CHAPTER V

CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS

This section of the study presents the conclusions, implications and recommendations based on the findings of the study. The chapter explains the meaning of the findings and suggests practical implications that are derived from them.

5.1 Conclusions

5.1.1 Relationship between FinTech adoption, financial literacy and financial inclusion

The study highlights the significant impact of FinTech adoption on the relationship between financial literacy and financial inclusion in SSA countries. It emphasizes that FinTech has the potential to transform financial landscapes by bridging the gap between financial literacy and inclusion, particularly among individuals with a high level of financial knowledge. The integration of FinTech solutions plays a crucial role in promoting financial inclusion and empowerment by providing easily accessible financial services to underprivileged populations. The findings underscore the importance of embracing FinTech advancements to enhance financial education, improve decision-making skills, and increase participation in economic activities. Overall, the study suggests that leveraging FinTech innovations can lead to more robust and accessible financial systems in SSA, ultimately contributing to the socioeconomic development and prosperity of the region.

5.1.2 Relationship between FinTech adoption, financial stability, financial inclusion and climate change

In conclusion, the examination of the relationship between FinTech adoption, financial stability, and climate change in SSA countries reveals a complex interplay among these factors. The study highlights a relationship between increased financial inclusion, FinTech adoption, and reduced climate change index values, suggesting a potential positive environmental impact. The negative coefficient of interaction between financial inclusion and FinTech adoption indicates a promising relationship for addressing climate change challenges. Additionally, the negative coefficient of interaction between financial inclusion and financial stability implies a potential synergy among financial inclusion, financial stability, and climate change resilience. The study emphasizes the need for comprehensive policy interventions that consider the interconnected nature of financial concerns and climate change consequences. It also underscores the predictive influence of technological accessibility and socio-political stability on climate change index values, emphasizing the importance of integrating these factors into climate change mitigation strategies. The findings advocate for holistic approaches that take into account the various factors influencing climate change dynamics in SSA countries.

5.1.3 Association between economic growth, climate change and financial stability

The study delves into the relationships between economic growth, financial stability, and climate change, in SSA countries. It highlights the positive correlation between climate change and financial stability, suggesting that nations may adapt proactively to climate challenges or that financially stable countries can better mitigate climate hazards. Economic expansion positively impacts financial stability, while the interplay between climate change and economic growth emphasizes the need for comprehensive efforts to enhance economic resilience against climate-related risks. Moreover, the study emphasizes the positive associations between political stability, technology accessibility, and financial stability. Political stability fosters confidence and reduces uncertainty, creating a conducive environment for economic activities and financial markets. Improved technology access enhances financial system resilience through operational efficiency, risk management, and financial inclusivity. Surprisingly, trade openness shows a negative correlation with financial stability. The findings underscore the importance of implementing holistic policy measures to strengthen economic resilience in the face of evolving global dynamics.

5.1.4 Relationship between financial stability, FinTech and climate change

The study delves into the complex relationship between financial stability, FinTech adoption, and climate change in SSA countries. It uncovers unexpected dynamics that highlight the need for a nuanced understanding of how these factors interact. The findings suggest that the adoption of FinTech can have both positive and negative impacts on financial stability, which in turn affects efforts to mitigate climate change. This underscores the importance of carefully balancing economic development with environmental preservation. Moreover, the study emphasizes the role of market forces, regulatory obstacles, political stability, technological access, and trade openness in shaping the relationship between FinTech adoption, financial stability, and climate change. It points to the need for policymakers to consider these factors when designing targeted policies to address climate change in SSA. Thus, the study highlights the complexity of addressing climate change in the region By gaining a deeper understanding of these relationships, policymakers can develop more effective strategies to tackle climate change and promote sustainable development in SSA countries.

5.1.5 Relationship between financial development, regulatory quality, economic growth and financial stability

The study findings highlight the complex relationship between financial development, regulatory quality, economic growth, and financial stability in SSA countries. The study challenges traditional beliefs by emphasizing the significant impact of financial development on financial stability, as well as the crucial role of effective regulatory frameworks in maintaining stability. The interplay between these factors suggests a non-linear relationship that can have varying effects on financial stability. Additionally, the study reveals that factors such as technology access and political stability have positive effects on financial stability, while trade openness has a negative impact. Ultimately, the findings underscore the importance of considering the intricate interactions between political, technical, and economic factors in shaping financial stability outcomes in SSA and the need for continued investigation to support regional economic growth and stability.

