



# Mobile Banking as a Catalyst for Financial Inclusion in Rural Kenya: A Theoretical Framework

Mwangi Wambugu<sup>1,2</sup>, Ochieng Kariuki<sup>3,4</sup>

<sup>1</sup> Kenya Medical Research Institute (KEMRI)

<sup>2</sup> Department of Advanced Studies, Technical University of Kenya

<sup>3</sup> Department of Interdisciplinary Studies, Technical University of Kenya

<sup>4</sup> Department of Advanced Studies, Kenya Medical Research Institute (KEMRI)

**Published:** 16 June 2006 | **Received:** 20 March 2006 | **Accepted:** 24 May 2006

**Correspondence:** [mwambugu@gmail.com](mailto:mwambugu@gmail.com)

**DOI:** [10.5281/zenodo.18826682](https://doi.org/10.5281/zenodo.18826682)

## Author notes

*Mwangi Wambugu is affiliated with Kenya Medical Research Institute (KEMRI) and focuses on Business research in Africa.*

*Ochieng Kariuki is affiliated with Department of Interdisciplinary Studies, Technical University of Kenya and focuses on Business research in Africa.*

## Abstract

Mobile banking has emerged as a significant innovation in financial services delivery across various regions, offering cost-effective and accessible solutions for underbanked populations. The study will employ qualitative research methods, including literature review and thematic analysis to construct and support the theoretical model. The theoretical framework underscores the pivotal role of mobile banking in promoting financial inclusion in Kenya's rural areas, providing a robust foundation for future empirical studies and policy development. Policy makers should prioritise infrastructure investment to support widespread adoption of mobile banking services and explore additional incentives such as subsidies or training programmes.

**Keywords:** *Mobile, Sub-Saharan, Access, Inclusion, Paradigm, Contextual, Empirical*

## ABSTRACT-ONLY PUBLICATION

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

✉ **REQUEST FULL PAPER**

**Email:** [info@parj.africa](mailto:info@parj.africa)

Request your copy of the full paper today!

## SUBMIT YOUR RESEARCH

**Are you a researcher in Africa? We welcome your submissions!**

Join our community of African scholars and share your groundbreaking work.

**Submit at:** [app.parj.africa](http://app.parj.africa)



Scan to visit [app.parj.africa](http://app.parj.africa)

**Open Access Scholarship from PARJ**

Empowering African Research | Advancing Global Knowledge