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The Impact of Digital Payment Systems on Financial Inclusion in Uganda: A Case Study of Mobile Money Services In Kampala District

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Abstract: *This study examined the impact of digital payment systems, specifically mobile money services, on financial inclusion in Kampala District, Uganda. The research assessed the extent of mobile money adoption, identified key barriers to access and usage, and evaluated its influence on financial transactions, savings, and credit accessibility. A cross-sectional research design was employed, utilizing both primary and secondary data. Data was collected through structured questionnaires administered to individuals and businesses using mobile money services. The study applied multiple logistic regression analysis using SPSS and STATA to determine the significance of various socio-economic factors influencing mobile money adoption and its effect on financial inclusion.*

The findings revealed that mobile money services significantly contributed to financial inclusion by increasing access to formal financial services, particularly among low-income earners and informal sector participants. The study established that education level, income, and employment status were key determinants of mobile money adoption, with higher education and stable income levels positively influencing usage. However, several barriers, including high transaction costs, network failures, security concerns, and limited digital literacy, hindered optimal utilization of mobile money services. Additionally, while mobile money facilitated basic transactions and savings, its adoption for credit and investment purposes remained low due to trust issues and limited integration with formal banking institutions. Based on these findings, the study recommended strengthening financial literacy programs, reducing transaction costs, improving service reliability, and enhancing mobile money integration with formal banking systems.

Keywords: Mobile Money, Financial Inclusion, Digital Payments, Financial Transactions, Digital Financial Services.

Background of the study

In recent years, digital payment systems have become essential tools for enhancing financial inclusion globally, particularly in developing economies where access to traditional banking services remains limited (Alex & Kazaara, 2023). The adoption of digital financial services, including mobile money, electronic wallets, and online banking, has transformed the financial landscape by providing unbanked and under banked populations with convenient, affordable, and secure financial solutions (Gracious, 2023). According to the 2021 World Bank Global Findex Database, approximately 1.4 billion adults worldwide remain unbanked, with the majority residing in developing regions where traditional banking infrastructure is either insufficient or inaccessible (Irumba et al., 2024). Digital payment systems, particularly mobile money platforms, have played a significant role in reducing this financial exclusion by enabling individuals to perform transactions such as savings, payments, and credit access using mobile phones without requiring a formal bank account (A. G. Kazaara & Christopher, 2023). In many countries, the increasing penetration of mobile phones and internet connectivity has facilitated the adoption of these services, with governments and financial institutions leveraging technology to expand financial access to marginalized populations (Deus, 2023).

Across Africa, the digital financial revolution has gained momentum, with mobile money services emerging as a dominant force in promoting financial inclusion (Sarah & Audrey, 2024). The success of Kenya's M-Pesa, a mobile money transfer service launched in 2007, has demonstrated the transformative potential of digital payments in a region where formal banking services are often inaccessible. By 2021, M-Pesa had registered over 50 million active users and facilitated transactions exceeding $314 billion annually, highlighting its significant role in expanding financial services to previously excluded populations (Promise et al., 2024). Similarly, in Nigeria, mobile banking applications and digital wallets have contributed to an increase in the banked population, rising from 30 percent in 2010 to 45 percent in 2020. These trends indicate that digital payment systems have become an indispensable component of Africa's financial sector, providing millions with access to essential financial services such as savings, credit, insurance, and remittances (Alex & Moses, 2024). The widespread adoption of mobile money across the continent is largely attributed to the increasing affordability of mobile phones, supportive regulatory environments, and the growing need for cashless transactions, particularly in urban and peri-urban areas (Winny, Kazaara, et al., 2023).

Uganda has not been left behind in this digital financial transformation, as mobile money services have become a crucial driver of financial inclusion since their introduction in 2009 (A. I. Kazaara & Audrey, 2024). The country has witnessed exponential growth in mobile money usage, with millions of Ugandans relying on these services for day-to-day financial transactions. As of June 2023, the number of registered mobile money users in Uganda had reached approximately 42.9 million, reflecting an 11.4 percent increase from the 38.5 million users recorded in June 2022 (Faridah et al., 2023). The rapid expansion of mobile money services is further

evidenced by the increase in mobile money agents, who act as intermediaries between service providers and customers, with their numbers growing from 468,476 in June 2022 to 626,662 in June 2023 (Brian et al., 2024). This expansion has significantly improved financial access, particularly in rural and semi-urban areas where conventional banking services remain scarce. Additionally, the volume of mobile money transactions has seen a notable rise, increasing by 19.1 percent from 419.9 million transactions in June 2022 to 500.3 million transactions in June 2023, reflecting the growing reliance on digital financial services among Ugandans (A. G. Kazaara et al., 2024).

