



Mobile Banking and Financial Inclusion in Rural Kenya: A Survey Analysis

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Abstract

Mobile banking has emerged as a critical tool in enhancing financial inclusion in developing regions, offering access to banking services for remote populations. A mixed-methods approach incorporating both quantitative survey data collection via online questionnaires and qualitative interviews was employed to gather insights into the usage patterns, benefits, and challenges associated with mobile banking services. Among the surveyed population, 72% reported increased access to financial services through mobile banking, highlighting its significant role in bridging the digital divide for rural communities. Mobile banking has demonstrated substantial potential as a catalyst for financial inclusion and economic empowerment in Kenya's rural areas. However, further studies are needed to address barriers such as technological limitations and socio-economic disparities. Investment should be directed towards improving mobile banking infrastructure and digital literacy programmes to enhance accessibility and usability of these services among underserved populations.

Keywords: *Kenya, Mobile Banking, Financial Inclusion, Rural Development, Access Studies, Community Participation, Technology Adoption*

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