
DIGITAL BANKING AND FINANCIAL INCLUSION OF WOMEN ENTERPRISES IN NAROK COUNTY, KENYA

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ABSTRACT

Financial inclusion is an important step in development, as access to finances can help the women to build money and lift themselves out of poverty. Lack of financial inclusion among women in Narok County is one of the many factors leading to financial exclusion and an introduction of digital banking is the remedy to its problems. Financial inclusion of women contributes immensely in empowering them. Digital banking in Kenya has been characterized by rapid technological change in the finance sector that has led to the development of mobile banking, online banking, ATMs and agency banking. The banking sector has undergone substantive transformation particularly from the year 2007. This study sought to establish the effects of digital banking and financial inclusion of Women Enterprises in Narok County, Kenya. Financial inclusion includes the provision of affordable financial services, which includes; access to payments and remittance facilities, savings, loans and insurance services by the formal financial system to those who tend to be excluded. The study was anchored on finance growth theory and financial asymmetric theory. This study used descriptive research design and data was collected from the target population of all the 184 women owned enterprise in Narok County, Kenya. For this study census sampling was adopted to where all the population will be included in study since the number of target population is 184. Primary data was collected using a semi structured questionnaire to be administered to the women business owner through face to face interviews. The collected data was analysed using descriptive statistics methods; mean, mode, median, standard deviation, percentages and frequencies. Inferential statistical methods included multiple regression analysis was used to establish the relationship among variables. It was established that digital banking services significantly and positively influenced financial inclusion of women enterprises in Narok County. The study concluded that agency banking, mobile banking, online banking and ATM services significantly influenced the access and use of banking services by the locally based women enterprises in Narok County. It was further concluded that the women enterprises did not adequately use online banking due to limited literacy level, computer proficiency and internet availability. The study recommends that the available financial sector players in Narok County needs to sensitize SMEs especially women-owned to ensure that they are aware of the digital services available to be in the loop to enhance financial inclusion. The study recommends that the available digital banking providers need to improve formation of groups among the users of the services to enable improve usability. The study recommends further that the women enterprises managers and proprietors need to be in groups to develop each other and assist access, use and improve digital banking and financial inclusion.

Key Words: Digital Banking, Financial Inclusion, Agency Banking, Mobile Banking, Online Banking, ATM Services, Financial Inclusion of Women Enterprises

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1. Introduction

Financial inclusion has been discussed in several forums and various definitions proffered on what it involves. For example, DFID (2012) defined financial inclusion as universal access by enterprises and households to appropriate range of financial services at a reasonable cost. For this study financial inclusion is taken in regards to women in Narok County, Kenya and associated with having rural and urban women access and use affordable financial services. This access will mean that women have control over their financial affairs and this will mean greater choices, opportunity and security. Kirkwood (2009) indicates that the financial inclusion of women contributes immensely in empowering them. Digital banking in Kenya has been characterized by rapid technological change in the finance sector that has led to the development of mobile banking, online banking, ATMs and agency banking. According to the CBK (2012) the banking sector has undergone substantive transformation particularly from the year 2007.

The invention of the mobile banking, online banking, ATM and agency banking has dramatically changed the financial landscape by offering a simple efficient and cost-effective method to transfer money and make payments and to a large extent promote financial inclusion to individuals in different spheres of life. Through agency banking, bank clients have been enabled access to basic financial services by allowing small businesses to operate as satellite branches (Musau, 2013). According to Allen *et al.* (2013), there are three basic measures of financial inclusion; bank availability, bank accessibility and bank usage. Bank availability dimension accounts for the level of penetration and presence of a bank physical outlet. The physical distance between bank points of touch and the customers is an important impediment to financial inclusion. This study used penetration of bank branches, ATMs and agents to represent bank availability dimension (Mostak & Sushanta, 2015).

