



Mobile Banking as a Catalyst for Financial Inclusion in Rural Kenya: A Theoretical Framework

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Abstract

Mobile banking has emerged as a significant technological innovation in recent years, offering a range of financial services directly to customers through mobile devices. In rural Kenya, where traditional banking infrastructure is limited, mobile banking platforms have been instrumental in providing access to financial services such as savings and credit facilities. This theoretical framework underscores the importance of continued investment in mobile banking infrastructure as a key strategy for achieving broader financial inclusion goals within rural Kenyan communities. Policy makers should prioritise investments in mobile banking technology to support further expansion and accessibility, particularly among marginalized groups who stand to benefit most from these services.

Keywords: *Geographic, Africa, Inclusion, Rural, Ethiopia, Bankability, Technological, Contextualization*

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