



BINDURA UNIVERSITY OF SCIENCE EDUCATION

**A WORKING MODEL TOWARDS PROMOTING DIGITAL BANKING HUB
SOLUTIONS FOR RURAL COMMUNITIES IN ZIMBABWE: A CASE OF
GURUVE CENTRE**

BY

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**A DISSERTATION SUBMITTED TO THE BINDURA UNIVERSITY OF SCIENCE
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DEDICATION

I dedicate this thesis to my family.

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I would like to thank my family and workmates for their support through this study. Their contribution to this study is appreciated.

ABSTRACT

This project focuses on Guruve Centre to establish a digital banking platform for rural Zimbabwe's financial inclusion. The study explores traditional banking infrastructure, inadequate financial knowledge, and economic marginalisation, which hinder financial inclusion in rural Zimbabwe. Mobile banking and mobile money services can overcome these constraints and provide inclusive financial services to rural underserved communities, according to the research. Financial inclusion in rural Zimbabwe is assessed by studying banking institutions, government policies, and digital financial services usage. It examines how mobile banking solutions can provide savings, loans, insurance, and payments to rural Guruve Centre residents. The study examines rural families' and small businesses' digital banking accessibility, usability, and impact using surveys, interviews with residents, and financial report analysis. The research finds that infrastructure (internet access, mobile network coverage), socio-cultural hurdles (confidence in technology, financial literacy), and regulatory challenges affect digital banking adoption. It also examines how financial institutions and mobile service providers promote digital banking and overcome these constraints. The study also examines the social and economic benefits of financial inclusion, including better credit availability, lower transaction costs, and more financial security for Guruve Centre residents and companies. The study uses Guruve Centre to provide a model for expanding digital banking solutions in rural Zimbabwe, considering local socio-economic realities, technology capabilities, and regulatory frameworks. The suggested strategy stresses financial and mobile service provider cooperation to develop a digital financial services ecosystem. The study concludes that digital banking systems can empower rural Zimbabweans, boost economic growth, and reduce poverty. For rural financial systems to be sustainable, digital infrastructure, financial literacy, and stakeholder participation must be improved.

Keywords: Guruve Centre; Rural Zimbabwe's financial inclusion; Digital banking solutions

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LIST OF ABBREVIATIONS

API	Application Programming Interface
DOI	Diffusion of Innovation Theory
GSMA	Global System for Mobile Communications
LTE	Long Term Evolution
POTRAZ	Postal and Telecommunications Regulatory Authority of Zimbabwe
SDG	Sustainable Development Goals
SMS	Short Message Service
TAM	Technology Acceptance Model
TCE	Transaction Cost Economics
USSD	Unstructured Supplementary Service Data

CHAPTER ONE

1.0 INTRODUCTION

This chapter presents the background of the study, the problem statement, the research objectives, and the research questions, providing the foundation for the research. The chapter also justifies the significance of the study to policymakers, financial institutions, and development practitioners. The primary objective of this study is to develop a working model for promoting digital banking hub solutions aimed at improving financial inclusion in rural communities, with a focus on Guruve Centre in Zimbabwe.

1.1 BACKGROUND OF STUDY

Financial inclusion has increasingly become a cornerstone of global development and poverty alleviation efforts. According to the World Bank's Global Findex Database (2024), approximately 24% of the world's adult population remains unbanked, with the majority concentrated in developing regions. Access to formal financial services such as savings, credit, insurance, and digital payments is critical for stimulating entrepreneurship, enhancing household resilience, and fostering inclusive economic growth (Demirgüç-Kunt et al., 2022). Globally, the proliferation of digital technologies has transformed the financial landscape, offering new pathways to extend financial services to populations previously excluded from the traditional banking system. Innovations such as mobile banking, fintech platforms, and digital payments are being adopted to bridge the inclusion gap, particularly in areas where conventional banking models are economically unfeasible (Beck et al., 2007; Lusardi & Mitchell, 2014).

Digital transformation in the financial sector has gained momentum as governments, development partners, and private financial institutions recognize its potential to accelerate inclusion and drive socio-economic progress. Fintech firms, for instance, are developing user-friendly, technology-driven platforms that enable individuals to perform financial transactions remotely thereby minimizing geographic, bureaucratic, and social barriers (Donovan, 2012; Sultana & Kundu, 2021). Despite these gains, financial exclusion persists in low-income and rural communities. Scholars such as Czech et al. (2024) and Fletcher et al. (2017) argue that persistent barriers including digital illiteracy, inadequate infrastructure, gender inequalities, and income disparities continue to constrain digital inclusion. These barriers exacerbate socio-economic divides, leaving rural populations unable to fully participate in digital finance ecosystems that are rapidly expanding in urban centers.

At the regional level, Sub-Saharan Africa has emerged as a global leader in mobile financial innovation. GSMA (2024) reports that over 70% of all global mobile money transactions originate from this region, illustrating the transformative potential of mobile-led financial services. Kenya's M-Pesa remains an iconic success story demonstrating how technology can revolutionize financial access for low-income and rural populations (Diniz et al., 2011; Jack & Suri, 2016). Mobile platforms have provided millions of unbanked individuals with access to savings, credit, insurance, and payment solutions. Nonetheless, rural communities across Africa still experience limited uptake due to infrastructural and socio-economic constraints. Studies by Hornuf et al. (2023) and Mothobi and Kebotsamang (2024) reveal that while fintech services thrive in urban areas, rural adoption is hindered by weak mobile network coverage, intermittent electricity supply, low financial literacy, and the high cost of digital devices.

Kouladoum et al. (2022) further demonstrate that investments in digital infrastructure such as internet access, mobile connectivity, and interoperability frameworks strongly correlate with higher financial inclusion rates. Countries like Ghana, Nigeria, and Kenya have made remarkable progress through deliberate policy interventions, including national digital identity systems and pro-innovation regulatory frameworks. However, socio-economic inequalities especially among women, older adults, and informal sector workers remain significant barriers to inclusion (Aker & Mbiti, 2010; Jack & Suri, 2014). Limited digital literacy exacerbates these challenges by constraining users' ability to interact confidently with online financial systems, exposing them to risks such as fraud, misinformation, and misuse (Boateng et al., 2020; Singh & Pathak, 2020).

The African Union (AU) and individual member states have acknowledged these disparities and prioritized digital financial inclusion as a catalyst for achieving the Sustainable Development Goals (SDGs). The AU's Digital Transformation Strategy (2020–2030) emphasizes expanding digital infrastructure, improving connectivity, and fostering inclusive digital ecosystems across rural areas (IFAD, 2024). Parallel efforts through national financial inclusion strategies have promoted the establishment of digital hubs, agent banking models, and public–private partnerships as cost-effective mechanisms for extending formal financial services to underserved regions (Urban Institute, 2024).

In Zimbabwe, financial inclusion has been elevated as a national development priority under the Reserve Bank of Zimbabwe's National Financial Inclusion Strategy (NFIS I, 2016–2020) and its successor NFIS II (2022–2026). These frameworks underscore the importance of

leveraging technology to bridge access gaps, particularly for women, youth, and rural residents (Reserve Bank of Zimbabwe, 2021). Mobile money platforms such as EcoCash, OneMoney, and Telecash have made significant strides in enabling digital payments and expanding financial access nationwide. However, despite these advances, over 60% of Zimbabwe's rural population remains unbanked or underbanked due to persistent structural barriers such as unreliable electricity, weak mobile coverage, low income levels, and limited financial literacy.

Guruve Centre, located in Mashonaland Central Province, epitomizes the structural and socio-economic challenges typical of many rural communities in Zimbabwe. The area's economy is primarily driven by smallholder agriculture and informal trade, yet residents have minimal access to formal financial services. Poor network connectivity, inadequate digital infrastructure, and unreliable power supply further limit digital financial participation. However, growing mobile phone penetration and increasing awareness of mobile money services suggest a latent readiness for inclusive digital finance. This context makes Guruve an appropriate case for studying how digital banking hubs can reduce transaction costs, improve access, and enhance financial empowerment.

Establishing digital banking hubs offers a practical and scalable pathway to bridge the rural financial divide. These hubs can serve as community-based centers providing access to digital financial services, literacy training, and e-government services while facilitating local entrepreneurship. Evidence from similar initiatives across Africa and Europe shows that digital hubs enhance financial inclusion, reduce inequalities, and stimulate local economic growth (Rundel et al., 2020; Ebong et al., 2018). In this light, the current study investigates how a digital banking hub model could transform access to financial services in rural Zimbabwe, using Guruve Centre as a case study.

To further strengthen the study's robustness and practical relevance, several strategic considerations are essential. Stakeholder mapping should identify key factors such as local government authorities, telecom providers, NGOs, and community leaders whose support is critical for the design, implementation, and sustainability of the digital banking hub (IFAD, 2024). User-centric design principles should guide the model's development to ensure inclusivity, usability, and cultural alignment, particularly for individuals with low digital literacy (GSMA, 2020; Donovan, 2012). Impact metrics should be defined to evaluate outcomes such as mobile money adoption rates, transaction cost reductions, increased entrepreneurship, and improved household welfare (World Bank, 2021; Jack & Suri, 2016).

Additionally, comparative case studies from countries such as Uganda, Rwanda, and Tanzania could enrich the analysis by illustrating best practices and transferable lessons for rural digital hub implementation (Hornuf et al., 2023; Kumar et al., 2021). Finally, the study should propose policy recommendations to foster an enabling environment for digital financial inclusion such as providing subsidies for digital devices, expanding rural connectivity, implementing community-based training, and promoting public–private partnerships (Demirgüç-Kunt et al., 2022).

In summary, this study positions itself within global and regional discussions on digital financial inclusion, with a specific focus on how digital banking hubs can transform access to financial services in rural Zimbabwe. By combining theoretical insights from the Technology Acceptance Model (TAM) and Transaction Cost Economics (TCE) with empirical analysis, the research seeks to generate actionable recommendations for policymakers, financial institutions, and community stakeholders to foster sustainable, inclusive, and technology-driven rural development.