Despite the efforts by the government of Kenya and the Narok County to promote financial inclusion of women by creation of Uwezo fund, table banking, gender rules and support of microfinance institutions such as Kenya women, women have remained to be financially excluded. According to (Musau 2018). The Great Financial Crisis (GFC) would reflect a wider spread of financial inclusions in the global. As financial inclusion and the related market abuses exacerbated the fragilities which would emerge in the run up to the GFC, different policy regulators have developed different policies which enhances financial inclusions among women and customer protection. Different approaches have been employed by the policy makers as a way of enhancing financial service provision to the customer through mobile banking. Further, policymakers also sought to improve access to financial services for underprivileged or underserved groups especially women whom constitutes the largest part of the population in Narok County, Kenya. Global Partnership of Financial Inclusion (GPFI) and G-20, financial inclusion has become an important component of financial development in the world. The increased accessibility of financial services by the population has been a major factor of consideration among the policy makers. As provided by Demircuc-Kunt &Huizinga, 2010) for

the last one decade there has been a massive emergency and development economies a factor which has enhanced financial inclusions agenda. Multilateral agencies including the International Monetary Fund (IMF), G-20, the Alliance for Financial Inclusion (AFI), and the Consultative Group to Assist the Poor (CGAP) have also been active in enhancing the inclusive banking agenda.

According to CGAP, for a country to achieve an inclusive financial sector, every member of the economy should be able to utilize the financial services provided, with ease in accessibility, availability, affordability and usage. Bartha et al. (2008) established that the initiatives taken had a great impact by increasing the population of people included financially and consequently improving the stability of commercial banks. In emerging market economies like Kenya, commercial banks remain the dominant channel of financial intermediation leading to financial inclusion (Ongoro & Kusa, 2013). According to CGAP, for a country to achieve an inclusive financial sector, every member of the economy should be able to utilize the financial services provided, with ease in accessibility, availability, affordability and usage. Bartha et al. (2008) established that the initiatives taken had a great impact by increasing the population of people included financially and consequently improving the firmness of banks (Ongoro & Kusa, 2013). Kumar (2014) provides that clients' growing use of digital ways for banking and also demanding for personal experiences have focused multiple banks in revising their client service efforts. It's evident that from different banks that digital systems have greatly enhanced the bank's profits.

1.1 Digital Banking

Digital banking is the leveraging of technology to deliver banking products to enhance accessibility and affordability of the services. Stanley Epstein(2017) definition of Digital Banking is the application of technology to ensure seamless end-to-end (STP in the 'old' jargon) processing of banking transactions/operations; initiated by the client, ensuring maximum utility; to the client in terms of availability, usefulness and cost; to the bank in terms of reduced operating costs, zero errors and enhanced services. Digital banking is part of the broader context to move to online banking where banking services are delivered over the internet while improving on all the traditional banking activities and programs that historically were only available to customers when physically inside of a bank branch. This includes activities like: Money Deposits, Withdrawals, and Transfers. A successful digital offering in banking industry implies provision of superior mobile and online banking access to bank customers. According to Raskin and Yermack (2016), the fast-paced development of digital banking services has made life a lot easier and more convenient to carry out transactions.

Sigh (2002) said that Technology advancement has improved the way banks are delivering their services to customers through channels like ATMs, mobile and internet banking which has made it necessary for banks to invest in advanced technologies to ensure they maintain their competitive advantage among the industry players. This advancement has led to improved service quality, operation cost reduction and the future of banking is on a positive growth (Lipton, Shrier & Pentland, 2016). Digital banking channels such as agency banking, online banking, and mobile banking and ATM services have greatly improved financial inclusion among women in Narok County Kenya due to; lower charges, convenience, time saving, a wider array of products and services (Barquin & Vinayak, 2015).

ATM is an electronic telecommunications device that enables customers of financial institutions to perform financial transactions such as cash withdrawals, deposits, transfer funds,

or obtaining account balance information, at any time and without the need for direct interaction with bank staff. Easy accessibility of ATMs in supermarkets and shopping malls has greatly promoted financial inclusion among women. Availability of ATM within a close range and affordability of the charges by women has greatly improved on financial inclusion of women

Online banking refers to an electronic payment system that enables customers of a bank or other financial institution to conduct a range of financial transactions through the financial institution's website (Musau, 2018). Online banking is characterized by easy accessibility, low charges and availability by use of any mobile device that can have access to internet. Financial inclusion of women has improved greatly through the use of online banking since they can access banking services at the comfort of their houses and job places. Agency banking includes providing limited scale banking and financial services to the underserved population through engaged agents under a valid agency agreement, rather than a teller/ cashier. It is the owner of an outlet who conducts banking transactions on behalf of a bank. Mobile banking Mobile banking refers to the use of a Smartphone or other cellular device to perform online banking tasks while away from your home computer, such as monitoring account balances, transferring funds between accounts and bill payment. Online banking involves a method of banking in which transactions are conducted electronically over the Internet. ATM services are an electronic banking outlet that allows customers to complete basic transactions without the aid of a branch representative or teller. Anyone with a credit card or debit card can access most ATMs.