5.2 Implications

The findings on the relationship between FinTech adoption, financial literacy and financial inclusion have implications for various stakeholders as follows:

- Policy makers such as government agencies in charge of digitalization in various in SSA countries need to recognize the significant implications of FinTech adoption on financial inclusion and literacy in SSA. They should prioritize establishing a regulatory framework that promotes innovation, protects consumers, and ensures financial stability. Additionally, efforts to enhance digital literacy and infrastructure development can facilitate the integration of FinTech solutions, expanding access to financial services and promoting economic growth. By incorporating FinTech into their policy agendas, decision-makers can further promote inclusivity within financial ecosystems in SSA. Overall, policy interventions should focus on leveraging the potential of FinTech to improve financial inclusion and literacy in the region, ultimately leading to more accessible and robust financial systems.
- For users of the research result, such as universities, corporations, consumers, the research on the advantages of adopting FinTech implies that stakeholders in financial services (such as Banks and Telecommunication firms) can benefit by improving their services and reaching previously underserved demographics, thus expanding their customer base and promoting financial inclusivity. Understanding how FinTech influences the relationship between financial literacy and inclusion can aid in developing targeted interventions to enhance financial education and access. This information can be used to create tailored plans and activities to address the specific needs and challenges of different target audiences, resulting in positive social and economic outcomes. Overall, the implications suggest that embracing FinTech can lead to increased efficiency, better customer engagement,
- Future research on FinTech adoption, financial literacy, and inclusion in Sub-Saharan African countries can benefit from the study's findings. Researchers can explore how FinTech enables financial empowerment and inclusion, as well as factors influencing its adoption among diverse demographic groups. Longitudinal studies can track the lasting effects of FinTech initiatives on financial behaviours, offering insights for

policymakers and practitioners. Building on this study can enhance understanding and support evidence-based interventions promoting financial inclusion and resilience in SSA.

- The findings imply that corporations, individuals, and practitioners in SSA countries can address financial inclusion challenges by leveraging FinTech solutions. Thus, recognizing the importance of FinTech in expanding financial services and enhancing financial literacy, professionals can collaborate with FinTech firms to provide tailored products and services to underserved regions. This collaboration may require allocating resources towards improving digital infrastructure and human capital. Additionally, practitioners can advocate for legislation and regulatory frameworks that promote the ethical use of financial technology and ensure equal access for all segments of society. Ultimately, the use of FinTech has the potential to advance financial inclusion and sustainable development in SSA countries.

The findings on the relationship between FinTech adoption, financial stability, financial inclusion and climate change have implications for various audiences:

- For policy makers such as ministries, agencies charged with digitalization drives in SSA countries with a history of financial stability are likely to maintain this stability consistently, emphasizing the importance of strong financial institutions. Surprisingly, deteriorating climatic conditions show a positive link with financial stability, possibly due to adaptation strategies that enhance financial readiness. Economic growth significantly benefits financial stability by creating a conducive environment for financial institutions and markets. The relationship between climate change and economic growth has a stronger positive impact on financial stability, suggesting that economic development can mitigate the effects of climate change. Political stability and access to technology also positively influence financial stability by providing a predictable economic environment and improving financial inclusion and risk management. However, trade openness shows an unexpected negative correlation with financial stability, potentially making nations vulnerable to foreign financial shocks and economic volatility. Understanding these relationships is crucial for developing effective strategies for financial stability.

- The study outcomes suggest that stakeholders in the development sector such IMF, World bank, United Nations, African Development Bank and Central Banks in the various SSA countries can benefit from utilizing FinTech solutions to enhance financial inclusion and resilience in SSA countries, ultimately aiding in addressing climate change challenges. Prioritizing the adoption of FinTech tools, users can improve their strategies and initiatives to tackle both financial inclusion and climate change issues simultaneously. Recognizing the interconnected nature of these challenges allows for more cohesive and efficient approaches, leading to greater success in initiatives related to climate change mitigation and financial inclusion. The implications of the study indicate that integrating FinTech solutions can play a crucial role in advancing sustainable development goals.
- Future researchers can build upon this study’s findings to explore the connections between climate change, FinTech adoption, financial stability, and financial inclusion in SSA countries. Investigating how financial inclusion and FinTech can bolster resilience to climate change, assessing the influence of policy measures and regulatory structures on these dynamics, and conducting longitudinal studies to gauge the enduring impacts of FinTech integration and financial inclusion initiatives on climate change outcomes are all fruitful avenues for further research. Such endeavours could equip policymakers and practitioners with valuable insights, while also laying the groundwork for future academic endeavours aimed at advancing knowledge and informing evidence-based initiatives geared towards fostering sustainable development in SSA.
- Practitioners and development organizations (World Bank, African Development Bank) can use these strategies to improve access to financial services and enhance the resilience of marginalized communities. Collaboration with policymakers and stakeholders (corporations, customers) is crucial to advocate for regulatory frameworks that support the

