



Adoption Rates of Digital Payment Systems in Rural Kenyan Markets: An Economic Impact Assessment

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Abstract

This study examines the adoption rates of digital payment systems in rural Kenyan markets and their economic impacts. A mixed-methods approach was employed, combining quantitative data from surveys with qualitative insights from in-depth interviews. The survey revealed a significant disparity in digital payment adoption rates across different rural regions of Kenya. For instance, the adoption rate in the northern part of the country was found to be 45% compared to only 15% in the coastal region. Rural Kenyans are more likely to adopt digital payments if they perceive them as convenient and secure, with younger generations showing higher rates of use. Economic benefits include reduced transaction costs for users and service providers alike. To increase digital payment adoption in rural Kenya, there is a need for targeted educational campaigns highlighting the advantages of these systems and improving access to internet services in remote areas.

Keywords: *Kenya, Rural Areas, Digital Payments, Financial Inclusion, Technology Adoption, Economic Development, Case Study*

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