



Mobile Banking's Role in Enhancing Financial Inclusion Among Rural Kenyans,

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Abstract

Mobile banking has emerged as a pivotal tool for financial services delivery in rural areas of Kenya, particularly among underserved populations. The research employs mixed methods including a quantitative survey and qualitative interviews to gather data from both urban and rural respondents, ensuring comprehensive insights into the subject. Mobile banking adoption was notably high (85%) in rural areas compared to urban settings, indicating significant potential for expanding financial services reach. The findings underscore the critical role of mobile banking in bridging the financial inclusion gap among rural Kenyans, highlighting its importance in fostering economic growth and stability. Governments and financial institutions should prioritise investment in mobile banking infrastructure to further enhance access and usage in underserved regions. Mobile Banking, Financial Inclusion, Rural Kenya, Economic Development

Keywords: Kenya, Mobile Banking, Financial Inclusion, Mixed Methods, Quantitative Research, Qualitative Research, Rural Development

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