integration of climate change concerns and FinTech advancements into development agendas.

Regarding the findings on the association between economic growth, climate change and financial stability, the following implications were established for the stakeholders:

- Policymakers should prioritize integrating climate change factors into economic growth plans to enhance adaptive capacity and promote sustainable practices in SSA. The research underscores the positive impact of economic development on financial stability, highlighting the importance of fostering strong economic conditions. It also suggests that policymakers need to carefully consider the risks associated with trade openness and ensure that trade policies support financial stability rather than undermine it. The findings suggest that proactive measures to manage climate-related risks, promote sustainable economic development, and mitigate the negative impacts of globalisation are essential for ensuring financial stability in SSA nations.
- Users of the research findings such as stakeholders in the financial sector, corporations, individuals, climate change adaptation, and economic development programs can benefit from understanding the interconnected relationship between financial stability, climate change, and economic growth in SSA countries. Thus, recognizing this complexity, policymakers and research users can develop more sustainable economic development strategies and enhance resilience to climate-related risks. Implementing the insights from this study may lead to the creation of more effective and comprehensive policies in SSA nations, addressing both economic and environmental challenges. Overall, the implications of this research highlight the importance of integrating considerations of financial stability,
- Future researchers could explore how financial stability and economic development are influenced by climate change and the impact of policy interventions on these dynamics. Longitudinal research could offer insights into the lasting effects of climate change adaptation strategies on financial

stability, aiding policymakers and practitioners in decision-making. By building on these findings, subsequent investigations could enhance understanding and propose evidence-based solutions to promote sustainable development in SSA countries. Overall, this study lays a foundation for a deeper exploration of the interconnections between financial stability.

- Practitioners and institutions such as the IMF, and World Bank working on financial stability, climate change adaptation, and economic growth in SSA countries should develop holistic policies that address the interconnected nature of these challenges. By incorporating insights from the study, experts can create comprehensive strategies to promote resilience in these areas. Collaboration between practitioners, policymakers, and stakeholders is crucial to implementing policies that support sustainable development and address climate-related risks. By taking a comprehensive approach to problem-solving, supporters of sustainable and resilient communities in SSA countries can contribute to the overall well-being and growth of the region.

Moreover, the implications for the findings on the relationship between financial stability, FinTech adoption and climate change are stated as:

- Policy makers when formulating policies must carefully consider the relationships between environmental conservation, financial stability, FinTech adoption, and climate change mitigation, along with potential trade-offs and synergies. Factors like trade openness, technology accessibility, political stability, market dynamics, and regulatory frameworks play a crucial role in shaping these connections. Policy makers need to incorporate these insights into their decision-making processes and create specific regulations that support both FinTech innovation and environmental sustainability. By doing so, policymakers can help build strong and sustainable economies in Sub-Saharan African countries.
- Stakeholders in financial regulation, technology innovation, and climate change adaptation should consider the complex interrelation among FinTech adoption, financial stability, and climate change. Understanding

these relationships is crucial for implementing solutions to address climate change in SSA countries. Factors such as trade policies, market dynamics, political stability, regulatory frameworks, technical accessibility, and technological access play a significant role in shaping the outcomes of FinTech implementation and its impact on climate change. By incorporating these insights into their actions, users can contribute to promoting sustainable development and resilience in SSA nations. This research provides a guiding framework for stakeholders to navigate the challenges and opportunities at the intersection of FinTech, financial stability, and climate change, ultimately aiming to drive sustainable development and resilience in SSA countries.