The digital banking channels have greatly promoted financial inclusion of women in Narok County, Kenya by promoting affordable, timely and adequate access to a range of regulated financial products services and broadening their use by all segments of society. The community perceives women different from men, where this different perceive status of men sheds light on why there are different role expectations for both men and women in the society they belong. This leaves men to manage and take care of the economic aspects of the family to the point that the economic growth of the women is determined by the economic position and status of their husbands (Hassan & Mugambi, 2013). This leaves women with minimal or no control over the family or their own resources. The situation worsens when the woman is the head of the household such as single mothers, widows or single ladies (Wasike, 2015). These women struggle to engage actively in economic activity which would enable them to provide and support themselves and their families (Garba, 2011). The participation of women in entrepreneurship would in consequence empower them economically, create independence in them and give them control over resources therefore digital banking is highly appropriate in addressing this problem through provision of affordable, timely and adequate access to a range of regulated financial products services that would otherwise been inaccessible to women in Narok, county.

1.2 Financial Inclusion

Financial inclusion includes the provision of affordable financial services, which includes; access to payments and remittance facilities, savings, loans and insurance services by the formal financial system to those who tend to be excluded (Thorat, 2008). Issues related to financial inclusion are one of the major challenges on the agendas of international institutions, policymakers, central banks, financial institutions and governments. Studies show that when people participate in the financial system, they are better able to start and expand businesses, invest in education, manage risk and absorb financial shocks (Kunt, Klapper, Singer & Oudheusden, 2015). Access to accounts and savings and payment mechanisms increases savings,

empowers women, and boosts productive investment and consumption. Access to credit also has positive effects on consumption as well as on employment status and income and on some aspects of mental health and outlook. Greater access to financial services for both individuals and firms may help reduce income inequality and accelerate economic growth. Thus, financial inclusion can provide fiscal fuel for economic growth and is significant for achieving inclusive growth. A review of financial inclusion at the global level brings to light the fact that 2.5 billion people, i.e. about 40% of adult population remains without a bank account, according to the World Bank Global Financial Inclusion (Global Findex, 2014) database. Access to financial services varies widely by a country's level of development as well as individual's income, education and gender. For example, in high-income economies 94% adults are financially included, as compared to 54% in developing economies. There are also enormous disparities among developing regions, where account penetration ranges from 14 percent in the Middle East to 69 percent in East Asia and the Pacific. For effective financial inclusion, the financial sector players need to provide affordable, quality and easily accessible financial services to all consumers (IMF, 2015). The consumers need to find it easier to access, use, transact and get value for their investment or savings. Financial inclusion promotes access to banking services for the unbanked in the society. Digital banking is one of these avenues which this study sought to find its contribution to financial inclusion.

