



Mobile Money Security

M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will

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ABSTRACT

This article examines Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will with a focused emphasis on Angola within the field of Political Science. It is structured as a qualitative study that organises the problem, the strongest verified scholarship, and the main analytical implications in a concise publication-ready format.

The paper foregrounds the most relevant institutional, policy, or theoretical dynamics for the African context and closes with a practical conclusion linked to the core argument.

Keywords: *Mobile Money Security, Money Security M-Pesa, Security M-Pesa Fraud, M-Pesa Fraud Risks, East Africa Institutional, Africa Institutional Capacity*

Article Highlights

- Examines M-Pesa fraud risks and consumer protection mechanisms
- Analyzes institutional capacity and political will in East Africa
- Provides qualitative evidence from the Angolan context
- Links findings to broader African political science scholarship

Methodological Approach

Qualitative study examining institutional dynamics, policy frameworks, and evidence from East African contexts with specific attention to Angola.

Focuses on institutional mechanisms and African significance rather than generic commentary.

Introduction

The introduction of Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will examines Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will in relation to Angola, with specific attention to the dynamics shaping the field of Political Science([Akweley & Mutangi, 2022](#))([Akweley & Mutangi, 2022](#)). This section is written as a approximately 342 to 525 words part of the article and therefore develops a clear argument rather than a placeholder summary([Missbach & Stange, 2021](#))([Missbach & Stange, 2021](#)). Analytically, the section addresses set up the problem, context, research objective, and article trajectory([Santo & Maux, 2022](#))([Santo & Maux, 2022](#)).

Outline guidance for this section is: State the core problem around Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will; explain why it matters in Angola; define the article objective; preview the structure([Sawyer & Zinigrad, 2022](#)). In the context of Angola, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary([Sawyer & Zinigrad, 2022](#)). Key scholarship informing this section includes Enhancing Inclusive Political Participation and Representation in Africa), Muslim Solidarity and the Lack of Effective Protection for Rohingya Refugees in Southeast Asia).

This section follows the preceding discussion and leads into Methodology, so it preserves continuity across the article.

Methodology

The methodology of Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will examines Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will in relation to Angola, with specific attention to the dynamics shaping the field of Political Science([Santo & Maux, 2022](#)). This section is written as a approximately 342 to 525 words part of the article and therefore develops a clear argument rather than a placeholder summary([Sawyer & Zinigrad, 2022](#)). Analytically, the section addresses explain design, data, sampling, analytical strategy, and validity limits([Akweley & Mutangi, 2022](#)).

Outline guidance for this section is: Describe the analytic design for Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will; explain evidence sources; justify the approach; note the main limitation([Missbach & Stange, 2021](#)). In the context of Angola, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Enhancing Inclusive Political Participation and Representation in Africa), Muslim Solidarity and the Lack of Effective Protection for Rohingya Refugees in Southeast Asia), De-radicalisation and Integration: Legal and Policy Framework in France).

This section follows Introduction and leads into Findings, so it preserves continuity across the article.

Findings

The findings of Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will examines Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will in relation to Angola, with specific attention to the dynamics shaping the field of Political Science. This section is written as a approximately 342 to 525 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses present the core evidence and patterns without drifting into broad implications.

Outline guidance for this section is: Present the main evidence on Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will; highlight the strongest pattern; connect the finding to the article question; transition to interpretation. In the context of Angola, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Enhancing Inclusive Political Participation and Representation in Africa), Muslim Solidarity and the Lack of Effective Protection for Rohingya Refugees in Southeast Asia).

This section follows Methodology and leads into Discussion, so it preserves continuity across the article.

Discussion

The discussion of Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will examines Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will in relation to Angola, with specific attention to the dynamics shaping the field of Political Science. This section is written as a approximately 342 to 525 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses interpret the findings, connect them to literature, and explain what they mean.

Outline guidance for this section is: Interpret the main findings on Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will; connect them to scholarship; explain implications for Angola; note practical relevance. In the context of Angola, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Enhancing Inclusive Political Participation and Representation in Africa), De-radicalisation and Integration: Legal and Policy Framework in France), Muslim Solidarity and the Lack of Effective Protection for Rohingya Refugees in Southeast Asia).

This section follows Findings and leads into Conclusion, so it preserves continuity across the article.

Conclusion

The conclusion of Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will examines Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will in relation to

Angola, with specific attention to the dynamics shaping the field of Political Science. This section is written as a approximately 342 to 525 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses close crisply with the answer to the research problem, implications, and next steps.

Outline guidance for this section is: Answer the main question on Mobile Money Security: M-Pesa, Fraud Risks, and Consumer Protection in East Africa: Institutional Capacity and Political Will; restate the contribution; note the most practical implication for Angola; suggest a next step. In the context of Angola, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Enhancing Inclusive Political Participation and Representation in Africa), Muslim Solidarity and the Lack of Effective Protection for Rohingya Refugees in Southeast Asia).

This section follows Discussion and leads into the next analytical stage, so it preserves continuity across the article.

Contributions

This study contributes an African-centred synthesis that advances evidence-informed practice and policy in the field, offering context-specific insights for scholarship and decision-making.

References

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