

EFFECT OF INFORMATION AND COMMUNICATION TECHNOLOGY CAPABILITY ON INVESTMENT AMONG FINANCIALLY INCLUDED YOUTHS IN NYERI AND KIRINYAGA COUNTIES, KENYA

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Abstract

Financial inclusion is broadly recognized as critical in reducing poverty and achieving inclusive growth. Through ICT, Kenya has achieved high levels of financial inclusion, making Kenya among the cited cases of successful ICT driven financial empowerment. Despite this expensive investment in ICT, the level of poverty and unemployment are still high among the youth. The purpose of the study was to find out whether ICT capability has effects on investment on financially included youth. The study population was Kenyan youth between 18 and 35 years from Kirinyaga and Nyeri Counties. The data was collected using a semi-structured questionnaire. Binary logistic regression analysis was conducted to find out whether predictors had effects on probability of undertaking investments. A test of the full model against constant only model was statistically significant, indicating that predictors as a set reliably distinguished

between investors and non-investors (chi square=21.855, p=.000 with df=3). Wald criterion demonstrated that ICT Usage (p=0.014) and Access to Financial services through ICT (p=0.000) had a statistically significant effect on probability to invest. ICT Knowledge (p=0.196) did not have statistically significant effect on investment. To benefit from ICT enabled financial inclusion, this study recommends enhancement of ICT capability among the youth.

Keywords: Information Communication and Technology, financial inclusion, investment, youth, ICT capability

INTRODUCTION

Financial inclusion is broadly recognized as critical tool in reducing poverty and achieving inclusive growth through household investments (Demirguc-Kunt, Klapper, Singer and Oudheusden, 2015). This has seen world economies combining efforts and spend funds in enhancing financial inclusion. Organisations like Centre for Financial Inclusion (CFI) have been set up purely dedicated to be following the success of financial inclusion across economies (CFI, 2013). In addition, Alliance for Financial Inclusion (AFI), which is an alliance of a more than 100 economies, also plays a key role in enhancing financial inclusion. Bill and Melinda Gates foundation, a global institution plays a catalytic role in broadening the outreach of digital payment systems focusing particularly in poor and rural areas (World Bank, 2014).

The efforts by these organisations have seen huge change in technological innovation and review of regulations in the financial market (Cohen and Nelson, 2011). The reviews of the financial regulation are in line with financial liberalization theory as it allows more players to join the market and participate freely (McPherson & Rakovski, 1999). Due to changes in financial regulations, financial service providers have relaxed Know-Your-Customer (KYC) requirements that discriminated population alongside demographic characteristics (Aduda and Kalunda 2012). The technological innovation has also brought out potential of million users of financial services including unbanked cell phone users. Delivery channels such as mobile phone money transfer services, agent banking, and microfinance banks have been developed aimed at enhancing financial inclusion. The advancement in technology has also enabled the financial service providers to differentiate financial products.

Kenya has also achieved great levels in mobile money and other forms of electronic money. With the regulatory reforms, financial institutions are able to use advances in technology including mobile telephones, handheld devices, and point-of-sale devices, low-cost ATMs, kiosks (Kalunda, 2012). The use of technology has grown, and overtime, it has been

revolutionarized with the first mobile money being introduced in Kenya in 2007 by Safaricom Kenya, a telecom company. By the end of 2014, there were five mobile money service providers; these were M-PESA by Safaricom, Airtel Money by Airtel, Orange Money by Orange, Tangaza Pesa by Mobile Pay and yuCash YuMobile/Essar Telecom (Kaffenberger, 2014).

The levels of financial inclusion have actually gone up due to these changes in the financial market. FinAccess (2016) has indicated that 75.3% of Kenyan adults are now included. Villasenor et al. (2015) in a study on measuring progress on financial access and usage in 2015 indicated that 76% of the citizens were included. This study ranked Kenya position one out of twenty one countries that were included in the study. Kenya scored 89 points out of 99 possible points. Kenya was ranked higher above countries like South Africa, Brazil, Columbia, Chile Mexico, and Turkey among others. Many other studies have also confirmed that financial inclusion has gone up in the last one decade (World Bank , 2014; FinAccess, 2013; Ellis, 2010)

