



Revisiting Digital Banking Access and Usage Patterns Among Rural Women in Malawi: A Replication Study

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Abstract

Digital banking services have been introduced in Malawi to enhance financial inclusion among rural women but their impact remains uncertain. A mixed-method approach was employed, combining quantitative survey data with qualitative interviews to explore the adoption and utilization of digital banking services by rural women in Malawi. The quantitative analysis revealed that 42% of surveyed rural women had used digital banking services within a year, with younger respondents (aged 18-35) being more likely to engage actively. Digital banking usage patterns among rural women in Malawi are influenced by socio-economic factors and digital literacy levels. Further research is needed to understand long-term effects. Investment should be directed towards improving access to digital banking services, particularly for younger rural women who show higher engagement with these technologies. Model estimation used $\hat{\theta} = \operatorname{argmin}\{\theta\} \operatorname{sumiell}(y_i, f\theta(\xi)) + \lambda \operatorname{Vert}\theta \operatorname{rVert} 2^2$, with performance evaluated using out-of-sample error.

Keywords: *Geographical, Rural, Quantitative, Qualitative, Empowerment, Socioeconomic, Digital Divide*

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