



# Mobile Payment Systems and Health Insurance Cards Integration: User Experience and Financial Security Assessment in Nairobi, Kenya

Geraldine Nyaga Oluoch<sup>1</sup>, Oscar Mutua Mutula<sup>2</sup>

<sup>1</sup> Department of Public Health, Jomo Kenyatta University of Agriculture and Technology (JKUAT)

<sup>2</sup> Jomo Kenyatta University of Agriculture and Technology (JKUAT)

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**Correspondence:** [goluoch@yahoo.com](mailto:goluoch@yahoo.com)

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## Author notes

*Geraldine Nyaga Oluoch is affiliated with Department of Public Health, Jomo Kenyatta University of Agriculture and Technology (JKUAT) and focuses on Medicine research in Africa.*

*Oscar Mutua Mutula is affiliated with Jomo Kenyatta University of Agriculture and Technology (JKUAT) and focuses on Medicine research in Africa.*

## Abstract

In Nairobi, Kenya, mobile payment systems (MPS) are increasingly integrated with health insurance cards to facilitate healthcare payments and management. The study employed a mixed-methods approach combining quantitative surveys with qualitative interviews to gather data from users across various sectors including healthcare providers and patients. Data were analysed using descriptive statistics and thematic analysis. Users reported a significant preference for MPS over traditional payment methods, indicating an overall satisfaction rate of 85%. However, there was variability in the perceived financial security with some stakeholders expressing concerns regarding transaction reliability and privacy issues. The integration has enhanced accessibility to healthcare services but requires further improvements in system robustness and user education to mitigate existing security concerns. Enhanced training programmes for users on safe usage of MPS, along with transparent communication from service providers about system functionalities and risks, are recommended. Stakeholders should also consider implementing additional security measures such as biometric authentication. Treatment effect was estimated with  $\text{logit}(\pi) = \beta_0 + \beta_1 X_i$ , and uncertainty reported using confidence-interval based inference.

**Keywords:** Kenya, Mobile Payment Systems, Health Insurance Cards, User Experience, Financial Security Assessment, Mixed Methods, Geographic Information Systems

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