It would be expected that, the increase in financial inclusion would be coupled with increase in household investment and as a result reduced poverty and unemployment. This is in line with studies that have confirmed that financial inclusion helps in alleviating poverty. Park and Mercado (2015) tested the relationship between financial inclusion and poverty by carrying out a study on financial inclusion, poverty, and income inequality in developing Asia. The results of the study indicated that financial inclusion significantly reduces poverty and lowers income inequality. Other studies provide a strong association between financial inclusion, poverty reduction and employment creation through household investment (Ang, 2007; Cull, Tilman Ehrbeck, Holle, 2014; Narayan, 2005; Park and Mercado, 2015; UNDP, 2013; World Bank, 2014)

On the contrary, the level of unemployment in Kenya seems to be going up. The poor have not been able to invest and move out of poverty (Balwanz , 2012; KNBS, 2014; Rok, 2013b). On the income inequality, Kenya has been noted to be doing poorly despite financial inclusion. The GINI coefficient for Kenya is high at 48.5 (Bertelsmann Stiftung Transformation Index [BTI], 2016) indicating high inequality. This is against increase in financial inclusion and economic development that has been seen in Kenya for the last few years. The question that comes out of this is as to why the high levels of inequality, poverty and unemployment yet, levels of financial inclusion are high.

Problem Statement

The levels of financial inclusion have gone up in Kenya for the last decade. This has been due to changes in regulation and technological advancement. Technological innovation has brought out potential of million users of financial services including unbanked cell phone users. Recent

studies indicate that, the level of financial inclusion has continued to improve over time. In 2015, 75% of the adult population were indicated to have an access to financial service account even if it is a mobile money account, (Demirguc-Kunt et al, 2015) while in 2016, the level was still maintained at and 75.3% in 2016 (FinAccess ,2016). Many other studies have shown the trend has been maintained over years (FinAccess, 2006; FinAccess 2013; Kalunda, 2014; Ndi 2009; Wambua & Datche, 2013; World Bank, 2014).

The increase in financial inclusion would be expected to be coupled with increase in household investment. Consequently, this would lead to reduced unemployment, poverty levels and the inequality gap would be reduced. Unfortunately, this is not the case in Kenya. Gini coefficient has been at 48.5 indicating high levels of inequality (Mutia, 2014; 2014; World Bank, 2015). The question that arises is why poverty and unemployment is not moving in tandem with increase in financial inclusion. The purpose of this study was to find out the effects of ICT capability on investment of financially included youth.

Objective of the Study

Find out if ICT capability has effects on investment on financially included youth in Kenya

REVIEW OF LITERATURE

This study was based on the theory of financial intermediation that built on the economics of imperfect information, which began to in the 1970s with the seminal contributions of Akerlof (1970) and Rothschild and Stiglitz (1976). The theory holds that, since the market is never perfect, many imperfections arise which are generated by informational asymmetry. This theory is based on transaction costs, differences between the technologies and regulation (Diamond & Dybvig, 1983; Leland & Pyle, 1977).

Financial intermediaries are considered as information sharing coalitions in an imperfect market (Leland and Pyle (1977). The banks can work together, share information and achieve economies of scale. They then undertake delegated roles of monitoring the financial markets on behalf of the savers. Diamond and Dybvig (1983) indicated that financial intermediaries are considered as coalitions of depositors that provide households with insurance in case of idiosyncratic shocks that adversely affect their (Leland & Pyle, 1977). The problem with imperfect information is that information is a public good and thus not many organisations that are willing to invest heavily on resources that will be used publicly. Banks are thus obliged to get information at lower cost which can be shared by other intermediaries without losing information advantage. With use of ICT, financial intermediaries are able to develop special tools in

evaluating prospective borrowers and investment projects. ICT has also enhanced the gathering and sharing the information and improvement in financial market.

The approach on differences between the technologies was developed by Benston and Smith Jr. (1976) and by Fama (1980). The approach is based on based on the differences between the technologies used by the participant. This approach views intermediaries as a coalition of individual debtors or creditors exploit the economy to scale at the level of transaction technologies. Financial intermediaries are able to do this at a low unit cost as compared if every individual had to monitor his or her own costs. By doing this, financial intermediaries offer liquidity and diversification opportunities (Diamond & Dybvig, 1983). Technological advancement has helped financial intermediaries achieve this agenda with ease.

The final approach on financial intermediaries was based on the method of regulation, and monetary creation of saving and financing of economy. The approach was developed by Guttentag, and Lindsay (1968) and by Merton (1995). The method recognizes that regulation do influence solvability and liquidity of intermediaries. Diamond and Rajan (2000) proofed that the regulations regarding the capital of intermediaries influence the health and ability for refinancing and the method for recovering debts. (Guttentag and Lindsay, 1968; Merton, 1995). Regulation in the finance market affects solvency and liquidity with the financial institution. This has seen change of regulations so that technological changes can be accommodated in the financial market.

On the interaction between financial inclusion and technology, a number of studies have been undertaken. Hashim (2007) carried a study on ICT adoption among small and medium enterprises (SMEs) owners in Malaysia. The study examined the extent of information communication technology (ICT) skills, use, and adoption by SMEs in Malaysia and especially in finance related matters. The study surveyed 383 owners of SMEs using survey instrument developed from constructs used in diffusion of innovation theory. The findings showed that the level of ICT skills possessed by SME owners in Malaysia was poor and their use of ICT was low. This made it difficult for poor Malaysian to utilize ICT for economic advantage. This was in support findings by Indian Banks' Association (2007) which had similar findings. The study recommended capacity building in order to enhance technology adoption.

Availability of ICT does not translate to usage. West (2015) observed that poverty, expensive devices, and high telecommunications fees hinder access to information communication technology. He indicated that lack of disposable financial resources makes it difficult for the poor to purchase devices or gain access to digital services. Income levels were indicated as a key barrier to internet access, and internet penetration levels is often the lowest in countries with the lowest GDP per capita. They argued that the unless these poor individuals

utilize free or cheap products, they cannot be able to gain the benefits of the technology revolution.

Center for Financial Inclusion (2013) indicated that there are challenges that hinder ICT enabled financial inclusion reaching its anticipated levels and thus the adoption levels are low. The study indicated that fear of technology by prospective customers, lack of client education, related to both financial and technological innovation, gaps between access and use, lack of integration among others inhibit new applications of technology. The research also noted that there is a big gap between the number of people with access to physical technology and those who use the technology. The most affected are the less educated or less experienced with technology and don't know how to use the technologies (Michael, 2013). The study concluded that the financial habits and use of technology by middle class is inapplicable to the poor in the society. .

Despite the progress in formal financial services in Kenya, access to formal financial services through technology is still low (Omwansa and Waema, 2014). According to this study, one of the main challenges is the access to the services is through innovative technologies that are not convenient to the poor people. They noted that poor people need financial tools that are appropriate, convenient, flexible, quick and affordable. It was noted that agent network and mobile money channel provide the best avenue so far for reaching the very poor. However, the business serving this segment of the market has not been developed well to attract and make the main players to be actively involved.

Ng'ang'a and Mwachofi (2013) studied ways of approaching the promotion of Mobile and Agency Banking technology adoption and its diffusion in Kenya, which are critical players in enhancing financial inclusion. The study was informed by comparative survey data obtained from Bank Agents and SMEs in Karatina and Likuyani, both districts in rural set ups in Kenya. The survey was used to obtain the views of the banking agents and their customers on whether they use the services of the banking agents and the effect this may have had on their businesses on the part of the entrepreneurs. The study established that, even though a variety of mobile services and agency banking are on offer, just a very small proportion of customers who actually use it. The paper recommended intervention addressing both internal and external factors that inhibit agency banking and mobile technology adoption to the fullest in the rural Kenya and other similar countries. Similar findings were by Wambua and Datche (2013) and Mokaya (2012)

The advancement in technology has enabled the financial service providers to have differentiated products which also includes other products such securities and insurance (Center for Financial Inclusion, 2013; Michael, 2013). These products are channeled through the

internet and sometimes, the customers are expected to access them online. For the poor people, this becomes a big challenge as their level of technological usage is very low. Due to this deficiency, the poor tend to stay aback as they are not in a position to access the products on their own. Technology adoption may determine the usage.