1.2 PROBLEM STATEMENT

Against the background in the preceding section the problem is that financial exclusion is still a major concern in Guruve, where more than 60% of the population lives, even with improvements in digital banking systems. In contrast to 80% of individuals in urban areas, just 55% of adults in rural areas have access to formal financial services, according to the Reserve Bank of Zimbabwe (RBZ) annual 2024 report. Poor mobile network coverage roughly 30% of rural regions lack dependable connectivity and limited access to electricity rural electrification rates are only 19% are the main causes of this discrepancy. The problem is that, despite advancements in digital banking systems, financial exclusion remains a significant worry in Zimbabwe's rural areas, where over 60% of the population resides. According to the Reserve Bank of Zimbabwe (RBZ) National Financial Inclusion Strategy (NFIS) (2022), just 55% of adults in rural areas have access to official financial services, compared to 80% of people in metropolitan areas. The primary reasons for this disparity are inadequate mobile network coverage (about 30% of rural areas lack consistent connectivity) and restricted access to power (rural electrification rates are barely 19%). The cost of travelling to major cities where banking services are available is another factor that hinders inclusion especially from the rural people. Entrepreneurs, farmers and those workers from informal sectors amongst other groups are the most impacted. To guarantee fair financial inclusion and promote economic development in

Zimbabwe's rural communities like Guruve, these issues must be addressed through a digital banking hub.

1.3 RESEARCH OBJECTIVES

The main aim of this thesis is to achieve the objectives below.

- To assess Guruve Centre digital banking uptake and financial service access.
- To determine what prevents and helps Guruve Centre establish a digital banking hub.
- To evaluate the community's preparedness and willingness to embrace digital banking hub solutions.
- To assess potential social and economic effects of implementing digital banking hub technologies in Guruve Centre.
- To suggest a conceptual framework for the development of a digital banking hub that is specifically designed to meet the financial requirements of the Guruve Centre.

1.4 RESEARCH QUESTIONS

The research tries to answer the following questions.

- What is the current level of access to and use of digital banking services in Guruve Centre?
- What are the main challenges and opportunities associated with establishing a digital banking hub in rural areas like Guruve?
- How prepared and willing are rural residents of Guruve to adopt digital banking hub solutions?
- What are the anticipated impacts on social, economic, and development of introducing a digital banking hub in Guruve Centre?
- What key components and stakeholders should be included in a working model for a rural digital banking hub?

1.5 RESEARCH JUSTIFICATION

Globally, several research studies have been done to explore digital solutions that can help to unpack gaps for financial inclusion for everyone. Financial inclusion remains the crucial enabler for the sustainability development goals. Demirgüç-Kunt (2021) illustrated how digital financial services can improve financial inclusion, especially in developing nations, using the World Bank's Global Findex Database. Their research, however, offers little understanding of regional rural issues, such as Zimbabwean-specific infrastructure and cultural constraints.

Zimbabwe's rural communities continue to be disproportionately excluded from formal financial institutions. The pressing need to remove obstacles preventing these underprivileged groups from embracing digital banking solutions serves as justification for this study. Reserve Bank of Zimbabwe (2021) Only 55% of persons in rural Zimbabwe have access to formal financial services, compared to 80% in urban regions, according to the Reserve Bank of Zimbabwe. This represents a notable disparity.

Policymakers, financial institutions, and development partners will be able to create and execute customized plans for improving financial inclusion with the help of the study's practical insights. Furthermore, tackling socioeconomic hurdles, financial literacy gaps, and infrastructure issues will not only economically empower rural populations but also advance national objectives like poverty eradication. This study supports Zimbabwe's larger financial inclusion agenda by investigating cutting-edge digital banking solutions. It also supports international initiatives like the Sustainable Development Goal (SDG) 9 of the UN, which places a strong emphasis on developing resilient infrastructure and encouraging innovation to guarantee inclusive economic growth.

This study will go further to try and unpack the following areas:

Eliminate the Gap between Financial Access: Several people around Guruve area remain unbanked and do not have banking services access. Therefore, the digital hub will bring financial access closer to their home and close the gap.

National Development Goals Support: The study supports the government mantra vision 2030 with a strong emphasis on financial inclusion and the digital transformation in rural areas like Guruve.

Using Financial Technology to Advance Industrialization (FinTech): The digital banking encourages entrepreneurship, economic involvement. Under the framework of Education 5.0 the research strategy put out in this study promotes industrialization at the local level by giving communities the financial resources they need to boost local production, commerce, and the growth of informal enterprises.

Community Engagement: The study goes beyond being theoretical but creating a hub that meets the needs of community which is in line with Education 5.0 which demands that academic institutions and researchers work on issues that have a direct positive impact on society.

1.6 SIGNIFICANCE OF STUDY

In line with the national financial inclusion strategy implemented by the Reserve Bank of Zimbabwe and international development goals, this study gives policymakers the knowledge they need to create focused plans for enhancing financial inclusion in rural Zimbabwe. It helps businesses create creative, reasonably priced, and easily accessible digital banking solutions for marginalized areas. It broadens academic understanding of the relationship between digital banking, financial literacy, and rural development and lays the groundwork for further interdisciplinary studies. In the end, it helps to empower people in rural areas and promote economic development.

1.7 RESEARCH ASSUMPTIONS

The researcher summarized the assumptions as below:

- Assumed that limited mobile network coverage and inadequate access to electricity in rural areas significantly hinder the adoption of digital banking solutions.
- The researcher also assumed that low levels of financial literacy among rural populations negatively impact their ability to understand and utilize digital financial services effectively.
- There is also the issue of trust from rural communities in trusting digital banking platforms compared to urban populations due to perceived risks and lack of familiarity.
- It is assumed that increasing access to digital banking solutions will directly contribute to improved financial inclusion, leading to greater economic empowerment and poverty reduction in rural Zimbabwe.

1.8 DELIMITATION OF THE STUDY

This study will concentrate on rural communities in Guruve District, Mashonaland Central Province, which is a tiny geographic area inside Zimbabwe. Guruve District was chosen because of its infrastructure issues, limited access to formal financial services, and predominately rural population, which makes it a perfect case study for comprehending obstacles to financial inclusion.

With a focus on certain elements, including financial literacy, mobile network coverage, electricity access, and socioeconomic circumstances, the study will only examine the uptake and effects of digital banking products in this district. The research will not generalize results beyond Guruve District, even though the findings might offer insights relevant to other rural areas in Zimbabwe.

1.9 LIMITATIONS OF THE STUDY

The major limitation of the study is due to the restricted geographical area. Guruve District is the study's primary emphasis; results may not be as applicable to other rural regions of Zimbabwe. To overcome this challenge, the researcher tries to provide rich, context-specific findings that can serve as a foundation for additional research in other places; the study will employ comprehensive qualitative and quantitative approaches.

The other limitation is accessibility. Due to incomplete or out-of-date paperwork, it may be difficult to obtain trustworthy statistics on financial inclusion and the uptake of digital banking in rural areas. To overcome this, the study will use a mix of validated secondary data from reliable sources, such as World Bank reports and the Reserve Bank of Zimbabwe, and primary data collection methods, like surveys and interviews.

There is the issue of bias. The veracity of the data gathered may be impacted by participants giving socially acceptable answers or not fully comprehending the survey questions. To overcome this, financial literacy awareness will be held before data collection to make sure respondents comprehend the ideas being examined, and surveys and interviews will be written in plain, easy-to-understand language.

Researching in a remote area may necessitate additional time and logistical resources, especially for data collection and travel. To overcome this challenge, the researcher will ensure comprehensive data collection and maximize time and resources; a well-defined research plan with established timetables and the utilization of local field assistants is essential.

1.10 STRUCTURE OF THE DISSERTATION

The overall thesis will consist of five chapters, starting with chapter 1 with an overview of the background and what is to be achieved at the end of the research. Chapter 2 will further provide the literature review of the research, connecting the gaps and theoretical frameworks around this study. Chapter 3 will then take through the methodologies and the scientific approach of the study. Additionally, chapter 4 will focus more on the analysis and presentation of work done by the researcher to see if the objectives have been met. Chapter 5 will then summarize the findings and provide recommendations for future research.

1.11 CHAPTER SUMMARY

The chapter provides the research overview from the background of the study and problems associated with the research in question. Clearly defined objectives have been shared, research

questions as well as significance of the study. The chapter went on to touch base on the limitations of the study as well as possible solutions to overcome them.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter provides an in-depth investigation of the theoretical and conceptual frameworks related to financial inclusion, with specific emphasis on the impact of digital banking services in rural regions. It explores the significance of financial inclusion in fostering economic development and mitigating poverty, emphasizing the capacity of digital banking solutions to address disparities in rural regions. Furthermore, it outlines critical obstacles, including infrastructural deficiencies, financial literacy gaps, and socio-economic variables, that obstruct the efficient deployment of digital financial services in these areas.

2.2 THEORETICAL FRAMEWORK

This part of the section provides the theoretical framework of the study around this area of research. Existing theoretical frameworks have been analysed as the guide to the research. According to Stijin (2005), the concept of financial inclusion can be divided into two dimensions which are demand and supply. While the supply dimension deals with the provision of financial services or financial intermediation, the demand dimension looks at the decisions people make about the services offered by financial organizations. Below Fig 2.1 shows the suggested theoretical framework.

