

**DIGITAL FINANCIAL INCLUSION IN UGANDA**

**(FINANCIAL YEARS 2000/01 AND 2014/15)**

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## **ABSTRACT**

The purpose of the study was to evaluate the importance of the digital financial tools towards improving the financial inclusion in Uganda basing on the following objectives; to identify the key reasons why some Ugandans are financially excluded, to identify possible means in which the financial institutions can split their core business activities into smaller and cheaper packages that are cheaper and affordable to acquire, and to identify ways how most Ugandans can be motivated and outreached through digital platforms

The study adopted a descriptive research design because such a design allowed simultaneous description of views. The formula of Krejcie Morgan (1970) was used to determine a sample size of 72. Stratified sampling was used to determine the sample size. Respondents were grouped in Strata and Purposive sampling was used in each stratum to get select respondents until when the required sample size was raised. Primary data was used and was collected by the questionnaire. Frequency tables and graphs were drawn using Statistical Packages for Social Scientist (SPSS). In these frequency tables and graphs, analysis was done with a corresponding percentage.

Findings revealed that most people can not easily access financial services in the area, because they have no stable jobs, so they can not open up bank accounts. They earn little, and mobile money is used is the best means of financial transaction, mobile money services can be accessed almost every where in the country. Nevertheless, financial institutions need to work at the global level with governments, donors, financial standards-setting bodies to make services affordable, and need to broaden benefits for poor households. Further more, financial institutions need to exercise confidence when marketing financial digital services, need to exercise confidence when marketing financial digital services, and need to make sure that digital services are provided to all regions in Uganda.