



Adopting Mobile Banking: Insights from Secondary School Teachers in West African Coastal Cities

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Abstract

Mobile banking applications have emerged as a significant tool for financial inclusion in various regions. A qualitative approach was employed to gather insights from interviews with teachers across selected urban areas. Mobile banking applications can be effective tools for enhancing financial literacy among secondary school educators, particularly in coastal regions where access to traditional financial services is limited. Educational institutions and policymakers should promote the integration of mobile banking education into teacher training programmes.

Keywords: *Sub-Saharan, financial literacy, qualitative research, mobile banking, digital inclusion, teacher education, socio-economic disparities*

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