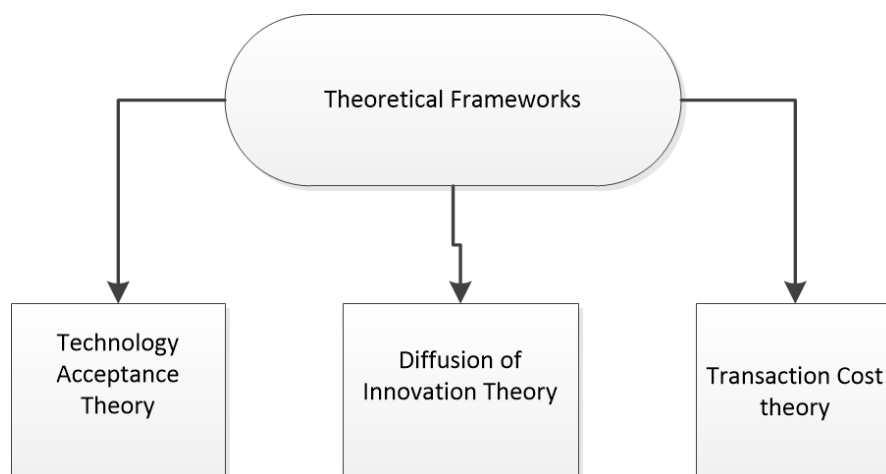


Fig 2.1 Theoretical Framework

2.2.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), introduced by Fred Davis in 1989, is one of the most widely used theories for explaining how people come to accept and use new technologies. At its core, TAM is built around two simple but powerful ideas: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU).

Perceived usefulness refers to how much a person believes that using a particular technology will help improve their work or daily activities. In simple terms, it answers the question, "Will this technology help me achieve something or make my life easier?" On the other hand, perceived ease of use looks at how simple and straightforward it is to use the technology. It answers the question, "How easy is it for me to learn and use this?" These two perceptions play a key role in shaping people's attitudes toward a new technology. If they see it as both useful and easy to use, they are more likely to develop a positive attitude toward it, which in turn makes them more willing to use it. In fact, these two factors are connected; when people find a system easy to use, they are also more likely to see it as useful.

In the case of the digital banking hub proposed for Gुरुve Centre, TAM suggests that local residents will only adopt it if they believe it is both helpful and easy to use. For the hub to succeed, it must clearly demonstrate how it can benefit the community whether by helping people access market prices, connect with government services without traveling long distances, link with buyers and suppliers, or even acquire weather updates, farming tips, or job opportunities. If residents can clearly see that the hub saves them time, money, or effort and provides real value, they are more likely to embrace it.

At the same time, the hub must be designed to be as easy to use as possible, especially given the challenges common in rural areas. This means making sure that the devices (like computers or tablets) are simple to operate even for first-time users and ensuring that software and websites are clear, user-friendly, and available in local languages. Accessibility also matters: locations must be convenient, hours flexible, and support staff available to assist patiently when needed. It's also essential to ensure that the technology is reliable, even in the face of power outages or weak internet connections.

In short, TAM reminds us that simply setting up the digital hub won't automatically lead to its use. Success depends on making sure that the community clearly sees the benefits (boosting Perceived Usefulness) and feels confident that they can easily use it (boosting Perceived Ease of Use). By focusing on these two aspects—demonstrating real value and designing for simplicity

the project can encourage positive attitudes and drive long-term use of the digital banking hub in Guruve Centre.

2.2.2 Diffusion of Innovation Theory (DOI)

Diffusion of Innovations Theory (DOI), introduced by Everett Rogers in 1962, explains how new technologies, ideas, or practices spread within communities over time. Unlike theories that focus only on individual decision-making, this model emphasizes how an innovation gradually gains acceptance or is rejected within a larger social system. The theory highlights five key characteristics of innovations that strongly influence their adoption, and these characteristics are particularly useful for evaluating the potential uptake of a digital banking hub in rural communities like Guruve.

The first of these is relative advantage, which refers to the degree to which innovation is perceived as better than current practices. For Guruve, the digital banking hub must clearly show how it improves existing methods, such as saving time and costs related to traveling to town for banking services, providing more accurate agricultural market information, or enabling access to new income-generating opportunities such as digital transactions and skills training.

The second characteristic, compatibility, assesses how well the innovation aligns with the community's cultural values, daily routines, and existing practices. In Guruve, it is essential that the digital hub reflects local customs and does not force people to change their behavior drastically. Services should be familiar and practical, addressing locally recognized needs rather than introducing foreign or irrelevant solutions.

Complexity, the third factor, relates to how easy or difficult the innovation is to understand and use. In communities like Guruve, where digital literacy may vary, the hub must be straightforward and accessible to people of all education levels. User-friendly design, clear language, and simple processes are critical to ensure that residents feel confident using the technology.

The fourth attribute, trialability, emphasizes the importance of allowing potential users to experiment with the innovation before fully committing. Offering free trials, introductory sessions, or demonstration workshops can help Guruve residents experience the hub's benefits in a low-pressure setting. This approach reduces fear and uncertainty, making it easier for people to adopt the service.

Finally, observability refers to how visible the benefits of innovation are to others in the community. Success stories such as a local farmer securing better prices through the hub or a resident accessing vital services online should be actively shared to show the real, tangible advantages of adoption. When people see others benefiting, they are more likely to follow.

Beyond these characteristics, Rogers also points out that adoption usually happens in stages, from awareness and persuasion to decision-making, implementation, and eventual confirmation of continued use. The hub project should support residents at every stage, offering awareness campaigns, hands-on demonstrations, and ongoing assistance to help people gradually adopt and sustain the use of the digital hub.

Additionally, the theory highlights that different groups adopt innovations at different times starting with innovators and early adopters (the first users, often respected community members) and moving towards the early majority, late majority, and finally laggards (those most resistant to change). Identifying and engaging early adopters in Gurube will be crucial, as their experiences and endorsements can strongly influence others to use the hub.

In summary, Diffusion of Innovations Theory provides a clear roadmap for designing and introducing the digital banking hub in Gurube. By ensuring the hub demonstrates clear benefits, aligns with local culture, remains simple to use, allows for trial use, and showcases visible success stories, the project can significantly increase the likelihood of successful and sustained adoption within the community.

2.2.3 Transaction Cost Theory

Transaction Cost Economics (TCE), introduced by Oliver Williamson in 1975, provides a useful lens for understanding why institutions, such as banks, exist and how they structure their operations to minimise the costs involved in conducting transactions. At its core, TCE explains that every economic exchange whether it involves goods, services, or financial transactions carries a cost. These costs include the effort required to search for information, negotiate terms, monitor agreements, and enforce contracts. Financial institutions, according to this theory, emerge as specialised intermediaries because they can handle these transactions more efficiently than individuals operating independently, largely thanks to their ability to pool resources, standardise processes, and leverage economies of scale.

Transaction costs generally arise in several forms. First, there are search and information costs, which relate to the effort and resources needed to identify trustworthy financial partners or obtain relevant market information such as prices or credit histories. Then, there are bargaining

and negotiation costs, which involve time and effort spent reaching agreements, setting prices, and arranging contract terms. Additionally, policing and enforcement costs arise from the need to monitor whether terms are being honoured and to enforce agreements when they are not. Opportunity costs are also significant, especially in rural areas, where individuals must often sacrifice income-generating activities to travel long distances for banking services. Lastly, transactions closely tie operational costs, which are typically associated with producing financial services, such as processing loans or maintaining accounts.

TCE highlights that financial institutions exist precisely because they reduce these costs. Banks, microfinance institutions, and other intermediaries can spread fixed costs over a large number of clients, aggregate deposits to fund loans more efficiently, and develop specialised tools for evaluating risk and enforcing contracts. However, the theory also reveals why such institutions frequently fail to extend services to remote rural communities like Gurube. In these areas, the costs of identifying and serving clients, assessing creditworthiness, negotiating small-scale financial agreements, and enforcing repayment are extremely high. Moreover, low population density and small transaction sizes make it difficult for traditional banks to operate profitably, as they cannot spread their costs widely enough. For rural residents themselves, travelling to distant bank branches often consumes significant time and financial resources, making formal financial services inaccessible in practice.

A well designed digital banking hub has the potential to directly address these barriers by significantly lowering transaction costs. Such a hub can greatly lower the costs of finding information by providing instant access to market prices, financial products, and credit scoring tools, which means users won't have to spend a lot of time and money searching for this information. It also reduces bargaining and negotiation costs by enabling digital communication with financial service providers, allowing users to apply for services online rather than through lengthy in-person negotiations. Policing and enforcement costs are likewise minimised using digital contracts, electronic receipts, and biometric verification, which provide secure, traceable records while reducing the risk of fraud or disputes. Additionally, opportunity costs are lowered as the hub brings services closer to the community, sparing residents from the burden of travelling long distances. The hub also enables new governance models, such as local agent banking networks, where community-based agents act as intermediaries, reducing the need for costly bank branches. Furthermore, the digital platform improves operational efficiency by simplifying procedures for transactions like account opening, money transfers, and loan applications.

In essence, TCE emphasises that the main obstacle to rural financial inclusion is not simply the absence of financial institutions, but rather the high cost of conducting transactions under traditional systems. The digital banking hub proposed for Guruve directly targets this issue. By reducing the hidden costs associated with accessing financial services ranging from information gathering to contract enforcement the hub can make financial services both accessible and affordable for the community. Its success depends on its ability to substantially lower these transaction costs, making it viable for both financial service providers and rural residents to participate in the formal financial system.

2.3 CONCEPTUAL FRAMEWORK

For every study carried out, there are variables that the researchers will be trying to share to the world (Bordens and Abbot, 2018). Based on the reviewed literature and theoretical models, this study proposes a conceptual framework that explains the relationship between digital banking hub components and financial inclusion outcomes in Guruve Centre Zimbabwe. Fig 2.5 below shows the conceptual framework splitted into dependent variable, independent variable and moderating variable.

