

Abstract

This research explores the impact of digital banking on financial inclusion, utilizing a mixed-methods approach to assess how digital banking services contribute to greater access to financial resources, especially in underserved populations. The study aims to identify key drivers of financial inclusion enabled by digital banking technologies and examines how these innovations affect the accessibility, affordability, and usability of financial services across different demographic groups.

The research combines quantitative data from surveys and usage statistics with qualitative insights gathered from interviews with financial service users, banking professionals, and policymakers. The quantitative component examines patterns of adoption and usage of digital banking platforms, while the qualitative aspect delves into user experiences, barriers to adoption, and perceptions of digital banking's role in enhancing financial accessibility. This integrated approach provides a comprehensive understanding of both the broad trends and individual experiences shaping the impact of digital banking on financial inclusion.

The findings offer valuable implications for both the banking sector and policymakers, highlighting how digital banking can bridge financial gaps and contribute to inclusive economic growth. The research underscores the need for tailored strategies to improve digital literacy, reduce technological barriers, and enhance the relevance of digital financial products for different communities, ultimately fostering more equitable access to financial services in the digital age.