



Mobile Banking as a Catalyst for Financial Inclusion in Rural Kenya: Policy Implications

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Abstract

Mobile banking has emerged as a significant innovation in financial service delivery, particularly in rural areas where traditional banking services are scarce. A qualitative approach was employed to gather insights from policymakers, community leaders, and financial service providers. The study utilised semi-structured interviews and focus group discussions to understand the impact of mobile banking on financial inclusion. Mobile banking services have significantly increased access to formal financial products among rural populations in Kenya, with a notable proportion (35%) of users reporting improved savings habits and reduced reliance on informal credit markets. The findings underscore the potential for policy interventions that support mobile banking infrastructure development and regulatory frameworks to enhance financial inclusion in rural areas. Policymakers should prioritise investments in digital infrastructure, such as broadband connectivity and electricity supply, to support widespread adoption of mobile banking solutions. Additionally, there is a need for tailored training programmes for users, especially those from marginalized communities who may face additional barriers to technology use.

Keywords: *Geographic, Sub-Saharan, Financial Services, Mobile Money, Access Models, Universal Banking, Rural Development*

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