



Mobile Payment Systems among Artisanal Gold Miners in West Africa: A Senegal Perspective

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Abstract

Mobile payment systems have been increasingly adopted by artisanal gold miners in West Africa to streamline transactions and reduce fraud. A mixed-methods approach was employed, including surveys ($N = 120$) \wedge *qualitative interviews with miners* ($n = 30$). Data were analysed using thematic analysis for qualitative data and descriptive statistics for quantitative data. Artisanal gold miners in Senegal predominantly use mobile payment systems to facilitate transactions between buyers and sellers. The adoption rate is estimated at 65%, with a significant reduction in cash handling risks ($p < 0.01$). Mobile payment systems have significantly improved transaction security and efficiency among artisanal gold miners, reducing fraud by more than half. Further research should explore the long-term impacts of mobile payments on mining communities and identify ways to enhance system user-friendliness. artisanal gold mining, mobile payment systems, Senegal

Keywords: *Sub-Saharan, African, Gold, Mining, Socioeconomic, Fraud, Contextual*

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