**Abstract English**

**The Application of Mobile Banking Innovations in Kenya**

Mobile banking has become a transformative innovation in Kenya, revolutionizing the financial sector and expanding access to banking services. Leveraging mobile technology, platforms like M-Pesa have enabled millions of Kenyans to perform financial transactions, such as money transfers, bill payments, and savings, directly from their mobile phones. This innovation has been particularly impactful in rural and underserved areas where traditional banking infrastructure is limited. By providing a convenient and secure alternative to cash transactions, mobile banking has enhanced financial inclusion and economic participation among various demographics. The success of mobile banking in Kenya has not only improved access to financial services but also spurred the development of additional financial products and services tailored to local needs. This widespread adoption demonstrates the potential of mobile banking to address financial challenges and drive economic growth in emerging markets**.**

**Muhtasari**

**Utumiaji wa Ubunifu wa Benki ya Simu nchini Kenya**

Huduma za benki kwa njia ya simu zimekuwa ubunifu wa kuleta mabadiliko nchini Kenya, kuleta mapinduzi katika sekta ya fedha na kupanua upatikanaji wa huduma za benki. Kutumia teknolojia ya rununu, mifumo kama M-Pesa imewezesha mamilioni ya Wakenya kufanya miamala ya kifedha, kama vile kuhamisha pesa, malipo ya bili, na kuweka akiba, moja kwa moja kutoka kwa simu zao za rununu. Ubunifu huu umekuwa na athari haswa katika maeneo ya vijijini na maeneo ambayo hayajahudumiwa ambapo miundombinu ya benki ya jadi ni ndogo. Kwa kutoa njia mbadala inayofaa na salama kwa miamala ya pesa taslimu, huduma ya benki kwa njia ya simu imeimarisha ujumuishaji wa kifedha na ushiriki wa kiuchumi miongoni mwa demografia mbalimbali. Mafanikio ya huduma za benki kwa njia ya simu nchini Kenya sio tu kwamba yameboresha ufikiaji wa huduma za kifedha lakini pia yamechochea maendeleo ya bidhaa na huduma za kifedha zinazolingana na mahitaji ya ndani. Upitishwaji huu ulioenea unaonyesha uwezo wa huduma za benki kwa njia ya simu kushughulikia changamoto za kifedha na kukuza ukuaji wa uchumi katika masoko yanayoibukia.

**KITHIMI**

**Kũhũthĩra Tekinoronjĩ cia Ũbangi wa Tekinoronjĩ Kenya**

ũtungata of bengi and thimũ nĩ ũtuĩkĩte ũgarũrũku mũnene bũrũri-inĩ of Kenya, ũgĩcenjia gĩcunjĩ kĩa mbeca and ũgĩtheremia ũhotekeku of kũhũthĩra bengi. Kũgerera tekinoronjĩ cia thimũ, M-Pesa company nĩ ĩhotithĩtie andũ many millions in Kenya ũhũthĩra thimũ ciao ũruta mbeca poster, ta kũhũra mbeca, kũrĩha mathiirĩ, and kũi mbeca. This is the kind of thing that has been carried out by the mega-moimhryo, there is a lot of noise and a lot of noise and noise. Nĩ ũndũ wa kũheana njĩra ĩngĩ njega and ũgitĩri of kũhũthĩra mbeca and mbeca cia gũkomba, ũhoro wa bengi and thimũ nĩ ũtũmĩte andũ aingĩ makorũo and ũhotani of kũhũthĩra mbeca and makorũo and ũnyitanĩri harĩ ũtonga. Ũgaacĩru wa mobailo thĩinĩ of Kenya ti atĩ nĩ wethereire kũgĩa and ũhotekeku mwega wa kũhũthĩra mbeca, no nĩ ũtũmĩte kũgĩe na indo ingĩ cia kĩĩmbeca and maũndũ manyĩ marongoreirio bataro ma andũ a kũu. Kũhũthĩka for ũhũthĩri ũyũ nĩ see the ũhoti of mobileo kũhiũrania and moritũ ma kĩĩmbeca and gũtwarithia na mbere ũtonga mabũrũri-inĩ marĩa marakũra