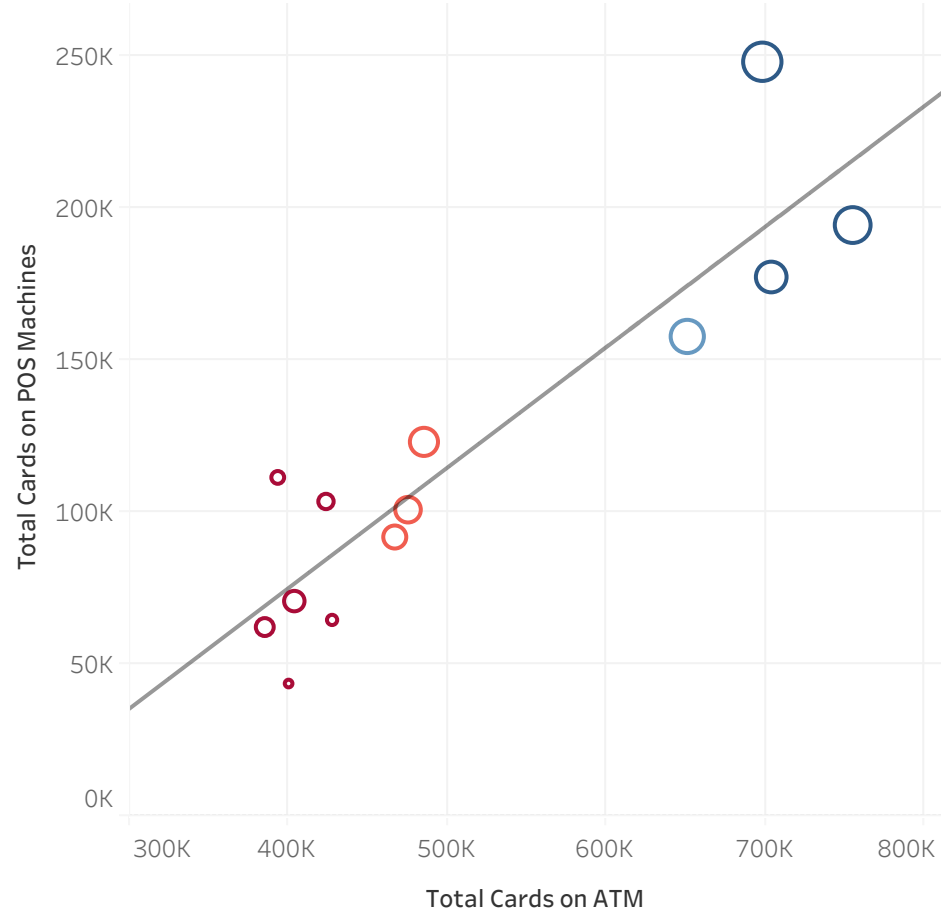
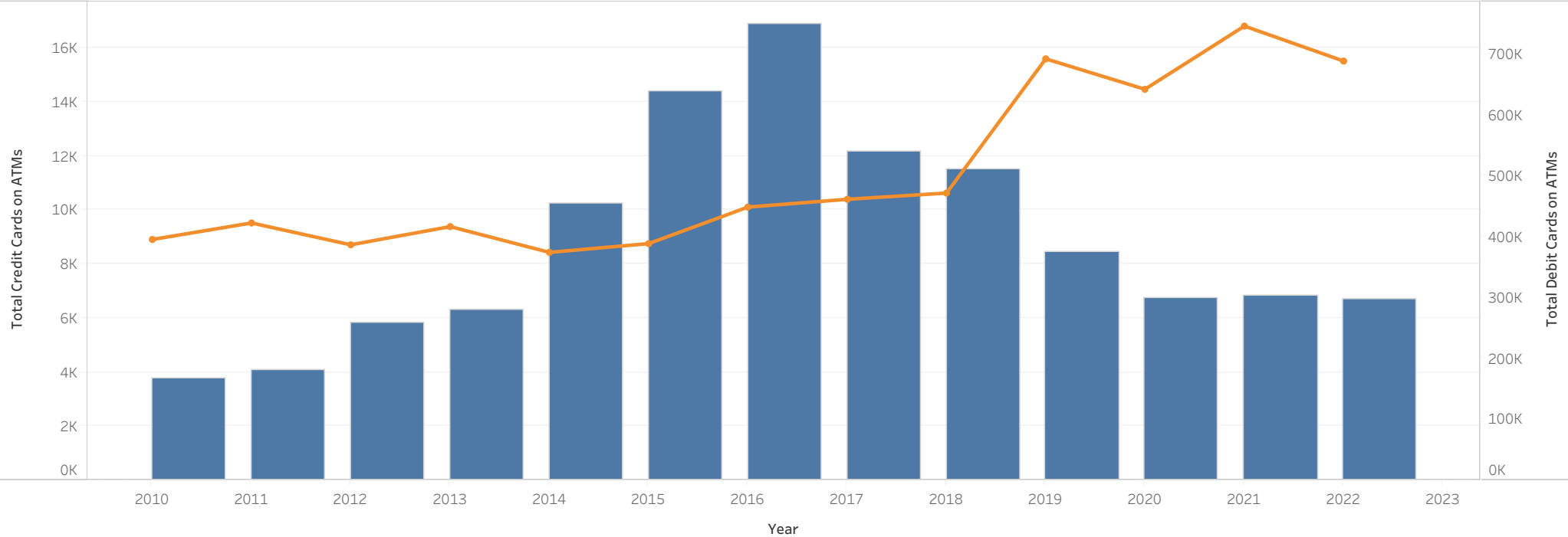


