



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

Odinga Ochieng¹

¹ Jomo Kenyatta University of Agriculture and Technology (JKUAT)

Published: 02 November 2011 | **Received:** 28 August 2011 | **Accepted:** 01 October 2011

Correspondence: oochieng@yahoo.com

DOI: [10.5281/zenodo.18938757](https://doi.org/10.5281/zenodo.18938757)

Author notes

Odinga Ochieng is affiliated with Jomo Kenyatta University of Agriculture and Technology (JKUAT) and focuses on Business research in Africa.

Abstract

Mobile banking has emerged as a critical tool for financial inclusion in rural areas of Kenya. Qualitative data were collected through interviews with a purposive sample of mobile banking users in selected rural communities. The method involved semi-structured questionnaires designed by the researchers to capture detailed insights into user experiences and perceptions. The findings indicate that mobile banking has significantly increased access to financial services among rural Kenyans, particularly for low-income groups who previously had limited or no access to traditional banking channels. Mobile banking plays a pivotal role in enhancing financial inclusion by bridging the digital divide and providing affordable financial products tailored to rural needs. Governments and private sector entities should invest more in mobile banking infrastructure, particularly in underserved rural areas, to further strengthen financial inclusion efforts.

Keywords: Kenya, Rural Areas, Financial Inclusion, Mobile Payments, Service Delivery Models, Community Banking, Qualitative Research

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

Email: info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

Submit at: app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge