



Mobile Payment Acceptance Patterns Among Urban Youth in Lagos: Insights from a Five-Week Field Experiment

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Abstract

Mobile payment systems are increasingly prevalent in urban areas of Nigeria, offering convenience and efficiency for consumers. However, their acceptance among young urban residents (youth) is not uniform or well-documented. A mixed-methods research design was employed, combining quantitative surveys with qualitative interviews. The survey utilised structured questions and open-ended prompts to gather data on acceptance and usage preferences. During the study period, 65% of respondents expressed a willingness to use mobile payments for everyday transactions, but there were significant variations in acceptance rates based on socioeconomic status (SES). The findings highlight disparities in mobile payment adoption among youth from different SES backgrounds, which is crucial information for policymakers aiming to promote financial inclusion. Policymakers should design targeted interventions that address the unique needs of low- and high-SES youth. This includes enhancing digital literacy programmes and providing affordable mobile payment options.

Keywords:

Nigerian

Geographic

Terms:

Methodological

Experimental

Terms:

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Theoretical

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Terms:

Behaviour

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Research

Qualitative Analysis

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