



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

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## Abstract

Mobile banking has emerged as a critical tool for financial inclusion in rural areas across Africa, offering access to banking services through mobile devices and networks. The study employs a qualitative approach, analysing existing literature and case studies to evaluate the impact of mobile banking initiatives on rural Kenyan communities. Mobile banking has significantly increased access to financial services among rural populations, with approximately 60% of surveyed individuals now using mobile money for transactions, compared to 35% before the introduction of these services. The analysis underscores the potential of mobile banking as a catalyst for enhancing financial inclusion in rural Kenya, particularly through its widespread adoption and positive economic outcomes. Policymakers should support continued development and expansion of mobile banking infrastructure to ensure equitable access across all rural regions of Kenya.

**Keywords:** *Geographic, Financial Inclusion, Mobile Banking, Rural Areas, Africa, Access Services, Technology Adoption*

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