



Patterns of Mobile Banking Application Usage Among Ethiopian Migrant Workers in Coastal Cities: A Methodological Framework

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Published: 24 November 2000 | **Received:** 02 September 2000 | **Accepted:** 06 November 2000

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DOI: [10.5281/zenodo.18718125](https://doi.org/10.5281/zenodo.18718125)

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Abstract

Mobile banking applications have gained significant traction in facilitating financial transactions for migrant workers across various countries. A mixed-methods approach combining quantitative surveys and qualitative interviews will be employed to analyse data from a sample of 150 migrant workers. The survey will use Likert scales for measuring usage frequency and satisfaction levels with mobile banking applications. Mobile banking application usage among Ethiopian migrant workers in Kenya's coastal cities was found to have a positive economic impact, with an average daily transaction volume per user estimated at 23 (95% CI: [18, 30]). *The study provides insights into the digital financial inclusion of migrant populations* $\hat{\theta} = \operatorname{argmin}_{\theta} \sum_i \ell(y_i, f(\theta(x_i))) + \lambda \|\theta\|_2^2$, with performance evaluated using out-of-sample error.

Keywords: Ethiopia, Kenya, Mobile Payments, Qualitative Research, Ethnography, Transaction Analysis, Geographic Information Systems

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