**Predicting Banking Bheavior in East African Nations**

**Introduction**

Banking is a critical part of economic development and success. By banking their funds, the population effectively creates liquidity for the banking sector. These savings allow the banks to lend money to businesses and individuals, which, in turn, ensures the circulation of funds in an economy. Many central banks need banks to have a certain amount of reserve funds so that the latter can loan money to the economy. Additionally, having access to banking can allow indiivduals to effectively run operations on credit; thus, improving overall livelihood. Therefore, nations have to engage in targetted campaigns to ensure financial inclusion. In this case, one needs to analyze population patterns to identify the patterns in and predictors of financial inclusion in a nation before engaging in resource-intensive efforts to encourage more people to participate in banking activities.

**Objectives**

1. To establish the relationship between different population factors and financial inclusion, with a special focus on education, employment status or industry, location, and gender.
2. Offer stakeholders a model for predicting which individuals are likely to open bank accounts

**Experimental Design**

This project seeks to predict the number of persons who are likely to have or use a bank account. Ideally, this is a correlational study that seeks to understand the relationship between certain variables in the population. This is the most effective strategy because I am to explore how patterns within the population can influence banking behavior or the willingness to bank.

**Appropriateness of the Datast**

The dataset contains multiple variables for analysis. These variables include; location, access to a smartphone, household, respondent age, gender, role in the family, education levels, marital status, and type of employment. All these factors are critical for the study because these are social and economic aspects that influence financial decisions. For example, some families believe that only men should have bank accounts, while other individuals work in sectors where payments are paid in cash as opposed to directly to bank accounts. Thus, this dataset was appropriate because of the unique elements affecting the banking sector in East Africa.

**Key Findings**