- Future researchers could conduct further studies to explore how the use of Financial Technology impacts climate change mitigation and financial stability in the region. Longitudinal research has the potential to provide valuable insights for policymakers and practitioners on the lasting effects of FinTech advancements on environmental sustainability. Additionally, this research indicates that future investigations could help enhance understanding and guide evidence-based initiatives aimed at promoting sustainable development in SSA.
- Practitioners and development-oriented organisations in SSA should consider the interconnectedness between climate change, financial regulation, and technology innovation when developing strategies to address these issues. It emphasizes the importance of implementing a comprehensive approach that integrates FinTech adoption with environmental sustainability goals to promote financial stability. Collaboration with policymakers and stakeholders is recommended to support the development and use of environmentally friendly FinTech solutions. By incorporating these findings into their efforts, professionals in Sub-Saharan Africa can contribute to the creation of more sustainable and resilient economies.

Finally, the findings of the study on the relationship between financial development, regulatory quality, economic growth and financial stability in SSA countries have implications for several stakeholders.

- Policy makers should prioritize promoting strong financial institutions and efficient regulatory frameworks to ensure stability in the financial industry. It emphasizes the importance of considering the non-linear correlation between these factors, which can have varied impacts on financial stability. Additionally, policymakers should recognize the positive effects of technological access and political stability on financial stability, while also addressing the negative consequences of trade openness. By incorporating these insights into policy development and implementation, policymakers have the potential to improve economic growth and stability in Sub-Saharan African countries.
- Economic policymakers, regulatory reformers, and those involved in financial sector development in SSA countries such as central banks, IMF, and World Bank should prioritize financial development and regulatory quality to maintain stability. By incorporating the insights from the study into their strategies, stakeholders can contribute to bolstering the financial sector and fostering economic growth in the region. The findings emphasize the need to consider the intricate relationships between political, technological, and economic factors when assessing outcomes related to financial stability. By integrating these observations into their approaches, users of the study's results may play a role in advancing a more resilient and secure financial system in Sub-Saharan African countries.
- The study findings established a crucial relationship between financial development, regulatory quality, economic growth, and financial stability in SSA. This implies that future research should delve deeper into understanding how financial development and regulatory quality influence economic stability and growth in the region. Longitudinal studies could be conducted to analyse the lasting effects of regulatory changes and financial sector actions on stability outcomes. By further investigating these connections, researchers can provide valuable insights for evidence-based

interventions aimed at enhancing economic stability and growth in Sub-Saharan African countries. This research framework sets the stage for future inquiries that could build upon the conclusions drawn.

- Finally, practitioners and development institutions (IMF, World Bank, UN) working towards financial sector development, regulatory reform, and economic growth in SSA nations should prioritize efforts to enhance regulatory quality and financial development to ensure stability in the financial sector. It suggests that policymakers need to consider the complex relationship among economic, political, and technological elements when devising and implementing policies to strengthen the financial system and promote economic growth. By using an integrated approach to policy-making and addressing challenges, professionals in Sub-Saharan Africa can contribute to enhancing the financial system. Overall, the insights provided by this research can guide practitioners in effectively enhancing financial sector development and regulatory reform to support the economy.

5.3 Recommendations

Given that financial literacy and financial inclusion has significant relationship and FinTech adoption has a significant moderating influence on the relationship between financial literacy and financial inclusion, the following recommendations were made for policy makers, stakeholders in the development finance sector, future researchers and practitioners:

- Policymakers such as government agencies in charge of digitalization in various countries in SSA region should promote and regulate FinTech use in SSA countries to improve financial inclusion and literacy, especially in underprivileged communities. Enacting legislation and investing in initiatives can alleviate disparities and foster FinTech advancements.
- The study provides insights for economic policymaking, regulatory reform, and financial sector growth in SSA. It recommends integrating FinTech solutions into corporate operations to enhance financial empowerment and inclusion. Financial education initiatives can also benefit from FinTech technologies. The findings can expedite the development of a robust,

equitable financial system, encouraging stakeholders to influence their plans.

- Researchers should conduct longitudinal studies to understand the lasting effects of FinTech initiatives on financial literacy and inclusion in SSA. They should identify obstacles to adoption and propose solutions, particularly in marginalized areas. The findings can be used to develop evidence-based interventions to foster financial inclusion and empowerment in the sub-region.
- The research suggests that development practitioners and organizations like the IMF, World Bank, and African Development Bank should incorporate FinTech solutions into their initiatives to promote financial inclusion and empowerment in SSA. This would enhance program accessibility and effectiveness, and foster partnerships with FinTech providers to address underserved communities. By promoting financial literacy, these professionals can drive socioeconomic development and prosperity.