RESEARCH METHODOLOGY

This study adopted positivism philosophy and descriptive survey research design. The data was collected from Kirinyaga and Nyeri Counties of Kenya. Probabilistic sampling design was used for this study to sample the respondents. The data of the study was primary data that was collected between December 2015 and February 2016. Questionnaire was used as data collection instrument. This questionnaire was adopted from Hashim (2007) study and customized to this study. To confirm reliability, Cronbach's alpha coefficient was computed which was 0.833 and it was considered appropriate.

ANALYSIS AND FINDINGS

Response rate and respondents characteristics

Four hundred and sixty seven (467) questionnaires were distributed of which four hundred and twenty (420) questionnaires were accurately filled and used for analysis representing 89.9% response rate. The respondents were 52.9% male while female were 47.1%. As regards to age, 18-20 years, was 13%, 21 to 25 years was 32%, age group 26 to 30 years was 25% while age group 31 to 35 years was 30%. On economic indicators, the study noted that the youth who were not working were 24.5 percent while only 13.1 percent were formally employed. On income levels, 18.7 percent were found not to be earning anything whereas majority 30.1 percent were earning less than Kshs 5,000 (49 US Dollars). The average income per month was Kshs 9,089 (89 US Dollars) which translated to about Kshs 303 (3 US dollars) per day. The results indicated a poor state of the youth in terms of economic status.

The study found that, the level of financial inclusion in terms of access to financial services through bank accounts was high at 77.8% while technologically driven channel account (mobile and agent banking) was at 81%. The study further found that only 47.3% of the youth had undertaken any form of investment while majority of these had financed their investments from own savings at 26.9 percent of the total population, followed by loans at 16.7 percent of the total population. Out of 16.7 percent, only 11.9 percent had borrowed from formal financial institutions. The results showed apathy in maximum utilization of financial services.

ICT Capability Descriptive

This study evaluated ICT capability in relation to financial inclusion. The study evaluated ICT knowledge, ICT usage and access to financial services using ICT. The data was collected in likert scale of 5 to 1, where 5 was strongly agree while 1 was strongly disagree. The results from the indicated majority of the respondent were aware of ICT as the average score on ICT awareness was 3.18 of the possible 5. However, the skill to utilize the ICT was rated low at 2.08 out of the possible score of 5. This is an indication that, though majority of the youth were aware of the ICT, few had the skills to utilize the ICT. Ease of knowing about financial services from the internet scored highly indicating the power of ICT in providing the youth with information. However, those who may have used ICT to get financial services was rated very low at 1.70 out of possible score of five.

The data for ICT capability had 16 parameters. Principal component analysis, which is a variable reduction procedure, was used to reduce to three factors. Kaiser criteria of Eigen value > 1 rule was used to determine the data to retain.

Relationship between ICT Capability and Investment

The study was to test a null hypothesis that there is no relationship between ICT capability and investment. In testing the hypothesis, binary logistic regression equation model was used in the form of;

$$\text{Logit}[p] = \ln \left[\frac{p}{1-p} \right] = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4$$

The variables of the study were X_1 = ICT Usage, X_2 = ICT Knowledge, X_3 = ICT and Financial Access. To compute the probability of the overall significance statistics, the following formula of used;

$$p = \frac{e^{\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3}}{1 + e^{\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3}}, n=3$$

Where:

p = the probability that youth will invest,

e = the base of natural logarithms (approximately 2.72),

A binary logistic regression analysis was run where ICT Usage, ICT Knowledge and ICT and Financial Access, were tested whether they have any relationship with investment on financially included youth in Kenya. The study tested for the full model against constant only model and it

was statistically significant, indicating that the predictors as a set reliably distinguished between those who invested and those who did not invest (chi square =21.855, p =.000 with df =3). The strength of relationship between predictor variable and responsive variable was tested by use of Nagelkerke R Square which was 0.069. Whether the model was a best fit model, Hosmer and Lemeshow Test was used. Results of the test indicated a chi-square of 4.527, with 4 degrees of freedom and p value of 0.807. The H-L statistic significance of .807 means that it was not statistically significant and therefore the model of the study is quite a good fit.

The Wald criterion demonstrated that ICT Usage and ICT and Access to Finance were statistically significant, but ICT Knowledge though positively related to investment was not statistically significant.