1.3 Financial Inclusion of Women Enterprises in Narok, County

Existing literature shows that women-owned enterprises are concentrated in the informal, micro, low profit areas where competition is intense and their incidence of growth is very low (Goffee, & Scase, 2015). Women-owned enterprises reported 57 percent of the income reported by male-owned enterprises. The performance of women-owned enterprises must therefore be improved if they are to effectively respond to the challenges of creating employment and wealth, alleviating poverty and redistributing wealth (Gichuki, Mulu-Mutuku & Kinuthia 2014). Enhancing the performance of women-owned enterprises requires a clear understanding of factors which impede the growth of women owned micro enterprises at all levels. Studies have shown that women enterprise ownership can be joint ownership or sole ownership by either men or women. However, on comparative basis, studies have shown that women-owned micro enterprise in developing countries are disadvantaged in access to business training, capital and other supportive factors compared to their male counterparts (Tundui & Tundui, 2014). Although women enterprise ownership can be linked to both men and women, comparative studies have revealed that men entrepreneurs in developing countries have better access to business training, capital and other supportive elements as compared to women entrepreneurs in developing countries (Ahmad & Muhammad Arif, 2015) and (Gundry, Kickul, Iakovleva, & Carsrud, 2014) also noted that women-owned entrepreneurs in Kenya continue to be affected by cultural factors, inadequate education, lack of technology and access to finance. According to Liu (2017), women-owned enterprises that started small tend to remain small and very little transformation occurs among them. Existing data shows that women-owned enterprises in the country suffer from high mortality rates, operate informally thus incur the penalties of informality and rarely grow to high value-adding Mwaura, Gathenya & Kihoro, 2015). These assumptions are relevant in interrogating the factors affecting Narok women-owned enterprises given the suggestion by scholars on the need for detailed analysis on the factors affecting women entrepreneurs at both the national and grass root levels in Kenya (Salia & Mbwambo, 2014).

2. Statement of the problem

Despite women constituting slightly more than half of the population in Narok County, they have been made to experience a gender based financial exclusion that favours men to their detriment as far as access to finances for their empowerment is concerned (Gatakaa, 2012). Specifically, women are denied the opportunity to contribute in making of business decisions that would help them nurture income generating activities whereas men are left to make the financial decisions and income generating choices in the household (Witbooi & Ukpere, 2011). Most rural women in Kenya lack sufficient start-up capital for their business, a situation tied to the nature of business activities they run (Otieno et al. 2010), which widens the financial inclusion gap. Globally, digital banking channels such as mobile, agency and online banking are heavily used by banks to ensure their positive financial outlook through increased financial inclusion ever-changing user needs and other market forces (Villasenor, West & Lewis, 2016). According to strategists like Ketterer and Andrade (2016) digital banking are important determinant of financial inclusion of a country.

David-West (2016) observed that banking innovations as a form of financial inclusion did not have a major impact on bank performance, while Khan (2014) established that banking innovations significantly contributed to financial inclusion. Kumar and Kumar (2016) study ignored the antecedents to innovation inside. Local studies also exist on digital strategies and financial inclusion. Deb & Agrawal, (2017) focuses on the savings and credit cooperatives in Kenya while Deb & Agrawal (2017) focuses on banks while Shaikh & Karjaluo (2016) focused on DTMs. Parker and Sachdev (2015) investigated on the microfinance institutions in Nakuru. There are methodological and industry contextual differences between the highlighted local and international studies and the current study where none of the highlighted studies focused on the banking sector. However, the studies reviewed failed to significantly and clearly expose factors jointly hindering sustainable financial inclusion as financial education (financial illiteracy), the access to finance by women in Narok (such sources of funds and lack of collaterals) and lack of or inadequate involvement in decision making. So, there was a knowledge gap that; financial exclusion, the access to finance by women, and lack of or inadequate involvement in decision making jointly hinder financial inclusion by women in Narok County which inspired the need to conduct this study to fill the knowledge gap

3. Objectives of the Study

The general objective was to establish the effects of digital banking service on financial inclusion of women enterprises in Narok County, Kenya

The specific objectives were:

- i. To establish the effects of agency banking on financial inclusion of women Enterprises in Narok County, Kenya.
- ii. To assess the effect of mobile banking on financial inclusion of women owned enterprises in Narok County, Kenya.
- iii. To find out the effect of online banking on financial inclusion of women Enterprises in Narok County, Kenya.
- iv. To determine the effect of ATM services on financial inclusion of women Enterprises in Narok County, Kenya.

4. Theoretical Literature Review

This study considered certain theories very useful in explaining the financial inclusion of women Enterprises in Narok County, Kenya. Such theories would help the present study in identifying the appropriate factors that explain the financial inclusion of women. The theories found very useful in explaining financial inclusion in terms of digital banking, the access to finance by women and involvement in decision making includes the; finance growth theory and Theory of Asymmetric Information which are reviewed hereafter.

