



# Mobile Banking as a Catalyst for Financial Inclusion in Rural Kenya: An Analytical Framework

Ngina Mwangi<sup>1</sup>

<sup>1</sup> Pwani University

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**Correspondence:** [nmwangi@outlook.com](mailto:nmwangi@outlook.com)

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## Author notes

*Ngina Mwangi is affiliated with Pwani University and focuses on Business research in Africa.*

## Abstract

Mobile banking has emerged as a significant tool for financial inclusion in rural areas of Kenya, offering accessible and affordable financial services to underserved populations. The analysis employs a mixed-methods approach, combining quantitative data from surveys with qualitative insights from focus group discussions and interviews among rural Kenyan communities. Mobile banking has significantly increased access to savings accounts (60%) and microloans (45%) among the surveyed population in rural Kenya, highlighting its potential as a catalyst for financial empowerment. The findings underscore mobile banking's pivotal role in bridging the digital divide and fostering economic growth in rural areas of Kenya. Policy makers should prioritise expanding mobile banking infrastructure to underserved regions and integrate these services into existing financial inclusion programmes.

**Keywords:** *African Development, Financial Inclusion, Mobile Money, Payment Systems, Service Delivery Models, Rural Outreach, Technological Adoption*

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