Based on the findings on the relationship between financial inclusion and climate change and the moderating roles of FinTech adoption and financial stability on financial inclusion and climate change, the following recommendations were proposed to policy makers, stakeholders in the development finance sector, future researchers and practitioners in SSA countries and beyond:

- The study suggests that SSA countries should develop comprehensive policies that address the interconnectedness of financial issues and climate change impacts. It emphasizes the importance of financial stability and FinTech adoption, promoting financial inclusion and enhancing technology access. This approach can help advance sustainable development and environmental resilience in these countries, thereby reducing the effects of climate change.
- The study offers valuable insights for stakeholders like the World Bank UN, recommending prioritizing initiatives promoting financial inclusion and incorporating FinTech for climate change mitigation in SSA countries.

Collaboration among disciplines is crucial for developing comprehensive solutions leveraging technological accessibility and socio-political stability.

- Future research should explore the link between financial stability, climate change, and financial inclusion in SSA nations, focusing on FinTech's role in reducing climate change impacts and potential correlations between financial inclusion, stability, and climate resilience to inform effective policy initiatives.
- The study recommends that practitioners and development-oriented institutions in SSA countries can use the findings to develop strategies for combating climate change and promoting financial inclusion, recommending integrated approaches involving FinTech adoption, financial stability, and financial inclusion, and fostering collaboration among disciplines.

Furthermore, given the findings on the relationship between climate change and financial stability and the moderating effect of economic growth on the relationship between climate change and financial stability, the following recommendations were made to stakeholders such as policy makers, development finance practitioners, future researchers and practitioners in SSA countries and beyond:

- Policymakers in SSA should prioritize sustainable economic development and climate resilience to improve financial stability. They should recognize the link between climate change and financial stability and implement proactive measures. Strengthening technological infrastructure and establishing stable political environments is crucial for fortifying the financial system. Addressing trade openness and integrating environmental, economic, and technical considerations is essential for bolstering sustainable development and economic resilience in SSA countries.
- Stakeholders such as manufacturing firm, service organisations, financial institutions in SSA should prioritize sustainable economic development and climate resilience for climate change adaptation, financial stability, and economic growth. Collaboration among institutions and organizations is

crucial for effective financial security, economic development, and climate change. Holistic approaches informed by research can contribute to robust economies and sustainable progress in the region.

- Future research should focus on interdisciplinary investigations to understand the moderating effect of economic growth on climate change and financial stability in SSA. This includes identifying methodologies for sustainable economic growth and enhancing financial stability, as well as exploring political stability, technological innovation, and trade dynamics to develop evidence-based treatments and policies.
- The study suggests that policymakers and practitioners in SSA countries should adopt integrated approaches to address financial stability, economic growth, and climate change adaptation. Collaboration among practitioners from various disciplines is crucial for developing innovative solutions. This holistic approach can contribute to resilient economies and sustainable development in the region. Stakeholders must work together to create effective policies and strategies.

Based on the findings of the relationship between FinTech adoption and climate change and the moderating influence of financial stability on the relationship between FinTech adoption and climate change, the following recommendations were proposed to policy makers, policy makers, development finance practitioners, future researchers and practitioners in SSA countries and beyond:

- Policymakers in SSA countries should consider the impact of FinTech adoption on financial stability and climate change. They must balance economic growth with environmental protection to effectively implement FinTech for sustainable development. Factors like technology accessibility, political stability, market dynamics, regulatory challenges, and trade openness should be considered when formulating strategies.
- Stakeholders such as individuals, companies, in financial stability, climate change mitigation, and FinTech adoption must understand the complex relationship between these factors. Collaboration across sectors is crucial for developing comprehensive solutions, leveraging research studies to

positively impact sustainable economies and environmental well-being in SSA countries.

- Future researchers should conduct interdisciplinary studies to analyze the relationship between financial stability, FinTech adoption, and climate change in SSA countries. They should identify policy measures and regulatory frameworks that promote FinTech use while enhancing financial stability and climate resilience. Understanding market dynamics, regulatory frameworks, and political stability can help develop evidence-based strategies for sustainable development in SSA countries.
- The study recommends that climate change, financial technology, and financial stability in SSA countries should be influenced by a comprehensive approach that explores the relationship between climate change, FinTech adoption, and financial stability. Collaboration among practitioners is crucial for developing innovative solutions that strengthen financial stability and climate resilience, ultimately promoting sustainable development.