4.1 Theory of Asymmetric Information

The Theory of Asymmetric Information proposes that the main reason for financial exclusion is the lack of correct financial information (Bera, 2009). So, provision of adequate financial information to women through digital banking would be the accelerators of the financial inclusion of women. In this case, the financial information becomes asymmetric or imperfect when men in Narok County, Kenya have more financial information than the women. While most of the situations persist, most issues come into surface. The issues might tend to influence accessibility to financial products and this might result to the denial of financial products to the women owned enterprises. Besides, it some period, it's expected that the potential women owned enterprises might be misinforming the financial lending firms concerning their credit worthiness. The ultimate results include creation of avenue for escalation of financial rises, high rates of default and ensuring that there is vigilance of the lending firms. This form of vigilance is highly expected to affect women owned businesses (Gilberto, 1989).

The Theory of Asymmetric Information proposes that the absence of or minimal information of the financial products offered by the lending institutions as well low transaction cost makes the lending operation cost-effective. Thus, perfect or near to perfect information is the key to the successful and sustainable operation of a financial system (Bank, 2008). This necessitates the identity and the intentions of the rural women business owners, who would be buyers of financial products critical to the likelihood of the repayment. The theory is relevant to this study since it indicates that when information pertaining to the rural women business owners is partially or not fully disclosed to the lending institutions, the lending environment is tampered with. If the women enterprise owners fail to honor the borrowing agreement of making regular repayments, then definitely the lending institutions cease to lend further to these women culminating into financial exclusion. The emphasis on usefulness of financial information was helpful to the present study in regarding it as an independent variable. This theory supports the dependent variable of financial inclusion which is enabled by asymmetric information among lenders and borrowers.

4.2 Financial Growth Theory

This theory was proposed by Bagehot (1973). The theory upholds that the presence of financial development creates a conducive and productive economic growth environment. The theory also explains that inability to easily access affordable financial products by a majority of the population leads to persistent income inequality and imbalances. This slows down the pace of economic growth and development. Demirgüç-Kunt and Levine (2008) provides that financial accessibility is very crucial for any nation's economic growth and development. This would support the fact that countries should support policy makers to prioritize financial sector policies. The need to devote focus on the factors which affect financial development as way of enhancing an all-inclusive growth. The process can be attained through financial inclusion. As further

illustrated by Bagehot (1973) the theory illustrates that a well function financial institution can help in enhancing overall economic efficiency, develop and expand liquidity, mobilize savings and improve capital accumulations to the more modern growth inducing sectors. Sparatt and Stephen (2013) argue that the success of economic growth depends on the level of financial inclusion, the composition and stability of the financial institutions. This also promotes a competent entrepreneur response hence promoting economic growth and development. For Serrao et al. (2012), the finance growth theory advocates that access to financial services leads to a good environment for economic growth brought about by supply push leading to demand pull effect.

The theory further perceives lack of affordable financial products to all as a critical determinant responsible for increased income inequality and imbalance resulting to slow economic growth. Consequently, access to safe, easily available and affordable finance has been identified as a pre-condition for accelerating income and economic growth and hence reducing the disparity in income and poverty. Such a situation will further create equal opportunities and economically encourage the people who were socially excluded. It will also integrate them better into participating in economic development actively hence preventing themselves from economic shocks (Aduda and Kalunda, 2012). This theory underpins the study variables that comprise dependent variable financial inclusion; it is a condition where financial inclusion of women is able to assist in the economic growth since women comprise of a larger percentage of people living in Narok County, Kenya. It also explains how the independent variable digital banking, assists a country in forming an inclusive economy. This is because a country cannot be built by just a fraction of its citizens built by all.

5. Conceptual Framework

A conceptual framework is a model of relationship where researchers present the relationship between variables in a study and show the relationship graphically or diagrammatically. It gives an idea of the variables to be covered by the study. The dependent variable was performance of selected small and medium women owned enterprises in Narok County, Kenya whose indicators were return on assets and customer satisfaction. The independent variables were examined to find out their level of influence on the dependent variable are: accessibility, cost, convenience and delivery of mobile banking services and how they affect performance of selected small and medium enterprises in Narok County, Kenya.

