



Mobile Banking and Financial Inclusion in Rural Kenya: A Mixed-Methods Study

Omondi Ochieng¹

¹ Technical University of Kenya

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Correspondence: oochieng@aol.com

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Author notes

Omondi Ochieng is affiliated with Technical University of Kenya and focuses on Business research in Africa.

Abstract

Mobile banking has emerged as a significant tool for financial inclusion in developing countries, including rural Kenya. The study employs both qualitative interviews with community leaders and quantitative data from a survey among rural households to evaluate the effectiveness of mobile banking services. Mobile banking has facilitated access to formal financial systems, particularly for women and youth in remote areas, with over 70% reporting increased savings and reduced transaction costs. Mobile banking plays a crucial role in enhancing financial inclusion by bridging the digital divide and providing accessible financial services to underserved populations. Policy makers should incentivize mobile service providers to expand their coverage into rural areas, ensuring that all communities have equal access to these essential services.

Keywords: *Sub-Saharan, African, Ethnography, Socioeconomic, Comparative Analysis*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

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