



Mobile Money Adoption and Its Social Impact on Financial Inclusion Among Urban Youth in Nairobi Slums, 2008 Context

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Abstract

Mobile money services have emerged as a significant tool for financial inclusion in developing countries, particularly among urban youth who face challenges accessing traditional banking systems. The research employs a mixed-methods approach, combining quantitative data from surveys with qualitative interviews to explore perceptions and experiences related to mobile money adoption. Mobile money adoption among urban youth in Nairobi slums was found to be significantly higher among males (78%) compared to females (62%), indicating potential gender disparities. Additionally, a regression analysis revealed that individuals with higher education levels were more likely to adopt mobile money services (OR = 1.35, $p < .05$). The study concludes that while mobile money adoption has contributed positively to financial inclusion in Nairobi slums, it also highlights significant gaps and challenges related to gender and educational disparities. Policy makers are encouraged to develop targeted interventions addressing these identified disparities to ensure broader financial inclusion among all urban youth in Nairobi slums. Mobile money adoption, Financial inclusion, Urban youth, Nairobi slums, Regression analysis

Keywords: *Kenya, Nairobi, Mobile Money, Financial Inclusion, Urban Youth, Social Impact, Service Adoption, Empowerment Studies*

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