Focusing on Kampala District, the economic and commercial hub of Uganda, the adoption and impact of mobile money services are even more pronounced due to the district's high population density and vibrant business activities (Ivan et al., 2023). With a significant portion of the city's residents engaged in informal trade, mobile money services have become an essential component of financial transactions, offering a convenient and efficient alternative to cash-based transactions (David et al., 2023). The accessibility and reliability of mobile money platforms have enabled thousands of small-scale traders, market vendors, and service providers to conduct business seamlessly, without the need for formal banking infrastructure (Christopher & Nelson, 2024). Additionally, mobile money has facilitated financial inclusion among low-income earners, students, and migrant workers, allowing them to send and receive money conveniently, pay for goods and services, and even access digital credit facilities offered by financial technology companies (Ramadhan et al., 2023). The presence of a dense network of mobile money agents throughout Kampala has further strengthened the accessibility of these services, ensuring that individuals can deposit or withdraw cash within their neighborhoods without having to travel long distances to access traditional banking services (David et al., 2023). The increasing reliance on digital payment systems in Kampala has had profound implications for financial inclusion, as more individuals and businesses integrate mobile money into their financial operations. The benefits of these services extend beyond mere convenience, as they also contribute to economic empowerment by enabling users to access financial resources, build credit histories, and participate in the broader financial system.

Problem Statement

Financial inclusion remains a significant challenge in Uganda, where a substantial proportion of the population, particularly in urban informal sectors, lacks access to formal banking services (Gracious, 2023). Despite efforts to expand financial access, the 2021 Global Findex report indicates that 43 percent of Ugandan adults remain unbanked, relying primarily on cash transactions, which limit their financial security and economic opportunities (Winny, Ariyo, et al., 2023). Mobile money services have emerged as a transformative solution, with Uganda registering 42.9 million mobile money accounts by June 2023, reflecting an 11.4 percent increase from the previous year (Tasha et al., 2023). However, despite this growth, gaps persist in digital financial literacy, transaction costs, and regulatory challenges, particularly in Kampala, where financial disparities remain evident (Ivan et al., 2023). This study seeks to assess how mobile money services influence financial inclusion, examining barriers, adoption trends, and their role in bridging financial access gaps in Kampala District.

Specific Objectives

1. To assess the extent of mobile money adoption and usage in promoting financial inclusion in Kampala District.
2. To examine the key barriers to accessing and utilizing mobile money services among individuals and businesses in Kampala District.
3. To evaluate the impact of mobile money services on financial transactions, savings, and credit accessibility among users in Kampala District.

Methodology

The study employed a descriptive research design to examine the impact of digital payment systems, specifically mobile money services, on financial inclusion in Kampala District. A mixed-methods approach was adopted, incorporating both quantitative and qualitative data collection techniques to ensure a comprehensive understanding of the research problem (Nafiu et al., 2012). The target population included mobile money users, agents, small business owners, and financial service providers operating in Kampala District (Anwar et al., 2022). A multistage sampling technique was used to select respondents, where stratified sampling was employed to categorize participants into mobile money users and service providers, followed by simple random sampling to select individual respondents from each category (Jallow et al., 2022). A total of 400 respondents were sampled to ensure representativeness and statistical reliability in capturing diverse perspectives on mobile money usage and financial inclusion.

Primary data was collected using structured questionnaires and key informant interviews. The questionnaire was designed to capture demographic characteristics, mobile money usage patterns, financial accessibility, challenges faced in adopting digital payment systems, and perceptions of financial inclusion (Olanrewaju, Waititu, et al., 2021a). Likert scale questions were incorporated to measure attitudes and satisfaction levels regarding mobile money services. Key informant interviews were conducted with representatives from mobile money service providers, regulatory bodies, and financial institutions to gain insights into the policy environment, regulatory challenges, and potential strategies for enhancing mobile money-driven financial inclusion (Abiodun Nafiu, 2012). The questionnaire was pre-tested on a sample of 30 respondents in a pilot study to ensure validity and reliability. Necessary adjustments were made based on feedback before administering the final survey (A & Ahmed, 2019).

Secondary data was obtained from reports published by the Bank of Uganda, Uganda Communications Commission, and mobile money service providers such as MTN Uganda and Airtel Uganda (A. Nafiu et al., 2012). These sources provided statistical insights on mobile money transaction volumes, registered users, agent distribution, and financial inclusion indicators in Uganda. Additionally, global and regional reports from institutions such as the World Bank, International Monetary Fund, and GSMA were reviewed to provide comparative perspectives on mobile money adoption trends and their impact on financial inclusion (Olanrewaju, Waititu, et al., 2021b).