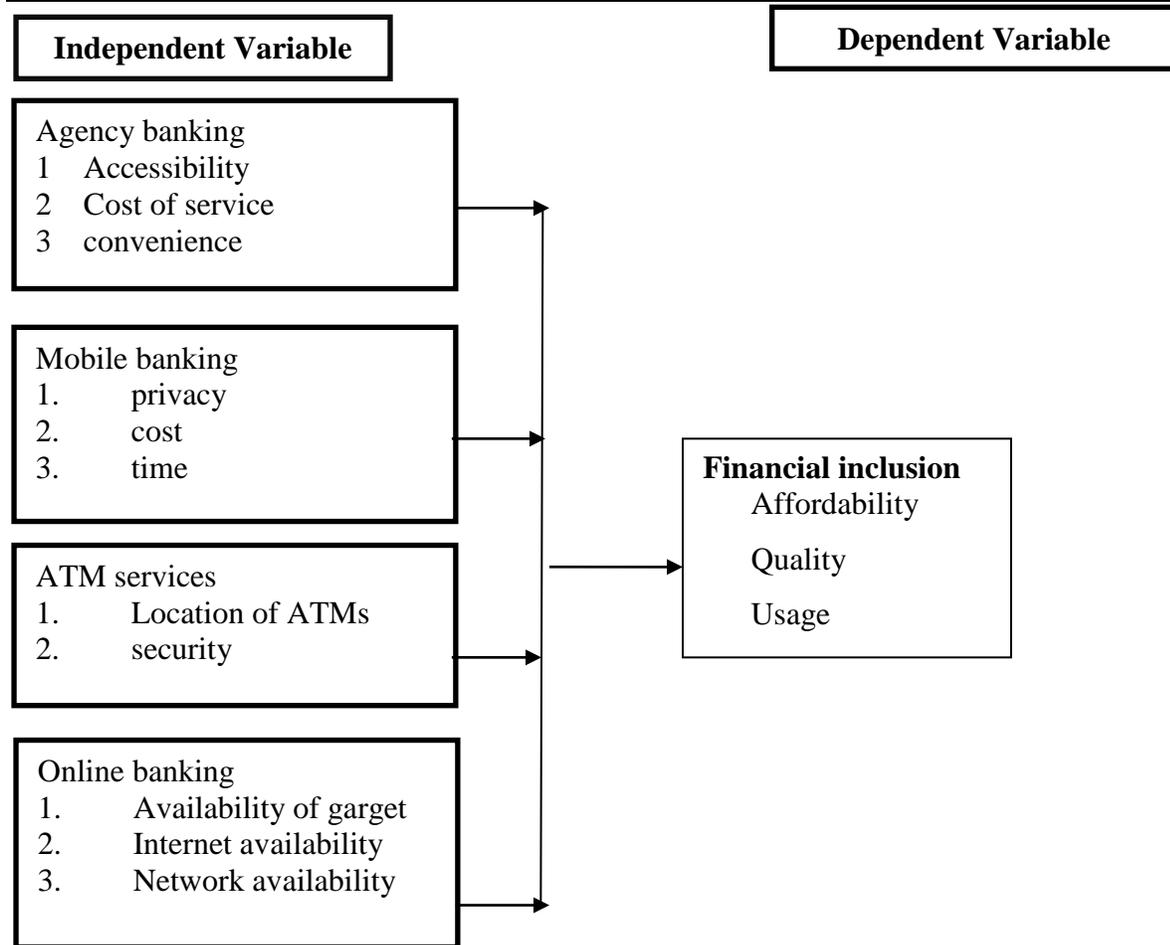


Figure 1: Conceptual Framework

Source: Researcher (2020)

6. Research Methodology

The descriptive research design was used for this study as it sought to describe the characteristics related to digital banking on financial inclusion among women, estimate the level of influence of digital banking on financial inclusion and make predictions. The design also allows use of mixed approached where qualitative and quantitative data are applied and are complementary and allows for triangulation and validation of data (Kothari, 2004). This study focused on registered operating women owned enterprises within Narok County. According to NCG, the population of registered women owned enterprises in Narok County are estimated to be 184 (County Government of Narok, Ministry of Trade, 2018). For the purposes of this study, the target population was owners of the enterprise from each of the 184 registered women owned operating in Narok County. For this study census sampling was adopted to where all the population included in study since the number of target population is 184. The researcher used primary data that was collected through structured questionnaire method in order to answer the research questions. The researcher applied for a research permit and requested approval from the institution. After approval, the researcher contacted each of the respondents through a phone call or email thereafter dropping of the questionnaires accompanied with a cover letter (Barasa 2015).

