



Mobile Payment Systems in Healthcare Financing: An Urban Tanzanian Perspective on Efficacy and Utilization Patterns

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Abstract

Mobile payment systems are increasingly being integrated into healthcare financing models across various regions. In Tanzania’s urban centers, these systems represent a novel approach to managing healthcare costs and ensuring timely access to medical services. A mixed-methods approach was employed, combining qualitative interviews with quantitative data analysis. The sample included a stratified random selection of healthcare providers and patients from eight major urban centers across Tanzania. Mobile payments were found to reduce transaction times by an average of 25% compared to traditional cash transactions, with a confidence interval of (18%, 34%). The integration of mobile payment systems in healthcare financing models demonstrates significant potential for enhancing financial efficiency and accessibility. Healthcare providers are encouraged to adopt these systems to facilitate faster payments and reduce operational costs. Public health authorities should also consider implementing supportive policies to promote their widespread adoption. Treatment effect was estimated with $\text{text}\{ \logit \}(\pi) = \beta_0 + \beta^* p X_i$, and uncertainty reported using confidence-interval based inference.

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