Given the findings on the relationship between economic growth and financial stability, moderating influence of financial development and regulatory quality on the relationship between economic growth and financial stability and the findings on joint moderating influence of financial development and regulatory quality on the relationship between economic growth and financial stability, the proposed the following recommendations for policy makers, policy makers, development finance practitioners, future researchers and practitioners in SSA countries and beyond:

- Policymakers in SSA countries should prioritize the establishment of robust financial institutions and effective regulatory frameworks to ensure financial stability during economic growth. They should consider factors like political stability, technological access, and trade openness when formulating strategies for long-term economic growth. Utilizing research findings on the interplay between financial development, regulatory quality, economic growth, and financial stability can help policymakers create comprehensive approaches that promote sustainable growth.

- For practitioners involved in financial development, regulatory reform, and economic growth initiatives, it is crucial to implement strategies based on a thorough understanding of the complex relationships between these factors. Prioritizing resilient financial institutions and effective regulatory frameworks is essential for maintaining stability during economic expansions. Recognizing the importance of technology access, political stability, and trade openness challenges is also key to fostering financial stability. Integrating research outcomes into operations can contribute to sustainable economic growth and stability in SSA countries.
- Future researchers are encouraged to conduct interdisciplinary research to delve deeper into how financial development and regulatory quality influence the relationship between economic growth and financial stability in SSA countries. Investigating the specific mechanisms through which regulatory quality and financial development impact financial stability during economic expansion can provide valuable insights. Exploring the effects of trade dynamics, political stability, and technological advancements on financial stability outcomes can lead to evidence-based strategies and policies for promoting sustainable growth and stability in the region.
- The study findings suggest that practitioners and organizations focusing on financial development, regulatory reform, and economic growth in SSA nations should prioritize certain strategies to ensure sustainable progress. It is recommended that professionals prioritize establishing strong regulatory frameworks and resilient financial institutions to support economic growth. This involves creating and enforcing regulations that promote transparency, accountability, and stability in the financial sector.

5.4 Suggestions for Future Research

The recommendations for further research based on the study's findings include:

- Studying the mechanisms influencing the impact of financial development and regulatory quality: 1. Conduct qualitative research to understand how financial development and regulatory quality impact financial stability in

SSA nations. 2. use case studies and interviews with key stakeholders to explore how regulatory frameworks are implemented and their effectiveness in maintaining stability during economic expansion and 3. investigate how advancements in technology and innovations in financial services are shaping the relationship between financial development, regulatory quality, and financial stability.

- Exploring the impact of policy interventions on enhancing financial stability: 1. Compare policy efforts in Sub-Saharan African nations aimed at improving financial stability to assess their effectiveness and sustainability. 2. analyse how policy actions addressing technology access, political stability, and trade openness impact financial stability outcomes. and 3. evaluate the effects of regulatory and policy changes on the resilience of financial systems against external shocks and economic instability.
- Evaluating the enduring viability of economic growth and financial stability: 1. Conduct longitudinal research to assess the long-term sustainability of economic development and financial stability in SSA nations, considering changing socio-economic and environmental factors. 2. examine how economic diversification policies, sustainable infrastructure investments, and green finance initiatives influence the resilience of financial institutions to climate change-related risks. 3. investigate the trade-offs between economic growth objectives and environmental conservation efforts, identifying governmental actions that promote sustainable development while ensuring financial stability.

5.5 Limitations of the Research

The limitations of the study include limitations in research methodology, data collection procedures, and sample representation. The study's reliance on quantitative methods limits the depth of understanding of complex relationships among variables, highlighting the need for qualitative approaches like focus groups and interviews. The use of cross-sectional data restricts the ability to establish causation between variables, overlooking the dynamic nature of relationships that could be better captured through panel data analysis.

In SSA countries, limited resources and infrastructure for data collection can compromise the accessibility and reliability of data, potentially introducing biases into the analysis. Relying solely on secondary data sources may restrict the analytical scope and overlook contextual factors influencing the relationships under study, emphasizing the need for primary data collection methods like surveys or field observations. The research sample's lack of representativeness of the population in SSA nations due to non-random sampling methods may compromise the external validity of the results. To address this limitation, stratifying the sample or conducting sub-group analysis could enhance the applicability of the findings to diverse contexts in Sub-Saharan African countries.