



# Mobile Banking and Financial Inclusion in Rural Kenya: A Qualitative Exploration

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## Abstract

Mobile banking has emerged as a critical tool for enhancing financial inclusion in rural areas across Africa. In Kenya, mobile banking services have been introduced to facilitate access to formal financial systems among underserved populations. A qualitative approach was employed, involving semi-structured interviews with a purposive sample of participants representing diverse socio-economic backgrounds. Data analysis focused on thematic content. Mobile banking services have been adopted at varying rates across different regions; the proportion of rural Kenyans using mobile banking for basic transactions is estimated to be around 35%. The findings suggest that while mobile banking has potential in improving financial inclusion, it faces challenges related to infrastructure and digital literacy within rural areas. To enhance adoption rates, efforts should focus on improving internet connectivity and providing education on mobile banking services for rural communities.

**Keywords:** *African Development, Financial Inclusion, Mobile Money, Contextual Analysis, Ethnography*

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