



Mobile Banking as a Catalyst for Financial Inclusion in Rural Kenya: A Theoretical Framework

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Published: 04 May 2004 | **Received:** 10 January 2004 | **Accepted:** 24 March 2004

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DOI: [10.5281/zenodo.18803419](https://doi.org/10.5281/zenodo.18803419)

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Abstract

Mobile banking services in rural Kenya have expanded rapidly over recent years, offering new financial opportunities to underserved populations. This study employs a qualitative and analytical approach to explore the interplay between mobile banking technology, socio-economic factors, and financial inclusion outcomes in rural Kenya. The theoretical framework underscores the importance of mobile banking as an innovative tool for enhancing access to formal finance within rural communities in Kenya. Future research should focus on evaluating the long-term impacts and sustainability of mobile banking initiatives in promoting financial inclusion among rural populations. Mobile Banking, Financial Inclusion, Rural Kenya, Theoretical Framework

Keywords: Kenya, Geographic Mobility, Access Theory, Financial Inclusion, Mobile Money, Development Economics, Community Banking

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