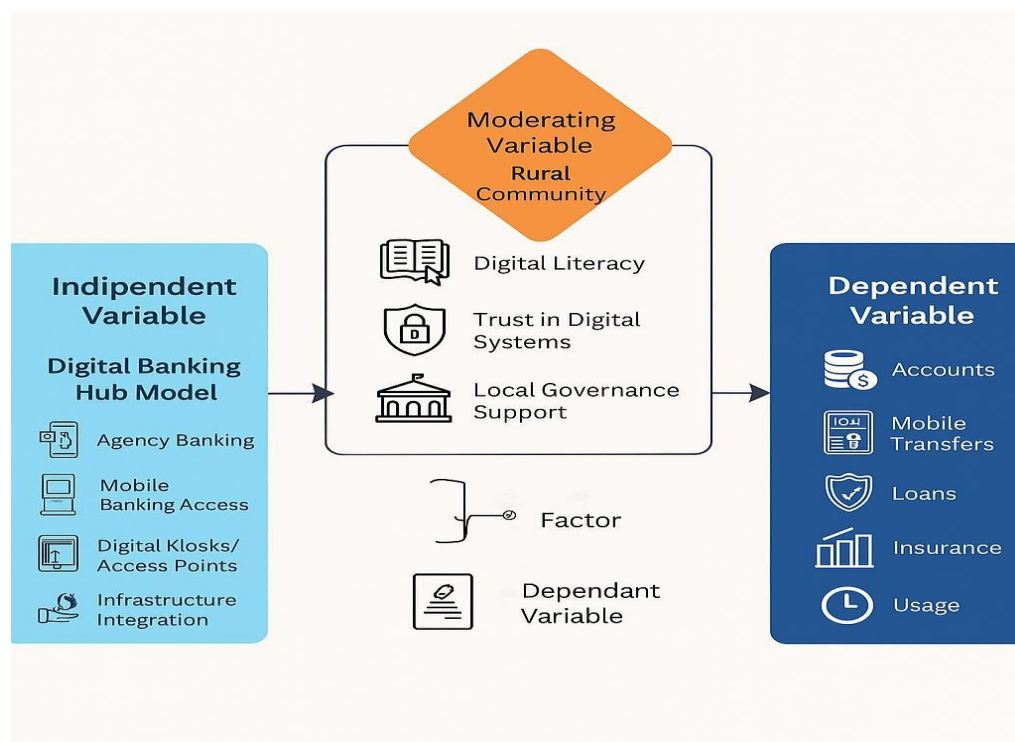


Fig 2.2 Proposed Conceptual Framework Own construct (2025)

The conceptual framework illustrates the role of digital banking services in promoting financial inclusion within rural areas, with the rural community serving as a moderating element. The following is a sequential elaboration of the rationale underlying the diagram:

2.3.1 Conceptual Framework Literature Review

2.3.1.1 Understanding the Digital Banking Hub Concept

A digital banking hub is a centralised service location where people can access a variety of formal financial services via digital platforms. These locations are usually found in underdeveloped or remote areas. These hubs act as access points between remote populations and traditional banks or mobile network providers, bridging gaps in digital literacy, poor connectivity, and large travel distances. To provide services like deposits, withdrawals, savings, loan applications, mobile money transactions, and occasionally even digital identity verification and bill payments, a digital banking hub combines infrastructure, technology, and human agents. Digital banking hubs take on various forms, including agency banking centres, which are local businesses or individuals hired by banks to perform basic banking functions on their behalf using mobile or point-of-sale devices; these are also referred to as agent banking centres. The hub can be a kiosk, which is a small, frequently solar-powered building with digital terminals that provide self-service or assisted banking. These are known as banking kiosks. The hub can consist of smart ATMs, which are improved automated teller machines featuring biometric access, cash-in/cash-out features, and account creation capabilities. Again, the hub can be a hybrid one, that is, a movable, portable service point which can be moved from place to place with trained agents offering banking support.

Successful digital hub concepts have surfaced in nations like India as service centres, where digital kiosks coupled with the government provide banking and e-governance services to rural areas. M-Pesa agents serve as mini-hubs for mobile financial transactions in Kenya, and banks and telecom providers in Ghana assist agency banking to encourage inclusion in rural and peri-urban areas. Solar-powered banking kiosks backed by non-governmental organisations and microfinance institutions in Rwanda and Uganda have shown how decentralised infrastructure may make banking sustainable and accessible.

However, the success of a digital banking hub depends on several critical factors, mainly the infrastructure availability, particularly reliable electricity, but in a rural setup a hybrid solar can be effective and strong internet connectivity. The connections like Starlink can be good for network connectivity in remote areas like Guruve. Another critical factor for the hub to work

in is community trust and financial literacy, ensuring users understand and trust the services. This goes the same with the availability of well-trained agents who can assist users to navigate through the banking services.

2.3.2 Conceptual framework components

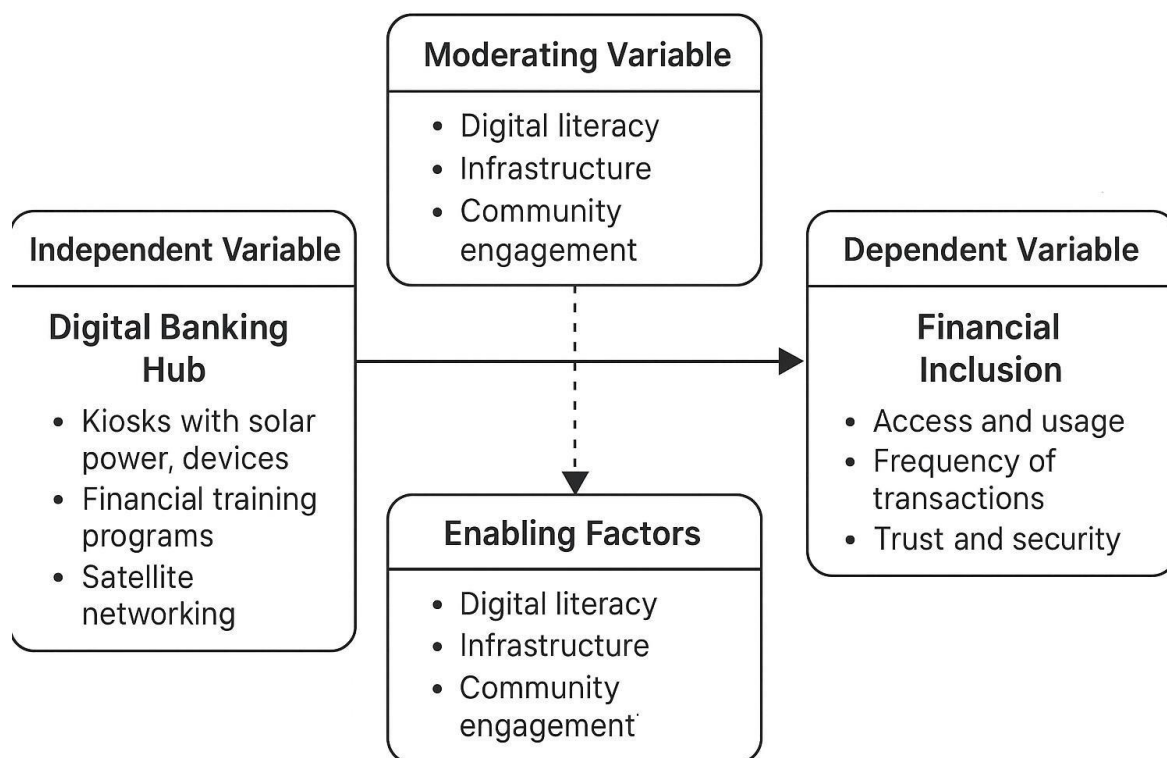


Figure 2. 3 Conceptual Framework Components

Independent Variable (Digital Banking Hub)

The main innovation put forth in this study to solve the ongoing issue of financial exclusion in rural Zimbabwe is the digital banking hub model. By locating technology enabled service points closer to underserved populations, this concept aims to decentralise access to formal banking services. Other emerging nations' developments in agent-based and kiosk-driven banking served as inspiration. The hub combines a few integrated components. The digital kiosks, powered by hybrid solar energy and equipped with tools like tablets and fingerprint scanners, offer self-service to do transactions without visiting the actual formal physical bank branches. Also, the hub will offer financial training programs to educate customers on savings, insurance, credit and fraud prevention, ensuring long-term engagement. In terms of network connectivity, the hub will be connected to satellite networking (Starlink) for a stable connection in remote areas like Guruve. All these parts create a community-focused, technology-

supported, and locally run hub that makes formal financial services easy to reach and useful for rural people who often lack these options.

Moderating Variable (Enabling Factors)

There are many internal and external factors that influence the success of the digital hub. On top of that there is digital literacy amongst the community people. If the community has low exposure to technology, this presents a challenge and indicates a need for training. The sessions enforce trust in members as they touch base around many people's concerns about fraud or system failures, which may discourage adoption. Then there is the infrastructure issue, such as electricity and network coverage. To curb that, the hub will make use of solar energy as backup and Starlink internet connections. Lastly, community engagement and cultural alignment are vital. The hub setup must fit the local social context, aligning with users' language, norms, and values to ensure meaningful and sustainable adoption.

Dependent Variable (Financial Inclusion)

The main outcome variable in this model is financial inclusion, which measures how easily and successfully people and enterprises can obtain and utilise formal financial services that suit their needs. Having access through functional accounts and being close to service points. The frequency of transactions, variety of services used, user satisfaction, trust and security are the three dimensions that are measured. The study assesses whether the digital banking hub may improve these aspects in Gurube Centre and possibly function as a scalable model for wider rural financial inclusion.

2.4 DIGITAL BANKING UPTAKE AND FINANCIAL SERVICES ACCESS INFRASTRUCTURE

Infrastructure is very important for determining how people may gain access to digital banking services. Reliable cell network coverage, internet connection, and electricity are all important for people around the world to use digital banking services. For instance, Mothobi and Kebotsamang (2024) discovered that having access to mobile network infrastructure made people in Sub-Saharan Africa, especially in rural regions, much more likely to use digital financial services. Their research showed that living close to LTE towers made it easier for people to get money in Mozambique (up to 6%) and Ghana, Rwanda, and Senegal (about 3%).

