



# Mobile Banking and Financial Inclusion in Rural Kenya: A Survey Analysis

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## Abstract

Mobile banking has emerged as a significant tool for financial inclusion in rural areas of developing countries, offering access to financial services that were previously unavailable or difficult to obtain. A mixed-methods approach was employed, including a quantitative survey of over 500 participants who use or have used mobile banking services in rural areas of Kenya. Qualitative interviews were conducted with local community leaders to gather deeper insights into the experiences and challenges faced by users. Mobile banking has been widely adopted in rural Kenya, with approximately 60% of respondents using these services for basic financial transactions such as savings and remittances. The primary motivations cited include convenience and increased access to financial services. The results highlight the positive impact of mobile banking on financial inclusion in rural settings, particularly among marginalized communities who previously lacked alternative means of accessing formal financial systems. Policy-makers should consider incentivizing further adoption of mobile banking through subsidies or other support mechanisms, while also addressing digital literacy gaps to ensure broader community engagement.

**Keywords:** Kenya, Financial Inclusion, Mobile Payments, Mobile Money, Access Services, Rural Development, Quantitative Research

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