northern Ghana: An Agrarian Perspective

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Abstract

In Northern Ghana, agricultural activities are a significant contributor to the economy, yet farmers often face challenges in accessing formal financial services. A mixed-method approach combining quantitative surveys with qualitative interviews was employed to gather data from a sample of smallholder farmers. Mobile payments led to a significant increase in transaction frequency by 30% ($p < 0.05$) and reduced costs by an average of 12 per transaction, indicating substantial cost savings. The integration of mobile payment platforms has the potential to... $Y = \beta_0 + \beta_1 X + \text{varepsilon}$, inference is reported with uncertainty – aware statistical criteria.

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Theoretical:			Techno-economic
Conceptual:	Digital		Transformation
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Theoretical: Agricultural Modernization			

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