In India, the government's Digital India project has also strengthened the digital infrastructure in rural areas by making mobile internet more widely available and making it possible for many

people to use digital banking through platforms like the Unified Payments Interface (UPI) (Kumar et al., 2021). But research shows that even with investments in infrastructure, there are still gaps in rural areas, which makes it harder for digital banking services to reach people (Singh & Pathak, 2020).

Mobile infrastructure has been crucial for the success of M-Pesa, a mobile-based money transfer system that works well in rural areas of Kenya. This case shows that investing in telecommunications infrastructure can make it much easier to get to digital financial services (Jack & Suri, 2014).

Digital Literacy

Many individuals concur that the level of digital literacy can either positively or negatively impact the use of digital banking. Sultana and Kundu (2021) in Bangladesh found that digital literacy levels had a big effect on how often people used mobile banking apps and e-wallets. This was especially true in rural areas where people often need help using mobile financial services. The authors discovered that low-income people were more likely to use digital finance platforms when they received education and targeted digital literacy initiatives.

Boateng et al.'s (2020) research in Ghana similarly found that digital literacy is a major factor in the use of mobile money. Their study found that people who were better at using technology were more likely to use mobile financial services, whereas people who weren't as proficient at it tended to stay away from these platforms.

The success of Kenya's M-Pesa application also shows how important it is to teach people how to use technology. The easy-to-use interface of M-Pesa and community-based digital literacy training initiatives helped obtain rid of opposition, especially among elderly people and people with less education.

Mobile Money Penetration

In developing countries, the utilisation of mobile money is currently one of the most critical factors in ensuring that all individuals have access to financial services. Hornuf et al. (2023) discovered that mobile fintech services, including mobile money, banking applications, and e-wallets, have revolutionised the way in which individuals in Sub-Saharan Africa access money. This innovation has enabled millions of individuals who lack bank accounts to participate in the formal financial system.

In Kenya, M-Pesa remains a prime example, as it helps numerous individuals who are unable to access traditional banks. According to Jack and Suri (2014), M-Pesa has significantly improved the financial stability of households, enabled them to save money, and facilitated the growth of small enterprises. Similarly, the proliferation of mobile money platforms such as MTN Mobile Money and Paga in Ghana and Nigeria has facilitated the use of digital financial services by individuals residing in remote or underserved regions (Aker & Wilson, 2013).

Trust

Trust is a critical determinant in the adoption and use of digital banking services. Singh and Pathak (2020) identified trust in financial institutions and digital platforms as a significant factor influencing the adoption of digital banking in India, especially among older users and low-income groups. Security concerns, apprehension regarding fraud, and the absence of transparent recourse mechanisms frequently inhibit individuals from utilising digital banking tools. Sultana and Kundu (2021) observed that perceived security and trust in mobile banking applications significantly influence adoption decisions in Bangladesh. Individuals who had confidence in the security of their data and finances demonstrated a markedly higher propensity to utilise digital financial services. In Kenya and Ghana, community trust in mobile money agents significantly influenced the adoption of mobile-based financial services.

These studies demonstrate that the number of individuals who utilise digital banking and the ease with which they can obtain funds are influenced by a combination of factors, including infrastructure, digital literacy, mobile money adoption, and trust. Digital literacy provides individuals with the necessary skills to operate these systems, while infrastructure facilitates access to digital platforms in person. The primary method by which individuals access digital financial services is typically through mobile money services, particularly in regions where banks are not present. However, it is still crucial to have confidence in both the technology and the service providers to ensure long-term use.

2.5 COUNTRY EXPERIENCES IN ESTABLISHING DIGITAL BANKING HUBS

Globally, some nations have adopted digital banking hubs and agent banking models to close financial service gaps in rural and underserved areas. These projects frequently include strategic policy backing, innovative hub designs, and collaborations among banks, mobile network operators (MNOs), fintech companies, and government organisations.

India: Digital Villages and Banking Correspondents

India's digital financial inclusion strategy has been anchored by its Banking Correspondent (BC) model and the establishment of Common Service Centres (CSCs), often referred to as digital villages. These hubs function as access locations for a variety of government and financial services, such as digital banking, insurance, and e-commerce, as part of the Digital India initiative (Kumar et al., 2021). Policy support has been a critical enabler. The Reserve Bank of India (RBI) permits banks to contract with third-party intermediaries as BCs in order to provide banking services in remote regions. These agents provide services such as currency deposits, withdrawals, fund transfers, and loan repayments by utilising mobile connectivity, biometrics, and point-of-sale (POS) devices. Additionally, the Aadhaar digital ID system in India is instrumental in facilitating secure authentication for rural users (Singh & Pathak, 2020).

Banking is frequently integrated with other services, such as bill payments, agricultural advisories, and digital literacy programs, in hub designs. In addition to serving as e-commerce access points, numerous centres also provide computer training, making them multifunctional community resources. This model is fundamentally based on partnerships with local entrepreneurs, fintech firms, and mobile service providers, which facilitate the widespread implementation of the initiative throughout rural India.

Bank Agents and Mobile Money in Kenya

Agent banking and mobile money ecosystems have helped Kenya become a global leader in digital financial services. According to Jack and Suri (2014), the country's success can be attributed to the widespread use of M-Pesa, which paved the way for more extensive integration of digital banking. Formed in 2010, the Agent Banking Guidelines authorised banks to collaborate with non-bank agents to provide basic banking services in Kenya. This was done by the Central Bank of Kenya (CBK). Many agents are mom-and-pop stores or neighborhood vendors who facilitate payments, deposits, and withdrawals. Partnerships with mobile network operators (MNOs) like Safaricom allow banks like Equity Bank and Kenya Commercial Bank (KCB) to tap into vast agent networks.

Kenyan hub designs are known for their ease of use and straightforwardness. Most banking agents offer mobile money products and services, as well as cash-in and cash-out options, from retail locations or kiosks. Customers can easily move money between their bank accounts and mobile wallets because of the system's efficiency and user-friendliness, which is made possible by the interoperability of banks and mobile money platforms.

Ghana's Mobile Networks Facilitate the Growth of Digital Finance

Agent banking and the digital hub model have also been quite successful in Ghana. Banks and specialised deposit-taking institutions in Ghana are authorised to employ third-party agents to provide financial services according to the Bank of Ghana's Agent Banking Guidelines. One key factor in expanding access to financial services, particularly in underserved areas, has been the meteoric rise of MTN Mobile Money (Boateng et al., 2020).

Small stores in Ghana frequently act as mobile money agents and banking correspondents, enabling them to function as hubs. Mobile money transfers, savings products, and bill payments are just a few of the many services offered by these hubs. To improve service availability, policy frameworks promote collaborations between banks, Fintechs, and mobile network operators. As part of their efforts to overcome obstacles related to low-income users' lack of digital literacy, hub designs in Ghana frequently incorporate digital kiosks that are outfitted with point-of-sale devices and mobile applications.

In summary, global examples of digital banking hubs reveal common success factors, including strong policy support for agent banking, multipurpose hub designs that provide financial and community services, effective collaborations between banks, telecoms, Fintechs, and local businesses, and smart use of technologies such as biometrics and mobile apps. These variables promote financial inclusion, particularly in rural areas.

2.6 TOOLS USED TO EVALUATE COMMUNITY PREPAREDNESS

Designing successful interventions requires evaluating the community's preparedness for digital financial services, especially in underprivileged and rural areas. Researchers and organisations use a variety of instruments, both internationally and locally, to assess elements like socioeconomic circumstances, infrastructure capabilities, and digital literacy. These tools facilitate the formulation of context-specific strategies by assisting in the identification of both opportunities and obstacles to digital financial inclusion.

Digital Literacy Assessments

The adoption of digital banking services is significantly influenced by digital literacy. Digital literacy assessments are frequently implemented worldwide to evaluate an individual's proficiency in financial applications and digital devices. Singh and Pathak (2020) conducted structured surveys in India to evaluate the digital literacy of rural populations, with an emphasis on their capacity to utilise digital wallets and mobile banking applications. Their evaluation

assessed their level of confidence with online financial transactions, navigation of mobile applications, and familiarity with digital devices. The results of these surveys are frequently employed to develop customised training programs that are designed to enhance digital competencies.

Boateng et al. (2020) in Ghana implemented digital literacy assessment instruments as part of their investigation into the adoption of mobile money. Their methodology comprised practical assessments in which participants illustrated their capacity to execute straightforward mobile money transactions, including balance enquiries and fund transfers. These assessments offered service providers valuable insights into usability challenges and informed recommendations for simplifying their platforms. The International Telecommunication Union (ITU) and other international organisations advocate for standardised frameworks for digital literacy assessment, which encompasses measures of fundamental ICT skills, information management, and digital problem-solving capabilities (ITU, 2018).

Infrastructure audits

We frequently implement infrastructure audits to assess the feasibility of digital financial services within the physical and technological environment. These audits typically focus on the availability of mobile network coverage, internet access, electrical supply, and device ownership. Mothobi and Kebotsamang (2024) implemented geospatial infrastructure assessments in rural regions of Sub-Saharan Africa to evaluate the availability of electricity and mobile network coverage. Their research integrated survey data with geographic information system (GIS) mapping to assess the availability of reliable energy sources and the proximity to mobile antennae. This method offered precise, location-based data to inform infrastructure investment decisions.

Socio-economic surveys

Socio-economic surveys are a crucial instrument for evaluating community readiness for digital financial inclusion. These surveys generally gather information regarding income levels, employment status, educational attainment, financial practices, and access to formal banking services. In Kenya, Jack and Suri (2014) used household-level socio-economic surveys to examine the effects of M-Pesa on financial inclusion. Their surveys gathered comprehensive data on household incomes, savings practices, borrowing trends, and remittance behaviours. They were able to determine which demographic groups were more likely to benefit from mobile banking services based on the results.

