

Final Project 1

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Project Template

Faculty of Management
Midocean University

The Role of Digital Payment Solutions in Enhancing Financial Inclusion in Saudi Arabia

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١. الفصل الأول: الإطار العام للدراسة

The financial sector in Saudi Arabia is undergoing rapid digital transformation in alignment with Vision 2030. Among the key drivers of this change is the widespread adoption of digital payment solutions such as mobile wallets, point-of-sale terminals, and e-commerce platforms. These innovations not only provide convenience but also serve as tools for achieving greater financial inclusion, particularly for underserved communities. This research aims to explore how digital payment tools contribute to financial accessibility and inclusion across the Kingdom.

١,٢. مشكلة الدراسة

Despite the growing availability of digital payment systems, a segment of the population remains financially excluded. The key problem addressed in this research is:

"What are the barriers and enablers of financial inclusion through digital payment solutions in Saudi Arabia?"

- **Theoretical Gap:** Lack of localized frameworks to evaluate the role of digital payments in inclusion.
- **Practical Gap:** Limited studies on how current solutions are actually impacting SME and low-income adoption.

١,٢,١. فجوات على المستوى النظري

- **Theoretical Level:** Adds to the limited body of literature on digital payments in emerging markets.

١,٢,٢. فجوات على المستوى التطبيقي

- **Practical Level:** Helps policy makers, banks, and fintech firms design inclusive financial services tailored to local needs.

١,٣. أهمية الدراسة

١,٣,١. على المستوى النظري:

- This study contributes to understanding the impact of financial technology on inclusion in developing and transitioning economies.

١,٣,٢. على المستوى التطبيقي:

- Provides data and insights to Saudi banks, fintech companies, and policymakers for more inclusive digital strategies.

١,٤. أسئلة الدراسة

- How do digital payment solutions affect access to financial services among underserved populations in Saudi Arabia?
- What are the main obstacles preventing widespread adoption of digital financial tools?
- What role do government policies and regulations play in supporting inclusion via fintech?

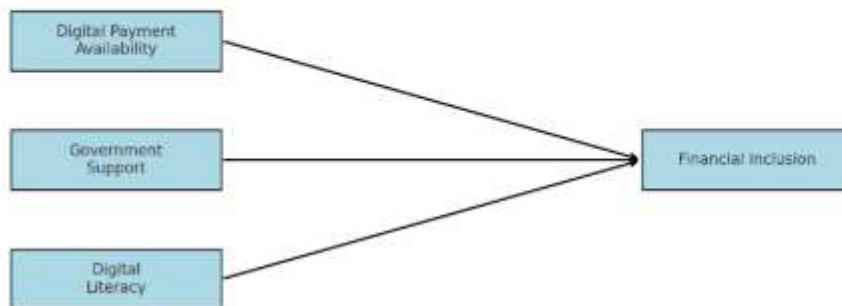
١,٥. أهداف الدراسة

- To assess the current level of financial inclusion enabled by digital payment solutions.
- To identify factors that encourage or hinder the adoption of digital payment systems.
- To provide policy recommendations for improving digital financial inclusion.

١,٦. فرضيات الدراسة

- H1: Digital payment solutions significantly enhance financial inclusion in Saudi Arabia.
- H2: Lack of digital literacy negatively impacts the adoption of digital payments among low-income groups.
- H3: Government support and infrastructure positively correlate with increased financial inclusion.

١,٧. نموذج الدراسة



- **Inputs (Independent Variables):**

- Digital Payment Availability
- Government Support
- Digital Literacy

All contribute to:

- **Output (Dependent Variable):**

- Financial Inclusion

١,٨ . منهجية الدراسة

- Approach: Quantitative
- Tools: Surveys distributed to a sample of users and non-users of digital payments
- Analysis: Descriptive statistics, correlation analysis

١,٩ . الدراسة الميدانية

Young adults (18–35), SMEs, and unbanked populations in urban and semi-urban areas of Saudi Arabia.

١,١٠ . مخطط المشروع المقترح

Week	Task
Week 1	Choose topic and draft introduction
Week 2	Develop problem statement and objectives
Week 3	Design methodology and research model
Week 4	Submit first draft with references

٢. الفصل الثاني: الدراسات السابقة

٢,١ . المقدمة:

٢,٢ . المتغير المستقل

٢,٣ . المتغير التابع

٢,٤ . العلاقة بين المتغير المستقل والمتغير التابع

٢,٥ . الخاتمة

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