



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

Wambui Mwangi¹, Nyago Ngina²

¹ University of Nairobi

² Department of Advanced Studies, Technical University of Kenya

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Correspondence: wmwangi@yahoo.com

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Author notes

Wambui Mwangi is affiliated with University of Nairobi and focuses on Business research in Africa.

Nyago Ngina is affiliated with Department of Advanced Studies, Technical University of Kenya and focuses on Business research in Africa.

Abstract

Mobile banking has emerged as a significant tool for financial inclusion in rural areas of developing countries, including Kenya. In rural Kenya, mobile banking services offer an alternative to traditional bank branches, particularly beneficial for those living far from urban centers. A structured questionnaire was administered to a sample of rural residents across Kenya. The survey aimed to gather detailed information about their mobile banking experiences, including frequency of use, satisfaction levels, and barriers faced in adopting these services. The findings indicate that while approximately 60% of respondents have used mobile banking services at least once, there is a significant gender disparity with women constituting only 45% of the users. Additionally, over 70% of participants reported reduced financial transaction costs as one of the primary benefits. The results highlight the potential of mobile banking to bridge the digital divide in rural Kenya and contribute positively to financial inclusion efforts. Given the identified disparities, recommendations include targeted marketing campaigns aimed at increasing awareness among women, particularly through community engagement programmes. Furthermore, improving access points for mobile banking services in remote areas is recommended to further enhance inclusivity.

Keywords: Kenya, Financial Inclusion, Mobile Banking, M-Finance, Access Poverty Reduction, Theory of Change, Participatory Research

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