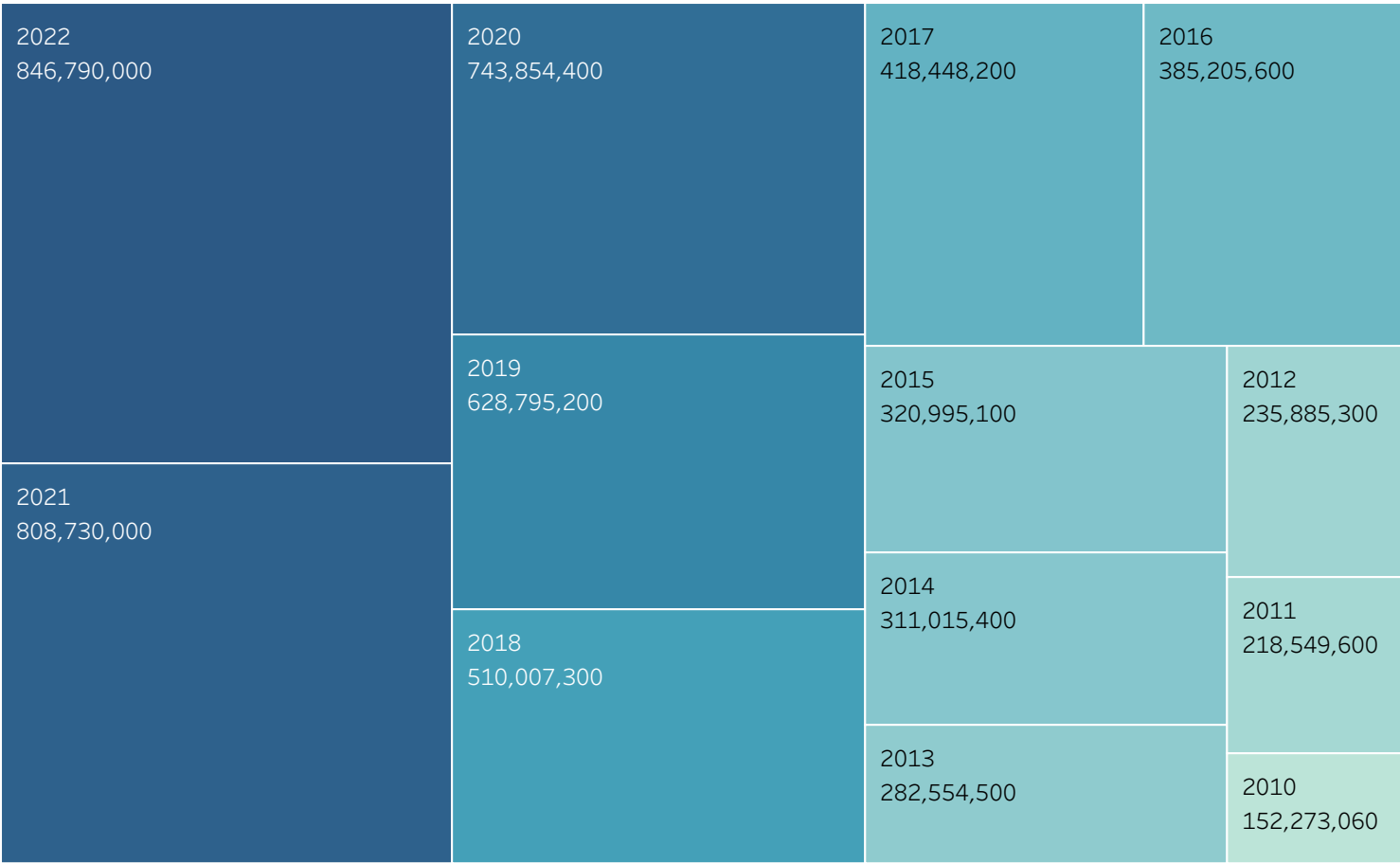
COVID-19 Impact on Cashless Transactions



