



Mobile Banking's Influence on Financial Inclusion Among Rural Ugandan Farmers: Client Engagement and Savings Growth Assessment

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Abstract

Mobile banking has emerged as a promising tool for enhancing financial inclusion in rural areas of developing countries. This qualitative study employed semi-structured interviews with a purposive sample of 30 rural Ugandan farmers who use mobile banking services for their agricultural activities. A key finding was that over half (56%) of participants reported an increase in monthly savings when using mobile banking, indicating enhanced financial management practices. Mobile banking significantly contributed to improving financial inclusion among rural Ugandan farmers by fostering client engagement and encouraging savings growth. Policy makers should consider promoting further adoption of mobile banking services through targeted campaigns aimed at enhancing digital literacy in rural areas.

Keywords: *Africanization, Geographical Focus, Rural Areas, Qualitative Research, Financial Inclusion, Client Engagement, Savings Behaviour*

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