

# **Digitalization of Financial Services as a Lever for Social Performance in Microfinance Institutions in Cameroon**

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**Abstract:** This article analyzes the impact of financial service digitalization on the social performance of microfinance institutions (MFIs) in Cameroon. Drawing on twelve semi-structured interviews conducted with MFI managers, clients, and financial experts, it highlights the tangible effects of digital tools such as mobile banking and online platforms. The findings reveal that digitalization facilitates access to financial services, strengthens clients' economic autonomy, and improves the traceability of operations. However, its social effectiveness remains dependent on several factors: digital literacy, the inclusion of vulnerable populations, and sustained human support. The study concludes that only inclusive digitalization, integrated into an institutional strategy oriented toward social mission, enables MFIs to reconcile technological innovation with sustainable social impact.

**Keywords:** Financial Digitalization, Social Performance, Financial Inclusion, Microfinance

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