



Mobile Banking's Role in Enhancing Financial Inclusion Among Rural Kenyans,

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Abstract

Mobile banking has emerged as a critical tool for financial inclusion in developing countries, particularly in rural areas where traditional banking services are scarce. A mixed-methods approach combining quantitative surveys with qualitative interviews was employed to gather data from a representative sample of rural Kenyan adults. Quantitative data were collected using standardised questionnaires, while qualitative insights were derived through in-depth discussions with community leaders and local bank staff. Mobile banking has significantly increased access to financial services among rural Kenyans, particularly women who traditionally face barriers to accessing formal banking systems. The proportion of households receiving mobile money transfers rose from 20% in to over 50% by the study period. The findings suggest that mobile banking can be a powerful catalyst for improving financial inclusion, though challenges such as digital literacy and infrastructure remain. Public sector policies should prioritise investment in digital literacy programmes alongside expanding mobile banking services. Collaboration between private sector players and government institutions is also recommended to ensure sustainable growth of the mobile money ecosystem.

Keywords: Kenya, Financial Inclusion, Mobile Banking, Qualitative Research, Quantitative Analysis, Social Capital, Participatory Approach

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