



# Mobile Payment Adoption by Low-Income Households in Nigerian Slums: Enhancing Economic Activity Analysis

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## Abstract

In Lagos's slums, low-income households face significant challenges in accessing formal financial services, hindering economic growth and social equity. Qualitative research methods were employed, including semi-structured interviews with 100 participants aged between 25 and 60, focusing on their experiences using mobile payment services like M-Pesa and Airtel Money. Mobile payments are predominantly used for small transactions (average transaction size: \$3 USD) and primarily for remittances from urban areas to rural families. Use frequency varies by household income level, with higher-income households adopting these platforms more frequently. Mobile payment services can be a viable pathway for financial inclusion in Lagos's slums, particularly when tailored to meet the specific needs of low-income users. Policy makers should prioritise the development and promotion of mobile payment systems that are accessible, affordable, and culturally relevant to low-income communities. Simultaneously, subsidies or incentives could be offered to encourage wider adoption among these households.

**Keywords:** *Sub-Saharan Africa, Lagos, Slums, Mobile Money, Financial Inclusion, Poverty Alleviation, Transaction Frequency, Economic Empowerment*

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