Similarly, Aker & Wilson (2013) conducted socio-economic surveys in Ghana and Nigeria to analyse mobile money utilisation among rural communities. Their research collected data on household spending habits, financial requirements, and obstacles to utilising formal financial services. These surveys furnished essential baseline data for policymakers and financial institutions aiming to enhance digital services.

Worldwide, instruments like the World Bank's Global Findex Database are commonly utilised to evaluate financial inclusion and access to digital money. The Global Findex encompasses standardised enquiries regarding mobile money utilisation, digital payment practices, and obstacles to financial accessibility, yielding comparable data across over 140 nations (Demirgüç-Kunt et al., 2018).

In summary, to evaluate community preparedness for digital financial services, essential instruments employed both internationally and regionally comprise digital literacy exams, infrastructure evaluations, and socio-economic surveys. These instruments assist in evaluating user competencies, technical viability, and community financial requirements. Successful programs typically integrate all three elements to guarantee both technology and user readiness.

2.7 SOCIO-ECONOMIC EFFECTS OF IMPLEMENTING BANKING HUBS

Global financial inclusion has been greatly aided by digital banking hubs and associated developments like agent banking and mobile financial services. These platforms have shown quantifiable socio-economic effects in areas including household income, entrepreneurship, financial resilience, and gender inclusion in addition to offering access to formal financial services. This section examines global research that shows the impact of digital banking hubs or comparable models on inclusion and livelihoods in various developing nations.

Household Income

Research indicates a significant correlation between access to digital financial services and enhanced household incomes. Jack and Suri (2014) identified that the extensive adoption of M-Pesa, a mobile financial service in Kenya, resulted in a notable enhancement in household consumption and income stability, particularly for low-income rural families. Their research indicated that households utilising M-Pesa demonstrated enhanced capacity to manage remittances and obtain financial assistance from relatives during adverse events, consequently improving overall income streams.

In Bangladesh, Union Digital Centres (UDCs) function as rural access points for digital financial and government services, enhancing household earnings by providing access to agricultural information, government subsidies, and financial products. Sultana and Kundu (2021) indicate that the digital interface facilitated access to market information and pricing for farmers and small traders, thereby enabling improved price negotiations and the diversification of income sources.

In India, the digital village initiative has enhanced household income by minimising time and travel expenses associated with accessing financial services and by generating new digital employment opportunities via community service centres (Kumar et al., 2021).

Gender inclusion

Many studies have shown the gender-transformative capacity of digital financial services. In India, the Pradhan Mantri Jan Dhan Yojana (PMJDY) scheme initiative has facilitated women's financial empowerment by enabling them to register accounts in their names and connect these accounts to digital welfare disbursements (Kumar et al., 2021). Digital hubs significantly contributed to this process by enabling onboarding and providing digital literacy training for female users.

M-Pesa in Kenya has facilitated women's empowerment by enhancing their access to remittances and allowing them to save autonomously. Research conducted has shown that female-headed families having access to mobile money were more inclined to participate in entrepreneurial activities and make decisions on household expenses.

In Bangladesh, Union Digital Centres established inclusive service environments that enabled women, frequently constrained by mobility or societal constraints, to obtain digital banking training and conduct secure transactions within their local communities. This facilitated not only financial accessibility but also enhanced confidence and engagement in public arenas.

2.8 CHAPTER SUMMARY

This chapter covered important theories and research on digital financial inclusion and digital banking hubs. The study is based on three primary theories that collectively describe user behaviours, innovation diffusion, and institutional efficiency in providing digital services: the Technology Acceptance Model (TAM), Diffusion of Innovations (DOI), and Transaction Cost Economics (TCE). To increase financial inclusion, the conceptual framework was created to connect the digital banking hub model with influencing elements including infrastructure, trust,

and digital literacy. To customise interventions, it was determined that community preparedness assessment tools, such as digital literacy tests, infrastructure audits, and socioeconomic surveys, were crucial.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 INTRODUCTION

This chapter describes the approach used to investigate and establish a workable model for promoting digital banking hub solutions in rural areas, with a particular emphasis on the Guruve Centre in Zimbabwe. It describes the study's philosophical stance, research methodology, and data collection and analysis design. The study's goals, which aim to solve the ongoing problem of financial exclusion in rural areas despite advancements in digital banking technology, serve as the basis for the research. This study will use a mixed-methods case study design, combining quantitative and qualitative data collection techniques to capture a range of perspectives from rural residents, banking agents, financial institutions, and policy stakeholders. The reason is that financial inclusion is a complex and context-specific topic. Therefore, target population, sample plans, data collection tools, and protocols for guaranteeing validity, dependability, and ethical integrity throughout the research process are also covered in length in this chapter.

3.1 RESEARCH PARADIGM

The term "research philosophy" refers to the core set of beliefs and assumptions that researchers use to guide them in the process of producing knowledge within a certain area of study. According to Saunders, Lewis, and Thornhill (2019), it is a factor that dictates the way data is gathered, analysed, and interpreted, which in turn influences the entire strategy and methodology of research. Each of the following factors – the nature of the research topic, the objectives of the study, and the epistemological and ontological perspectives of the researcher should be taken into consideration while selecting a research philosophy. There are many paradigms that are commonly used in the field of research. For this research, the writer will focus on pragmatism.

Pragmatism, as a research philosophy, prioritises the practical implementation of concepts, emphasising information that results in actionable consequences (Kelemen & Rumens, 2008). Pragmatism reconciles objectivism and subjectivism by synthesising factual facts with contextual experiences. This approach assesses research findings based on their practicality in

solving real-world problems, rather than concentrating on abstract theories. In financial inclusion research, pragmatism is especially pertinent since it facilitates a mixed-methods approach, integrating quantitative data such as bank access measures and transaction trends with qualitative insights from individuals and groups experiencing financial exclusion. Given that financial inclusion is a multifaceted issue shaped by economic, technological, and social aspects, a pragmatic approach allows researchers to identify the most effective approaches tailored to the individual research subject. This research intends to evaluate the influence of digital banking on financial accessibility using quantitative methodologies such as surveys and statistical analysis. Pragmatism endorses this adaptability, guaranteeing that financial inclusion research stays solution-focused and responsive to varied situations. By emphasising practical results rather than strict methodological differences, pragmatism improves the capacity to formulate policies and financial strategies that successfully tackle the obstacles to financial inclusion.

3.2 RESEARCH APPROACH

The choice of a study methodology is a crucial phase in financial inclusion studies, as it dictates the processes of data collection, analysis, and interpretation. Researchers generally select from three primary methodologies: qualitative, quantitative, or mixed methods. The selection is determined by the research objectives, the nature of the investigation, and the sort of data required to produce significant insights (Creswell & Creswell, 2018).

A mixed methods approach integrates qualitative and quantitative techniques, enabling researchers to leverage the advantages of both disciplines (Creswell & Plano Clark, 2021). This methodology is especially beneficial in this financial inclusion research, where both statistical trends and contextual understanding are essential for formulating comprehensive solutions. A mixed methods study may initially do a comprehensive survey to assess financial access levels (quantitative), subsequently conducting focus group discussions to explore the behavioural and social obstacles individuals encounter in utilising financial services (qualitative). This integrated methodology guarantees a thorough comprehension of financial inclusion by corroborating quantitative trends with qualitative observations.

The reason why the study adopts a mixed-methods research approach is that it combines both qualitative and quantitative techniques to gain a comprehensive understanding of how digital banking hub solutions can improve financial inclusion in rural Zimbabwe, specifically in Guruve Centre. The mixed methods approach is appropriate for this study because it allows for

a balanced exploration of both measurable trends and in-depth community perceptions. The quantitative component involves the use of structured questionnaires to collect data from rural residents, assessing variables such as access to financial services, usage frequency, digital literacy, and infrastructure availability. This helps in identifying patterns and relationships that can be statistically analysed and generalised in similar rural settings.

The qualitative component involves semi-structured interviews with key stakeholders such as bank managers, mobile money agents, and local leaders. These interviews aim to uncover contextual factors like trust in digital systems, perceived barriers to adoption, and institutional readiness for implementing a digital banking hub model.

By integrating both approaches, the study is better positioned to test relationships proposed in the conceptual framework while generating context-specific insights that support the design of a practical and sustainable solution. This approach aligns with pragmatic philosophy underpinning the research and supports the development of actionable recommendations for policymakers and financial institutions.

3.3 RESEARCH DESIGN

The research design functions as the framework for executing a study, directing the processes of data collection, analysis, and interpretation. In financial inclusion research, choosing an appropriate research design is essential for effectively achieving the study's objectives. Two typical designs are exploratory and explanatory, each fulfilling a certain function based on the inquiry's nature (Saunders, Lewis, & Thornhill, 2019).

3.3.1 Case Study

The research design focuses closely on one place, Guruve Centre in Zimbabwe, to really understand the challenges and possibilities of bringing digital banking hubs to rural communities. This case study approach lets the researcher dive deep into the real-life situation on the ground. By zooming in on Guruve, we can gather rich and detailed insights directly from the people who live and work there. The researcher would want to hear from everyone involved, including residents, business owners, farmers, and community leaders, to get a full picture of how people currently access (or struggle to access) digital banking. Also, the real-world challenges like internet access, roads, or electricity and how people feel about banking and new technologies, taking into consideration the social and economic factors at play.

The main goals are to map the current situation and understand the reality of digital banking access and financial inclusion in Guruve right now. Then explore solutions to see how a specific

model like a digital banking hub could help overcome the big hurdles people face, like poor infrastructure, lack of digital skills, or distrust in banks. Share useful insights by learning deeply from Guruve's experience; we aim to develop practical ideas and recommendations that could also help other similar rural communities. To get the most accurate and well-rounded view, we will use several methods, like talking directly to people and conducting interviews with key individuals and groups. Combining these methods helps us cross-check what we find and build a stronger, more credible understanding of the situation.