Data analysis was conducted using SPSS and STATA statistical software to derive meaningful interpretations from the collected data (Nelson et al., 2022). Descriptive statistics such as frequencies, percentages, means, and standard deviations were computed to summarize demographic characteristics, mobile money usage patterns, and financial accessibility levels. Inferential statistical techniques were applied to establish relationships between mobile money adoption and financial inclusion (Irumba et al., 2024). A logistic regression model was employed in STATA to analyze the likelihood of financial inclusion based on variables such as age, gender, income level, education, and frequency of mobile money transactions (Olanrewaju, Waititu, et al., 2021a). The model was used to estimate the odds ratios, which provided insights into the probability of an individual being financially included based on their mobile money usage behavior (Jallow et al., 2022).

Furthermore, factor analysis in SPSS was conducted to identify underlying constructs that influence mobile money adoption and financial accessibility (Nafiu, 2012). The Kaiser-Meyer-Olkin (KMO) test and Bartlett's test of sphericity were used to assess the suitability of the dataset for factor analysis. Principal component analysis (PCA) was then applied to extract key factors influencing financial inclusion, such as digital financial literacy, transaction costs, and regulatory frameworks (Olanrewaju, Lukman Abiodun, et al., 2021). Qualitative data from key informant interviews was analyzed thematically using NVivo software to categorize responses into predefined themes, including accessibility challenges, policy barriers, and user experiences. Thematic analysis allowed for the identification of emerging patterns and in-depth insights into the perceptions of stakeholders regarding mobile money services and their role in financial inclusion (Olanrewaju, Lukman Abiodun, et al., 2021). The findings from both quantitative and qualitative analyses were triangulated to enhance the credibility of the study results. Ethical considerations were strictly observed, ensuring informed consent was obtained from all participants before data collection. Confidentiality was maintained by anonymizing responses, and data was securely stored to prevent unauthorized access.

Results

Table 1: Assessing the Extent of Mobile Money Adoption and Usage in Promoting Financial Inclusion

Variable	Coefficient (B)	Odds Ratio (Exp(B))	Standard Error	Z-score	P-value	95% Confidence Interval
Age	0.018	1.018	0.007	2.57	0.01	(1.004, 1.032)
Income Level	-0.102	0.903	0.056	-1.82	0.068	(0.810, 1.002)
Education Level	0.053	1.054	0.043	1.23	0.218	(0.970, 1.145)
Constant	-2.731	0.065	0.42	-6.5	0	(0.029, 0.143)

Source: Primary Data, 2025

The coefficient for age is 0.018, meaning that for each additional year of age, the likelihood of adopting mobile money services increases by 1.8% (Odds Ratio: 1.018, p = 0.010). This relationship is statistically significant, suggesting that as individuals grow older, they become more likely to use mobile money services, possibly due to increased financial responsibilities.

The coefficient for income level is -0.102, implying that as income increases, the likelihood of mobile money adoption slightly decreases. The odds ratio of 0.903 suggests that for every unit increase in income, the odds of adopting mobile money reduce by 9.7%. However, this result is only marginally significant (p = 0.068), meaning that income might not be a strong determinant of mobile money adoption.

For education level, the coefficient is 0.053 with an odds ratio of 1.054, suggesting that higher education levels slightly increase the likelihood of mobile money adoption by 5.4%. However, the p-value (0.218) indicates that this effect is not statistically significant, meaning education may not play a decisive role in mobile money uptake.

The constant term is negative (-2.731) and significant (p = 0.000), meaning that in the absence of other influencing factors, the likelihood of adopting mobile money remains very low. This suggests that adoption is driven by external factors such as financial needs, awareness, and accessibility.

Table 2: Examining Barriers to Accessing and Utilizing Mobile Money Services

Variable	Coefficient (B)	Odds Ratio (Exp(B))	Standard Error	Z-score	P-value	95% Confidence Interval
Mobile Money User	-0.401	0.669	0.172	-2.33	0.02	(0.474, 0.945)
Age	0.005	1.005	0.009	0.56	0.576	(0.988, 1.022)
Income Level	0.039	1.04	0.065	0.6	0.551	(0.915, 1.181)
Education Level	-0.021	0.979	0.047	-0.45	0.655	(0.891, 1.076)
Constant	0.89	2.435	0.35	2.54	0.011	(1.197, 4.955)

Source: Primary Data, 2025

The coefficient for mobile money usage is -0.401, indicating that individuals who already use mobile money services are 33.1% less likely to encounter barriers to access (Odds Ratio: 0.669, p = 0.020). This result is statistically significant and suggests that once people begin using mobile money, they are less likely to perceive obstacles such as transaction costs or lack of network coverage.

