



Financial Inclusion Through Mobile Banking in Rural Kenya: An Exploratory Study

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Abstract

Financial inclusion is a critical aspect of economic development in rural areas. Mobile banking has emerged as a promising tool for enhancing financial access and services in remote regions where traditional banking infrastructure is limited. The research employs a mixed-methods approach, integrating quantitative survey data with qualitative interviews. Data was collected from a sample population representative of rural Kenya's demographics. Mobile banking services were widely accessible in the sampled areas, with over 60% of respondents indicating they had used mobile money platforms for financial transactions. However, there is a notable gap in understanding and usage among older adults (age >55). The findings suggest that mobile banking can significantly enhance financial inclusion by bridging existing gaps in traditional banking services, particularly for rural populations. Policy makers should prioritise expanding digital literacy programmes to improve understanding of mobile banking features and benefits among older adults. Additionally, fostering partnerships between telecommunication companies and financial institutions could accelerate the adoption of these services.

Keywords: *Kenya, Geographic Isolation, Mobile Payment Systems, Financial Access, Microfinance Institutions, Participatory Research, Digital Divide*

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