



Digital Payment Systems and Financial Inclusion in West African Cities: A Theoretical Framework Analysis

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Abstract

Digital payment systems have emerged as a critical tool for enhancing financial inclusion in developing economies, particularly in West African cities. The rapid adoption of mobile money services has expanded access to financial services beyond traditional banking channels. The analysis will employ qualitative research methods, including literature reviews and stakeholder interviews, to construct a comprehensive theoretical model grounded in existing empirical evidence on digital payments and financial inclusion. The theoretical framework established in this article provides a robust foundation for understanding the dynamics between digital payment systems and financial inclusion. It highlights the importance of targeted interventions to bridge existing gaps and maximise system benefits across diverse socio-economic segments. Policy makers should prioritise inclusive design principles when developing new digital payment platforms, ensuring that services are accessible and beneficial for all urban populations in Guinea and similar contexts. Additionally, regular monitoring and evaluation mechanisms should be established to track progress and adapt strategies as needed.

Keywords: *Sub-Saharan, Mobile Money, Transaction Costs, Digital Divide, Participatory Research Methodology*

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