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John is a PhD candidate at the Wits Business School, University of the Witwatersrand, Johannesburg. He has over a decade and a half experience in teaching and conducting research in financial economics. He is also a student of data analytics and R-programming and a Certified Information Systems Auditor. His research interests are on the nexus between digitization (more so, Fintech) on the one hand, and financial intermediation, financial inclusion and microfinance, rural and agribusiness finance on the other. Beyond academia, he has served in finance and project management roles in Kenya. He is a regular contributor to the Business Daily; a newspaper run by the Nation Media Group, which is the most extensive media house in Kenya.