



# Mobile Banking and Financial Inclusion in Rural Kenya: A Comparative Study

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**Published:** 09 July 2009 | **Received:** 26 February 2009 | **Accepted:** 03 June 2009

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**DOI:** [10.5281/zenodo.18899117](https://doi.org/10.5281/zenodo.18899117)

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## Abstract

Mobile banking has emerged as a significant tool in enhancing financial inclusion, particularly in rural areas where traditional banking services are scarce. A comparative analysis was conducted using secondary data from government reports, surveys, and interviews with local stakeholders. Focus groups were also utilised for qualitative insights. Mobile banking services have significantly increased access to financial products by over 40% among rural Kenyan households compared to those without mobile banking access. The study concludes that targeted marketing strategies and community engagement are crucial for the successful implementation of mobile banking in rural areas, thereby enhancing financial inclusion. Policy makers should prioritise funding for infrastructure development and public-private partnerships to support mobile banking expansion in underserved regions. mobile banking, financial inclusion, rural Kenya, marketing strategies

**Keywords:** *Kenya, Financial Inclusion, Mobile Money, Payment Systems, Technology Adoption, Rural Development, Comparative Analysis*

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