Credit Card Vs Debit Card Uptake



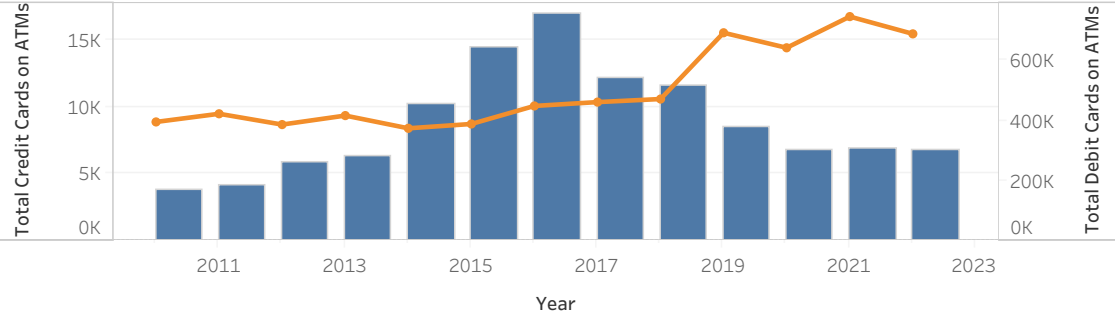
Mobile Money Transactions Uptake



Most Transacted Months

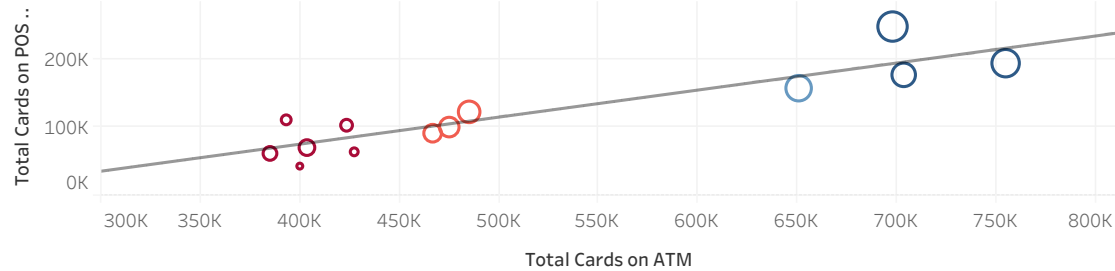
Month of Date (Mobile Pay..	% of Total Card Trns	% of Total Cash Transacted (Ks..
January	8.04%	7.74%
February	7.71%	7.45%
March	8.37%	8.06%
April	7.96%	7.66%
May	8.34%	8.16%
June	7.92%	8.00%
July	8.46%	8.60%
August	8.27%	8.64%
September	8.26%	8.61%
October	8.59%	8.84%
November	8.40%	8.72%
December	9.69%	9.50%
Grand Total	100.00%	100.00%

Credit Card Vs Debit Card Uptake



Month of Da..	% of Total Card Trns	% of Total Cash Transacted (Ksh)
January	8.04%	7.74%
February	7.71%	7.45%
March	8.37%	8.06%
April	7.96%	7.66%
May	8.34%	8.16%
June	7.92%	8.00%
July	8.46%	8.60%
August	8.27%	8.64%
September	8.26%	8.61%
October	8.59%	8.84%
November	8.40%	8.72%

COVID-19 Impact on Cashless Transactions



Mobile Money Transactions Uptake

2022 846,790,000	2020 743,854,400	2018 510,007,300	2016 385,205,600	2013
			2015	
2021 808,730,000	2019 628,795,200	2017 418,448,200	2014	