



Mobile Money Adoptions Among Middle-Class Kenyan Households: Insights from Transaction Frequencies, Security Perceptions, and Economic Benefits Explorations

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Abstract

Mobile money payments have become increasingly popular in Kenya, especially among middle-class households as a convenient and secure alternative to traditional banking methods. This study employed a mixed-method approach combining quantitative data from survey responses with qualitative insights from in-depth interviews to explore the motivations and experiences of mobile money users. A notable finding was that middle-class Kenyan households conducted an average of 10 transactions per month through mobile money platforms, highlighting its widespread adoption as a financial tool. The study underscores the importance of understanding both transaction frequency and security concerns to enhance mobile money services for this demographic. Policy makers should focus on improving security features and promoting awareness campaigns about the benefits of using mobile money among middle-class Kenyan households.

Keywords: *Africanization, Cashless Society, Development Economics, Financial Inclusion, Mobile Banking, Payment Systems, Security Studies*

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