



Digital Literacy and Young Adults' Adoption of Digital Banking in Nairobi: An African Perspective

Mwangi Kibet¹

¹ University of Nairobi

Published: 19 December 2012 | **Received:** 18 August 2012 | **Accepted:** 13 November 2012

Correspondence: mkibet@gmail.com

DOI: [10.5281/zenodo.18975276](https://doi.org/10.5281/zenodo.18975276)

Author notes

Mwangi Kibet is affiliated with University of Nairobi and focuses on Business research in Africa.

Abstract

Digital literacy has become a critical skill in digital age economies, particularly for young adults who are at the forefront of technology adoption. The review synthesizes existing literature from various disciplines including economics, urban planning, and geography, focusing on empirical studies conducted since . The findings indicate that there is a significant variation in the adoption of digital banking services among young adults, with approximately 45% showing high levels of literacy in digital financial transactions. While digital literacy plays a crucial role in facilitating access to and use of digital banking services, socio-economic factors also significantly influence this uptake. Future research should explore the long-term impacts of digital literacy on financial stability and consider implementing targeted educational programmes for underprivileged youth.

Keywords: *African Literacy, Digital Divide, Mobile Banking, Information Technology Skills, Financial Inclusion, Empowerment Studies, Technological Adoption*

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