Case studies allow researchers to collect rich, contextual, and multi-dimensional data from a community. It allows people, business owners, financial institutions, and local officials to discuss real-life issues like digital banking access, infrastructure issues, and socio-economic dynamics. Description and exploration characterise this case study. The study examines Guruve's digital financial inclusion and how a digital banking hub model could overcome challenges like weak infrastructure, digital illiteracy, and financial system distrust. The study focuses on one community to produce insights and recommendations that can be applied to other rural settings with similar features.

3.4 POPULATION AND SAMPLING

Choosing an appropriate sample approach is essential in this research, since it influences the reliability and generalisability of the results. The selection of strategy is dependent upon the research design explained above.

3.4.1 Target Population

The primary goal is to provide banking services for most of the rural population. The target population for the Guruve Centre rural community involves several stakeholders. Starting with general rural residents, either those currently banked or unbanked so far. The research will also target the informal traders and farmers. To add traction to the research, the researcher will also target local government officials and a few of the banks' representatives. These targeted stakeholders will present a comprehensive perspective on the issue at hand.

3.4.2 Sampling Strategy

The study employs a mixed methods approach. Therefore, both quantitative sampling methods and qualitative methods will apply.

3.4.2.1 Quantitative sampling–Stratified sampling

To guarantee proportionate representation, the population is split into subgroups such as banked versus unbanked, farmers, vendors and youths. The sampling method is ideal. The population at the Guruve centre will be divided into strata based on characteristics such as age, gender, or occupation. Respondents will then be randomly selected from each stratum.

3.4.2.2 Qualitative sampling – Purposive sampling

The researcher will make use of purposive sampling as a non-probability technique. Participants from the Guruve centre will be purposively selected for their expertise in rural financial services, such as local business owners, vendors, and farmers or local government representatives. A sample of 5–10 key informants will be targeted, with final numbers guided by data saturation when additional interviews provide no new insights.

3.5 DATA COLLECTION TOOLS

To ensure a comprehensive understanding of the feasibility and effectiveness of a digital banking hub model in Guruve Centre. The study used multiple mixed methods. Choosing the right instrument is essential for gaining precise insights into financial behavior, access constraints, and the effects of digital financial services in research on financial inclusion and digital banking. The main data gathering instruments, together with their benefits and drawbacks, are listed below.

3.5.1 Questionnaires – Closed ended questions using Likert Scale

The primary research instrument for the quantitative phase will be a structured questionnaire, which will be used to collect primary data for the study. The questionnaire will be composed of closed-ended questions that have been developed using a five-point Likert scale. The scale ranges from "Strongly Disagree" (1) to "Strongly Agree" (5). This format enables the quantification of attitudes, perceptions, and experiences related to digital banking services by allowing for consistent responses. (Brace, 2018). According to the objectives of the study, the questionnaire will be divided into five sections: demographics, access and usage of digital financial services, perspectives on the viability of a digital banking hub, perceptions of digital literacy and infrastructure, and socioeconomic implications. Culturally relevant questions will be asked, and a Likert scale will be used to record complex answers.

The use of questionnaires as a data collection method offers several advantages and disadvantages. One major advantage is that they are economical, requiring fewer resources compared to focus groups or interviews (Saunders et al., 2019). Questionnaires also promote

truthful answers, as respondents often feel more comfortable providing honest responses when completing them privately, especially when addressing sensitive topics such as financial practices. Additionally, they are effective for focused research since they can be specifically designed to target particular populations, such as individuals who use mobile money services or those who remain unbanked (Creswell, 2021).

However, questionnaires also have several disadvantages. Respondents may misinterpret questions due to the absence of an interviewer to clarify meanings, which can result in inaccurate or unreliable data (Brace, 2018). Furthermore, they tend to exclude low-tech or illiterate participants, as some rural residents may struggle to complete online or written surveys (Dillman et al., 2016). Lastly, questionnaires are not ideal for exploring complex issues because they do not allow for follow-up questions, making it difficult to capture detailed information about specific financial behaviors or underlying barriers.

3.5.2 Interviews

Interviews are a great way to gain in-depth information since they allow for direct connection with individuals. This includes customers of banks, users of fintech, and rural people that do not have bank accounts or little information about digital services.

The use of interviews as a research method offers several advantages and disadvantages. One of the main advantages is that it captures rich and detailed experiences related to the obstacles associated with financial inclusion. According to Palinkas et al. (2015), this method provides flexibility, allowing researchers to explore unforeseen issues, such as challenges linked to digital banking. Interviews are also valuable for understanding people's perceptions of mobile banking and digital financial services, helping to uncover what individuals believe works well and what they perceive as problematic within the banking system.

However, interviews also have some disadvantages. They are very time-consuming, requiring significant effort in both conducting and analyzing the discussions. Additionally, responses may be subjective, which can introduce bias and affect the objectivity of the findings.

3.5.3 Observations

Observations include observing financial behaviours in actual environments, including any mobile banking available kiosks and gain real -time behaviours (Silverman, 2020). Observing provides practical insights above the actual gaps that need to be covered by the digital hub.

The observation method has both advantages and disadvantages. One of its key advantages is that it allows researchers to see events and behaviors in real time, providing an authentic understanding of how people act in natural settings. Observation also helps capture certain traits or behaviors that individuals may not feel comfortable discussing during interviews or questionnaires. Furthermore, it enables the researcher to analyze usability trends and patterns, offering insights into how people interact with systems or services in practice.

However, this method also has notable disadvantages. It can raise ethical concerns, particularly when observing sensitive activities such as financial transactions, which may violate privacy and data protection standards. Additionally, participants may alter their normal behavior if they realize they are being observed, leading to biased or inaccurate results. Observation is also time-consuming, as gathering meaningful data often requires prolonged monitoring of many individuals, making it impractical when results are needed quickly.

3.6 ETHICAL CONSIDERATIONS

Researching financial inclusion (FI) and digital banking necessitates careful compliance with ethical principles to guarantee equity, confidentiality, and respect for participants. Following are ethical issues are essential:

3.6.1 Informed Consent

Prior to data collection, the researcher ensures voluntary and informed consent from participants (Saunders, Lewis, & Thornhill, 2019). This encompasses clear defining the study's objective, possible risk, and advantages. Ensuring participants comprehend their entitlement to withdraw at any moment without repercussions.

3.6.2 Data Protection

Safeguarding participants' personal and financial information is essential, particularly in digital banking research. Securely store digital records via encryption and password security policies. Adhere to data privacy legislations enforced by POTRAZ.

3.6.3 Respect Local Norms

Gurube is a strong rural setup. Therefore, one need to be culture sensitive and adhere to strict respectable language and most importantly gender sensitive. The study will be purely voluntary as no one will be pressurized to do task that they do not desire.

3.6.4 Respect for Local Norms and Cultural Sensitivity

The research will be conducted with utmost cultural sensitivity, respecting that Gurube is a community with strong traditional norms and a distinct rural social fabric. This begins with respectful engagement, which entails using appropriate language, employing formal greetings, and seeking prior permission from local leadership, such as village heads, before engaging with community members. Furthermore, the study will be acutely aware of gender dynamics; for instance, accommodating female participants who may be more comfortable being interviewed by a female researcher, particularly when discussing sensitive topics like household finances. Ultimately, the principle of voluntary participation is paramount, ensuring that no incentives are coercive and no individual is pressured to perform tasks or share information they are uncomfortable with.

3.7 VALIDITY AND RELIABILITY

3.7.1 Validity

Validity describes the extent to which a research method accurately assesses its target construct (Creswell & Creswell, 2021). In financial inclusion research, the process entails verifying that the selected indicators accurately represent access, utilisation, and obstacles to financial services. There is construct validity; it provides that the research precisely assesses financial inclusion variables such as bank account ownership, mobile money utilisation, or obstacles to banking (Saunders, Lewis, & Thornhill, 2019). For example, a questionnaire designed to assess digital banking adoption solely enquires about traditional banking practices may lack construct validity. There is also internal validity, which assesses the authenticity of the observed link between variables, ensuring it is not influenced by external sources (Bryman, 2021). For example, if a survey reveals that rural residents utilise mobile banking less, internal validity guarantees that the explanation is financial literacy or network availability, rather than merely age or employment status.

3.7.2 Reliability

Reliability represents the consistency and stability of research findings across time (Dillman, Smyth, & Christian, 2016). An accurate study yields consistent results when replicated under comparable conditions. Test-retest assesses the degree of consistency in replies when a survey is administered at various intervals (Creswell, 2021). If a financial inclusion survey queries respondents regarding their mobile banking usage today and subsequently in two weeks, the outcome should demonstrate consistency.

3.8 CHAPTER SUMMARY

The research technique examines various perspectives, methodologies, and designs for investigating financial inclusion, emphasizing positivism, interpretivism, and pragmatism. It analyzes qualitative, quantitative, and mixed-methods research methodologies, detailing their applications and advantages. Sampling tactics, encompassing both probability and non-probability methods, are examined alongside data gathering instruments such as surveys, interviews, and observations. Ethical considerations, including informed consent and data protection, are underscored to uphold research integrity. The study emphasizes that validity and reliability are essential for ensuring the accuracy and consistency of findings.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 INTRODUCTION

This chapter presents and analyses the data collected for the study, demonstrating how the findings align with the research objectives established in previous chapters. The data was gathered through structured questionnaires featuring closed-ended Likert-scale questions, allowing for a quantifiable assessment of participants' perceptions, attitudes, and experiences. The presentation of results unfolds in four key stages. First, it outlines the demographic profiles of respondents, detailing their age, gender, education, income, and occupation to provide context. Next, it systematically presents the responses tied to each research objective, using descriptive statistics such as frequencies, percentages, and mean scores to highlight trends. The analysis then compares these findings with existing literature, noting points of agreement and divergence with prior global and regional studies on digital banking and financial inclusion.

