

## **FACTORS CONTRIBUTING TO LOW M-KESHO ADOPTION AMONG SUBSCRIBERS**

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## **ABSTRACT**

Millions of people across the developing world do not have access to banking services. Kenya has undergone a remarkable information and communications technology (ICT) revolution. A unique facet of the ICT phenomenon in Kenya has been the widespread proliferation of mobile money such as Mkesho. However, in Kenya evidence shows that there is a low uptake of Mkesho services among the subscribers. The scope of the study was undertaken in Nairobi region. The descriptive survey research design was adopted and analysis tools used to analyze the factors that contribute to the performance of the Mkesho. Data was collected using structured and unstructured questionnaire and then analyzed using descriptive statistics and content analysis. Quantitative data was presented using tables and percentages. The level of bureaucracy had influenced the rate of Mkesho adoption. The registration procedures were viewed by subscribers as been unnecessarily long and tedious. Agents were unsupportive during the process and therefore failing to enhance Mkesho uptake. Majority of Mkesho registered respondents have since stopped using the services and that the services are largely concentrated in towns with very few agents located outside the aforementioned locations.

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