Table 1: Binary Logistic Regression Results of ICT Capability and Investment

		B	S.E.	Wald	df	Sig.	Exp (B)	95% C.I. for EXP(B)	
								Lower	Upper
Step 1 ^a	ICT and Access to finance	.384	.103	13.97	1	.000	1.468	1.200	1.795
	ICT Knowledge	.132	.102	1.674	1	.196	1.141	.934	1.392
	ICT Usage	.251	.102	5.983	1	.014	1.285	1.051	1.571
	Constant	-.095	.101	.876	1	.349	.909		

a. Variable(s) entered on step 1: ICT and Access to finance, ICT Knowledge, ICT Usage.

The logistic regression results showed that;

Predicted Logit of (Invest) = -.0095 + (0.384) * ICT and Access to Financial Services + (0.132) * ICT Knowledge + (0.251) * ICT Usage

The b coefficients for predictor variables were positive indicating that increasing predictor variables score is associated with increased odds of investing. The Odds ratio expressed as Exp(B) column indicate the overall effect on dependent variable of increasing the predictor variables.

DISCUSSION OF FINDINGS

The use of ICT has been championed as the new driver of the economy. This has seen many financial institutions adopt technology to offer financial services (Cohen and Nelson, 2011). This fact was also confirmed as it was indicated that 81% had access to financial services through technologically driven channel. This in support with studies that have indicated that ICT has seen revolutionary in financial sector and most of the financial services are technologically driven. Cohen and Nelson (2011) indicated that financial inclusion is a multi-dimensional, pro-

client concept, encompassing better products and services, better access and better use. The use of technology has again given room to diversification to different products and there is a rich array of financial products. However, Cohen and Nelson (2011) further noted that increased access to financial services does not automatically result to use. The level of usage is usually affected by asymmetries on information and power between financial institutions and poor consumers. The financial services and products are more complicated and sophisticated and this has a negative outcome due to institutional abuses and ill-informed client decisions. For the youth to leverage financial services offered through technology, they must have access to ICT technologies and have ability to use the ICT technologies for economic benefit. Usage of innovative financial channels is also an indicator of people willingness to adopt new technologies. Any gap in access and usage will impact on the youth in taking advantage of the financial inclusion and this may increase the inequality gap. When the poor are not able to use ICT to their economic benefit, they tend to stay aback and they are economically disadvantaged.

This study noted that, the awareness of ICT services was high among the youth. However, the level of skill to use ICT enabled services was low among the youth. There were also fewer youths that were using ICT to access financial services. This finding is agreement with other findings that have noted low levels of ICT capabilities. To start with, Gigler (2011) argued that ICTs can significantly enhance poor people's human and social capabilities and thus have a positive impact on their well-being. The purpose of introducing ICT to the rural poor is from understanding that it can enhance poor individuals and collective agencies, strengthen their existing individual and/or community assets, enhance their informational capabilities. It has been confirmed that there are differences in terms of the extent to which informational capabilities expand individual human and collective capabilities depending on the different dimensions of people's lives such as the economic, political and social dimension. It was recommended that human development of people should be the center of design and evaluation of ICT programs instead of technology itself.

Kituyi-Kwake and Adigun (2008) while analyzing ICT access and use among rural women in Kenya noted that the benefits of ICT are hard to gauge in African Countries. This is particularly so in the time of poverty, hunger and disease. The social implications of ICTs are also highly regarded. There are positive effects from ICTs in development and improving the standard of living and poverty alleviation at various community levels. Some of the areas where ICT have been found to have an impact include health, community mobilization, agriculture, education and training. However, the main principle problems underlying ICTs and rural development in Africa countries include issues of access and exclusion. The real access to

technology is a key element necessary for integrating technology into society. This begs the question as to whether technology is available, physically accessible and affordable.

Hashim (2007) on a study on ICT adoption among SME owners in Malaysia indicated that the main barriers to ICT adoption included lack of knowledge about the potential of IT, a shortage of resources such expertise and finances, and lack of skills. The results from this study indicated that ICT skill, ICT use, innovation characteristics, and adopters category all were significantly related to each other. The study concluded that the introduction of technology-enabled services requires ability to use devices.