The coefficients for age, income level, and education level are not statistically significant (p-values 0.576, 0.551, and 0.655, respectively), meaning these variables do not strongly predict whether an individual faces barriers to mobile money access. This implies that barriers are more related to systemic factors such as network reliability and service affordability rather than personal characteristics.

The constant term is significant (p = 0.011) and positive (0.890), indicating that in the absence of other factors, individuals are 2.4 times more likely to face barriers to mobile money access.

Table 3: Evaluating the Impact of Mobile Money on Financial Transactions, Savings, and Credit Accessibility

Variable	Coefficient (B)	Odds Ratio (Exp(B))	Standard Error	Z-score	P-value	95% Confidence Interval
Mobile Money Use	0.317	1.373	0.15	2.11	0.035	(1.024, 1.841)
Income Level	-0.029	0.971	0.057	-0.51	0.609	(0.869, 1.085)
Education Level	0.205	1.227	0.09	2.28	0.023	(1.027, 1.466)
Constant	-1.105	0.331	0.27	-4.09	0	(0.187, 0.586)

Source: Primary Data, 2025

The coefficient for mobile money usage is 0.317, meaning that individuals using mobile money are 37.3% more likely to use it for savings (Odds Ratio: 1.373, p = 0.035). This significant result suggests that mobile money platforms play a key role in enabling

savings among users, likely due to their convenience and lower transaction costs compared to traditional banks. The coefficient for education level is 0.205, meaning that an increase in education level increases the likelihood of using mobile money for savings by 22.7% (Odds Ratio: 1.227, p = 0.023). This suggests that more educated individuals are more likely to use mobile money for savings, possibly because they are more financially literate. Income level was not significant (p = 0.609), meaning that an individual's earnings do not significantly affect whether they use mobile money for saving.

The constant term is negative (-1.105) and highly significant (p = 0.000), indicating that in the absence of influencing factors, the likelihood of saving through mobile money is low.

Conclusions

The study found that age significantly influences mobile money adoption, with older individuals being 1.8% more likely to adopt mobile money services per additional year of age (p = 0.010). This suggests that financial responsibilities increase with age, making mobile money services more relevant. However, income level had a negative but marginally significant effect (p = 0.068), indicating that individuals with higher income levels were slightly less likely to rely on mobile money, possibly because they have access to traditional banking services. Education level did not significantly influence adoption, implying that mobile money services are accessible regardless of formal education levels.

A critical barrier to mobile money access was identified among non-users. Individuals who had already adopted mobile money were 33.1% less likely to experience access barriers (p = 0.020). This means that once users become familiar with mobile money, their perception of barriers such as transaction fees, network challenges, and security risks diminishes. However, demographic factors such as age, income, and education level were not statistically significant predictors of access barriers, indicating that challenges may stem more from systemic factors like network infrastructure and policy frameworks rather than individual characteristics.

The findings revealed that mobile money significantly enhances savings behavior. Mobile money users were 37.3% more likely to save money via mobile money platforms (p = 0.035). This confirms that mobile money provides a convenient and secure means for individuals to accumulate and store funds. Additionally, education level had a positive and significant effect on mobile savings (p = 0.023), indicating that financially literate individuals recognize the value of using mobile money for financial management. However, the study found no significant relationship between income level and savings through mobile money, suggesting that mobile money savings are not necessarily influenced by earnings but rather by accessibility and trust in the platform.

Recommendations

Since education levels positively influence mobile money adoption and usage, the government, financial institutions, and mobile network operators should intensify financial literacy programs targeting both urban and peri-urban populations. These programs should focus on educating users about the benefits of mobile money, safe usage practices, and effective financial management through digital platforms. Special emphasis should be placed on sensitizing low-income earners, women, and elderly populations who may have limited exposure to digital financial services.

High transaction fees were identified as a key barrier to mobile money usage. Therefore, regulatory authorities such as the Bank of Uganda should work with mobile money service providers to lower transaction costs, especially for small-value transactions. Mobile money operators should also consider introducing tiered pricing structures where lower-income users can access discounted rates for essential services such as deposits, withdrawals, and transfers.

Frequent network failures and system downtimes hinder mobile money transactions, making it unreliable for financial transactions. To address this, mobile network providers should invest in upgrading their infrastructure to ensure seamless and efficient service delivery. Additionally, mobile money providers should develop offline transaction options that allow users to perform certain transactions even in areas with poor network connectivity.

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