



# Mobile Banking Usage Patterns among Rural Migrant Workers in South Africa: A Longitudinal Study

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## Abstract

Mobile banking usage among rural migrant workers in South Africa has been increasing due to technological advancements and economic necessity. A mixed-methods approach combining qualitative interviews with quantitative survey data collected over two years from a sample of migrant workers in South Africa's major urban centers. Mobile banking usage among migrant workers showed significant growth from 30% to 52% within the study period, particularly among those employed in informal sectors. Rural migrants exhibit high potential for financial inclusion through mobile banking, highlighting the need for tailored services and infrastructure improvements. Develop targeted educational campaigns on mobile banking benefits and security measures. Enhance digital literacy programmes to bridge the technology gap.

**Keywords:** *Sub-Saharan, African, Glocalization, Socioeconomic, Migrant, FinancialInclusion, Qualitative, Quantitative, Migration*

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