



Mobile Banking Usage Among Informal Sector Workers in Nairobi, Kenya: A Digital Literacy Assessment

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Abstract

Mobile banking usage has become a significant aspect of financial services in many regions, including Nairobi, Kenya, where informal sector workers are increasingly utilising digital platforms for transactions and savings. A comparative study design was employed, utilising surveys and qualitative interviews with a sample of 150 informal sector workers to gather data on their mobile banking usage habits and perceptions. The findings revealed that approximately 60% of the respondents had used mobile banking services in the past year, primarily for basic transactions such as money transfer and bill payments. However, there was a notable gap in digital literacy, with 45% of participants reporting difficulties understanding complex financial applications. The study concludes that while mobile banking is gaining traction among informal sector workers, there remains an urgent need to enhance their digital literacy through targeted education programmes. Recommendations include the development and dissemination of user-friendly digital financial services training materials, as well as increased access to reliable internet connectivity in underserved areas.

Keywords: *African Urbanism, Digital Divide, Financial Inclusion, Mobile Payment Systems, Participatory Research, Socioeconomic Disparities, Technological Adoption*

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