



Mobile Banking as a Tool for Financial Inclusion in Rural Kenya: A Mixed Methods Exploration

Kamau Gitonga¹

¹ Department of Research, Moi University

Published: 08 January 2012 | **Received:** 21 August 2011 | **Accepted:** 01 December 2011

Correspondence: kgitonga@aol.com

DOI: [10.5281/zenodo.18949480](https://doi.org/10.5281/zenodo.18949480)

Author notes

Kamau Gitonga is affiliated with Department of Research, Moi University and focuses on Business research in Africa.

Abstract

Mobile banking has emerged as a significant innovation in financial services delivery, particularly in rural settings where traditional banking infrastructure is limited. A mixed methods approach combining qualitative interviews with quantitative data analysis on transaction volumes and customer satisfaction surveys was employed. Mobile banking usage increased by 30% over a year, significantly impacting smallholder farmers' income generation and agricultural productivity. Mobile banking plays an essential role in bridging the financial gap for rural Kenyans, offering convenient access to savings, loans, and insurance services. Policy makers should incentivize mobile service providers to expand coverage and improve digital literacy among rural populations.

Keywords: *Kenya, Mobile Banking, Financial Inclusion, Qualitative Research, Quantitative Analysis, Geographic Information Systems, Participatory Action Research*

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

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



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge