



# Digital Banking in Urban Slums: Adoption Rates and Empowerment Effects of Ethiopian Digital Financial Inclusion Programmes

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## Abstract

Digital banking initiatives in urban slums of Ethiopia have gained attention as a means to bridge financial inclusion gaps. Qualitative interviews were conducted with 120 participants from selected urban slums in Addis Ababa to gauge awareness, usage patterns, and perceived benefits of mobile banking services. Mobile banking adoption rates ranged between 45% to 68%, indicating a moderate level of acceptance among surveyed residents. Themes emerged around convenience, security concerns, and limited financial literacy as barriers to wider uptake. While initial uptake is promising, deeper engagement requires addressing socio-economic challenges such as financial education and infrastructure improvements in urban slums. DFIPs should integrate community-based training programmes on financial management and establish more secure payment systems to enhance user trust and participation.

**Keywords:** *Africanization, Urbanization, Informal Economy, Mobile Money, Empowerment Studies, Quantitative Research, Socioeconomic Development*

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