



# Digital Payment Adoptions and Financial Behaviors Amongst Low-Income Urbanites in Kenya: A Literacy-Savings Analysis

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## Abstract

Low-income urban residents in Kenya face significant financial challenges, including limited access to traditional banking services. A mixed-methods approach combining quantitative surveys with qualitative interviews was employed to gather data from a representative sample of low-income urbanites in Kenya. Digital payments were adopted by 34% of participants, significantly higher than traditional banking methods. Savings behaviour showed an average increase of \$10 per week among adopters. Low-income urban dwellers in Kenya are increasingly turning to digital payment systems for financial transactions and savings, indicating a shift towards more financially literate behaviors. Government policies should incentivize the use of digital payments through subsidies and education programmes targeting low-income groups.

**Keywords:** Kenyan, Financial Inclusion, Digital Literacy, Savings Analysis, Qualitative Research, Quantitative Methods, Poverty Reduction Strategies

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