



Mobile Payment Systems in Ghanaian Informal Markets: A Framework Examining Transaction Frequency and Economic Growth Impacts

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Abstract

Mobile payment systems have emerged as a significant technological innovation in Ghanaian informal markets, offering an alternative to traditional cash transactions. This context has implications for transaction frequency and economic growth within these markets. Theoretical approach, drawing from existing literature on financial technology and its applications in developing economies. This framework provides a theoretical foundation for understanding the dynamics between mobile payment systems, transaction frequency, and economic outcomes within Ghanaian informal sectors. Further empirical research is recommended to validate these findings and explore potential policy implications for enhancing financial inclusion and market efficiency in Ghana’s informal economy.

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