



Mobile Banking Adoption and Economic Outcomes Among Youth in Nairobi Slums: A Comparative Study 2007

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Abstract

This study examines the adoption of mobile banking services among youth in Nairobi slums, focusing on their financial inclusion and economic outcomes. Data was collected through a structured survey administered by trained interviewers, focusing on 500 participants aged between 18 to 35 years. Mobile banking adoption rates varied significantly across age groups. Younger adults (aged 18-24) showed higher adoption at 67%, while older adults (aged 25-35) had a lower rate of 43%. Analysis also revealed that mobile banking users experienced an average income growth of 100 per month. *The study concludes that mobile banking has potential as a tool for financial inclusion among youth.*

Keywords: African Geography, Youth Economics, Mobile Payments, Financial Inclusion, Access Equity, Quantitative Research, Development Studies

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