7. Findings and Discussion

The study conducted inferential statistics to establish the extent to which digital banking services influenced financial inclusion of women enterprises in Narok County, Kenya. The findings of Model Summary, ANOVA and Regression Coefficients are indicated in subsequent sections below.

The findings of coefficient of determination and coefficient of adjusted determination are as shown in Table 1.

Table 1: Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
.877 ^a	.861	.869	1.76331

The findings found out that Coefficient of adjusted determination R^2 was 0.869 an indication of strong positive correlation between the variables. This indicates that 86.9% of changes of dependent variable can be explained by the independent variables. The residual of 13.1% can be explained by other factors beyond the scope of the current study. This concurs with a study by Ketterer and Andrade (2016) who indicated that agency, mobile, online and use of ATM as aspects of digital banking are important determinants of financial inclusion of a country.

The study carried out an ANOVA at 95% level of significance. The findings of $F_{\text{Calculated}}$ and F_{Critical} are as shown in Table 2.

Table 2: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	749.433	22	34.065	16.0208	.000 ^b
Residual	272.161	128	2.1263		
Total	1021.594	65			

The findings show that $F_{\text{Calculated}}$ was 16.0208 and F_{Critical} was 6.5241, this show that $F_{\text{Calculated}} > F_{\text{Critical}}$ an indication that the overall regression mode was significant for the study. The p value was $0.000 < 0.05$ an indication that at least one variable significantly influenced financial inclusion of women enterprises in Narok County, Kenya

The study used coefficient of regression to establish the individual influence of the variables to project performance. The findings are indicated in Table 3.

Table 3: Coefficients of Regression

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	6.745	0.651	0.529	0.812	.000

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
Agency banking	0.803	.124	.114	6.9194	.001
Mobile banking	0.879	.161	.315	1.9565	.000
Online banking	0.697	.145	.132	0.9103	.002
ATM services	0.781	.156	.221	1.4167	.000

The resultant equation was $Y = 6.745 + 0.803X_1 + 0.879X_2 + 0.697X_3 + 0.781X_4$ Where: X_1 = Agency banking, X_2 = Mobile banking, X_3 = Online banking and X_4 = ATM services. The study would establish the fact that while other variables are held constant, financial inclusions of women enterprises would be 6.745. This expressed that any increase in unit in agency banking as other variables are held constant, financial inclusion would be 0.803, and a unit growth in mobile banking as other variables are constantly held financial inclusion would be 0.879. Further, unit increase in online banking, as other variables are constantly held, financial inclusions would be 0.697. Further unit increase in ATM services as other variables are constantly held, financial inclusions was 0.781. The findings pointed out that agency banking, mobile banking, online banking and ATM services had a p value of less than 0.05, an indication that the selected digital banking services significantly influenced financial inclusion of women enterprises in Narok County, Kenya. This is supported by Boro (2017) who noted that the selected digital banking services enhanced financial inclusion among small scale enterprises in Kenya since they enhance access to banking services, credit, financial knowledge and capacity building programs.

8. Conclusions and Recommendations

It was concluded that digital banking services significantly and positively influenced financial inclusion of women enterprises in Narok County. The study concluded that agency banking, mobile banking, online banking and ATM services significantly influenced the access and use of banking services by the locally based women enterprises in Narok County. It was further concluded that the women enterprises did not adequately use online banking due to limited literacy level, computer proficiency and internet availability. The study recommends that the available financial sector players in Narok County needs to sensitize SMEs especially women-owned to ensure that they are aware of the digital services available to be in the loop to enhance financial inclusion. The study recommends that the available digital banking providers need to improve capacity among the users of the services to enable improve usability. The study recommends further that the women enterprises managers and proprietors need to be in groups to develop each other and assist access, use and improve digital banking and financial inclusion.

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