



# **Mobile Banking as a Catalyst for Financial Inclusion in Rural Kenya,**

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## **Abstract**

Mobile banking has emerged as a significant innovation in financial services delivery, particularly in rural areas where traditional banking infrastructure is limited. Data were collected through a mixed-methods approach including surveys, interviews, and secondary data analysis. The study employed econometric models to assess the effectiveness of mobile banking services in enhancing financial inclusion. Mobile banking has significantly increased access to financial services among rural Kenyans, particularly women and youth, by reducing transaction costs and improving efficiency. The findings suggest that mobile banking can be an effective tool for achieving broader financial inclusion goals in Kenya's rural areas. Policy makers should consider incentives for banks to adopt mobile banking technology and invest in infrastructure development in underserved regions.

**Keywords:** *Kenya, Financial Inclusion, Mobile Money, Payment Systems, Digital Banking, Participatory Research, Access Poverty Reduction*

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