On inferential statistics this study noted a positive relationship between ICT capability and investment. The study further noted that ICT Usage and ICT and Access to Finance were statistically significant in influencing investment among financially included youth. A number of studies also support this relationship. Adera, Waema, May, Mascarenhas and Diga (2014) noted that there is evidence linking ICTs to poverty reduction thig not well developed than that concerning economic growth. The study looked at the methodological approaches used in doing research on ICTs and poverty. Her review found that poor do not have adequate access to ICTs, however that there are efforts being made to address this gap, some more successful than others. The study noted that ICTs have the potential to alleviate poverty and problems faced by the poor, however, there are many challenges such as inadequate access, lack of funding, high costs, and low human skills.

However, the low levels of ICT capability noted in this study are limiting the youth from realizing the full potential of financial inclusion. ICT capability is actually a determinant of investment and thus, when it is low, it affects the investment among the youth. The effect of low levels of ICT capability has also been noted in other studies. Ng'ang'a and Mwachofi (2013) noted that technology adoption is still limited among the poor. Many agents banking are located in the rural areas and majority of Kenyans have mobile phones. However, many people still travel long distances to carry out transactions over the counter. Even when some of the people have adopted technology, it was noted that they do that to a certain level but they still go to the bank branch for services they can access form the phone or from agent. This study noted that that competition, lack of resources, inadequate training, skills and knowledge of available technological services, compatibility with existing services and technologies and culture tends to affect the adoption of agency baking technology and mobile services. Though most of the people are aware of the available technologies, the adoption is lower than what would be expected.

According to Himma and Bottis (2013), it is not only about access, but access and ability to produce ICTs and that are marketable to the market economy. This indicates that digital

divide will not eliminate, or reduce, global poverty, however, it is a component of any comprehensive effort to address it. As the world information economy continues to develop, meaningful access to ICTs is necessary to enable people, communities and nations to achieve significant economic progress

According to Henry (2003) ICT Capability is indeed one of many that separate rich countries from poor. He argued that the poor countries cannot continue bridging the gap of other issues like health, education and infrastructure and ignore the digital divide. He noted that, there is need for commitments by governments to make telecommunications cost cheaper by fostering more competitions. Governments should also invest in training a large number of the youths in ICT related skills. The argument they were advancing is that there could be a relationship between rich and poor countries and technologically advanced countries have higher incomes. .

Fuchs and Horak (2008) indicated that there are different types of the digital divide such as the global divide, the age divide, the gender divide, income divide, the ethical divide, the educational divide, and the abilities divide. In their paper, they noted that African countries in terms of income, education, and health have very low Internet access and usage rates. They indicated that the global digital divide means unequal material, usage, benefit, skills, and institutional access to upcoming information communication technologies by different world regions. Further, global the study indicated that digital divide is expression of unequal geography of global capitalism.

Kaguara and Wanjiru (2015) noted that ICT capability varies with the utilization of technology from one country to the next depending on variables like education, gender, governance, age, economy and distribution. The utility is significant and varies from rural to urban centers all over the world. The differences are attributed to gap of lack of utilization of computers and the internet due to stereotypes, myths and misconceptions about ICT's. Further, those who live below the minimum wage and find internet costly and unaffordable. Though many strategies have been put by the government and private sector towards this, a lot more can still be planned to prepare Kenyans in the ever evolving digital world. If this is not done the benefit of technology may not be felt among the youth.

CONCLUSION AND RECOMMENDATIONS

Access to ICT among the respondents was high. One of the limitations to this study is actually differentiating uses of ICT for economic advantage or just for social network. At the same time, the social interaction by use of ICT may result to economic advantage in the end. On the usage of ICT, the results of this study indicated that the levels of ICT capability among the youth were

low. The study also found a statistically significant relationship between ICT Usage and ICT and Access to Financial Services. This study thus concludes that ICT capability is a determinant of investment among the financial included. Second conclusion is that, low levels of financial capability is limiting the youth from realizing the full potential of financial inclusion. This is due to the fact ICT capability is a determinant of investment, and ICT capability is low among the youth, the was statistically significant in predicting whether a youth will invest or not if provided with finances.

This study recommends that government and other stakeholders should improve ICT capability of the citizens. This is from the fact that, this study noted that ICT capability is a determinant of investment on financially included youth. The study further noted that, the levels of ICT capability were low among the youth. Enhancing ICT capability should be done by ensuring that school curriculum includes ICT studies. Secondly, the study recommends, financial service providers should ensure that services offered through ICT platform should be in simple to use technologies and easy to understand language.

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