



Digital Identity Cards in Somali Diaspora Remittances: An Adoption and Performance Assessment

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Published: 10 April 2003 | **Received:** 23 January 2003 | **Accepted:** 24 March 2003

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DOI: [10.5281/zenodo.18778432](https://doi.org/10.5281/zenodo.18778432)

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Abstract

Digital identity verification systems are increasingly being adopted by financial service providers to ensure customer safety and security in remittance transactions. In the context of Somali diaspora communities in Kenya, digital identity cards have emerged as a key innovation for facilitating secure and efficient cross-border remittances. A comparative analysis was conducted using quantitative data collected through structured interviews with remitters from different regions within the Somali diaspora community in Kenya. A total of 150 participants were interviewed, representing various age groups and socio-economic backgrounds. Users reported a significant preference for digital identity cards over traditional methods, citing ease of use and faster transaction processing times as key benefits. However, concerns about data privacy and the need for continuous updates to accommodate new regulations emerged as major challenges. The findings indicate that while digital identity cards offer substantial improvements in remittance efficiency, they also highlight critical areas where further development is required to ensure widespread adoption and user satisfaction. Financial institutions should prioritise enhancing security features of digital identity systems and establish clear communication channels with users regarding data privacy practices. Regulatory bodies should develop guidelines that facilitate the seamless integration of these technologies into existing financial ecosystems.

Keywords: Kenya, Diaspora, Identity Cards, Digitalization, Remittances, Adoption Rate, Performance Assessment

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