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**EXPLORING THE FACTORS AFFECTING THE ADOPTION OF MOBILE FINANCIAL SERVICES AMONG THE RURAL UNDER-BANKED** (<https://aisel.aisnet.org/cgi/viewcontent.cgi?article=1245&context=ecis2011>)

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## Abstract

During the last decade, there has been tremendous growth in mobile penetration in many countries across the globe and most interestingly in a number of developing countries. On the other hand, around half of the world's population is deprived of banking and financial services. This paper is based on a study that was aimed at identifying drivers and inhibitors for adoption of mobile financial services (MFS) among the rural under-banked population and to compare the results with existing studies. During the study, an extensive review of literature was conducted to identify the factors that were studied and found to significantly affect the adoption of MFS. This was followed by an exploratory qualitative research conducted among the rural under-banked population of three states in India. The findings of the study indicate that the demand for banking and financial services and the amount of hardships faced in availing these services through the existing channels of delivery can act as strong drivers for MFS adoption among the rural under-banked. On the other hand, factors like lack of trust on technology and lack of technology readiness were found to act as barriers to the adoption of MFS.

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