4.2 RESEARCH OBJECTIVES VISITATION

- To assess Guruve Centre digital banking uptake and financial service access.
- To determine what prevents and helps Guruve Centre establish a digital banking hub.
- To evaluate the community's preparedness and willingness to embrace digital banking hub solutions.
- To assess potential social and economic effects of implementing digital banking hub technologies in Guruve Centre.
- To suggest a conceptual framework for the development of a digital banking center that is specifically designed to meet the financial requirements of the Guruve Centre.

4.3 DEMOGRAPHIC ATTRIBUTES OF RESPONDENTS

This section details the key characteristics of the survey respondents, providing a clear picture of the user base. The demographic and socio-economic profile of a population is a powerful predictor of technological adoption behavior. Analysing these attributes allows us to anticipate potential patterns in the uptake of digital banking services and the proposed digital hub, identifying likely early adopters and segments that may require targeted support.

The data for each attribute is presented below as frequency (n) and percentages, supported by graphical representations. A brief interpretation follows each attribute, linking it to its potential impact on adoption dynamics.

Table 4.1 Demographic of Participants

Demographic	Category	Frequency	Percentage %
Gender	Male	66	55
	Female	54	45
Age	18-25	36	30
	26-35	48	40
	36-45	24	20
	46+	12	10
Education	No Education	6	5
	Primary	12	10
	Secondary	30	25
	Diploma	36	30
	Degree	24	20
	Postgraduate	12	10
Occupation	Student	24	20
	Employed	54	45
	Self-employed	30	25
	Unemployed	12	10

(Primary data 2025)

4.3.1 Age Distribution

Much of our user base 66% of respondents, is comprised of individuals between the ages of 18 and 35. This is a substantial advantage, as this demographic is synonymous with digital natives: they are prompt in adopting new applications, anticipate seamless mobile functionality, and are

likely to be the initial and most enthusiastic consumers of the new hub. Their inherent technological proficiency reduces entry barriers and fosters organic expansion.

To optimise this opportunity, our rollout should prioritise sophisticated features, intuitive mobile experiences, and social sharing capabilities that resonate with this age group's expectations and habits.

Nevertheless, it is impossible to disregard the senior segment, which makes up 34% of the sample (ages 36 and above). The primary obstacle for them is a lack of digital confidence. Consequently, to guarantee that they are not disregarded and can develop into self-assured users, our strategy must incorporate a robust support system that includes intuitive design, step-by-step guides, and simple access to human assistance.

This dual-focused approach ensures both rapid adoption among younger users and inclusive engagement for older participants, laying the foundation for sustainable growth and widespread usability.

Age Distribution

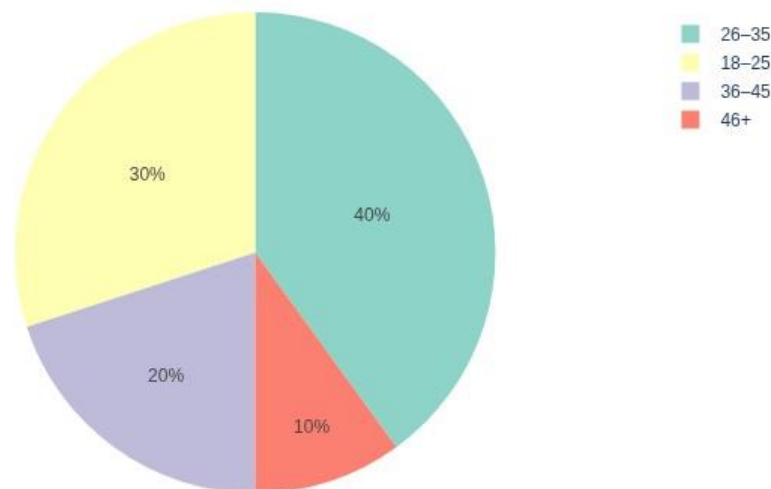


Fig 4.3 Age Distribution

4.3.2 Gender Distribution

While digital adoption gaps based on gender are narrowing, research indicates that men and women can exhibit different preferences in financial tools and communication styles. A

balanced sample allows for cross-tabulation analysis to identify any such nuanced needs. For instance, features focused on financial security or family budgeting might resonate differently across groups. The hub's design should avoid gendered stereotypes and ensure that its functionality and content are relevant to all users.

Gender Distribution

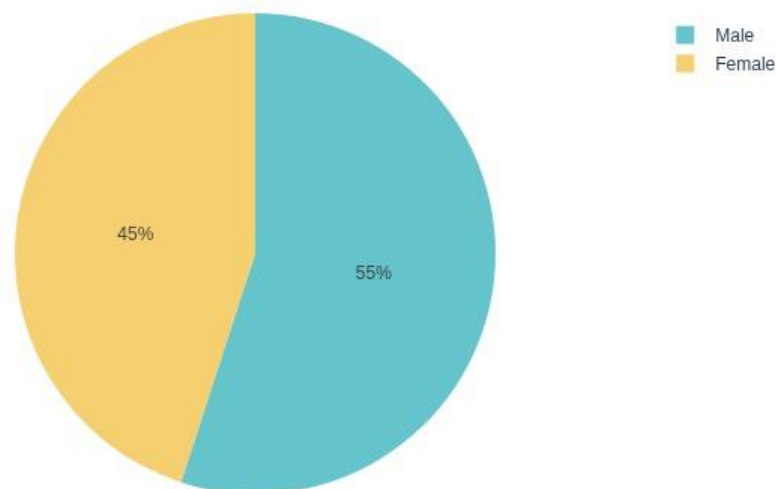


Fig 4.3.1 Gender Distribution

4.3.3 Education Distribution

The level of education distribution among the respondents indicates a varied spectrum of academic backgrounds. The predominant segment of 30 respondents (25%) has completed secondary education, suggesting a basic level of digital literacy conducive to interaction with digital financial services. This group is expected to be more amenable to digital payment systems and online banking solutions.

A significant portion of 36 respondents (30%) holds a diploma, and 24 respondents (20%) have attained a degree, indicating elevated academic attainment and likely sophisticated digital skills. These individuals may function as early adopters or community influencers in advocating digital solutions.

Meanwhile, 12 respondents (10%) have primary education, likely possessing fundamental literacy and numeracy skills but benefiting from streamlined digital interfaces to enhance

usability. Importantly, 6 respondents (5%) indicated no formal education, underscoring a substantial obstacle to digital inclusion. For this group, digital platforms should integrate visual aids, voice navigation, and support for local languages to improve accessibility.

This distribution highlights the necessity of creating inclusive digital financial services that accommodate diverse educational backgrounds, especially in rural or marginalised communities, ensuring equitable access and usability for all.

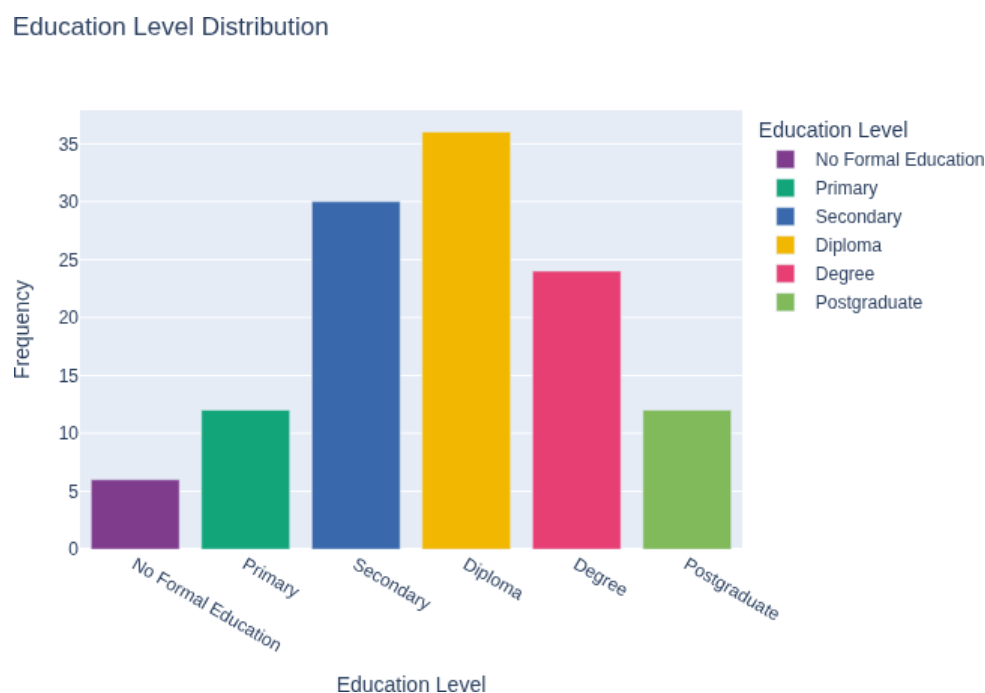


Fig 4.3.2 Educational Level

4.4.4 Occupational Distribution

The occupational distribution of the 120 respondents reveals a diverse economic landscape. The largest segment of 54 respondents (45%) is employed, indicating a substantial base of individuals with regular income and likely exposure to digital tools. This group is well-positioned to adopt digital financial services, especially those offering convenience, security, and integration with salary-based transactions.

30 respondents (25%) are self-employed, reflecting strong entrepreneurial engagement. This group stands to benefit from digital payment systems that support inventory management, customer engagement, and access to microloans or flexible financing options.

24 respondents (20%) are students, a tech-savvy demographic that can be early adopters of mobile-first financial platforms, especially those offering educational discounts, budgeting tools, or peer-to-peer payment features.

Finally, 12 respondents (10%) are unemployed, a group often excluded from traditional banking services. For them, mobile money systems and agent-based banking can offer essential financial inclusion, enabling access to basic financial tools and community-based support.

This distribution underscores the need for digital financial services that cater to all occupational groups, with particular emphasis on solutions that enhance productivity for the employed and self-employed, empower students, and support financial access for the unemployed.

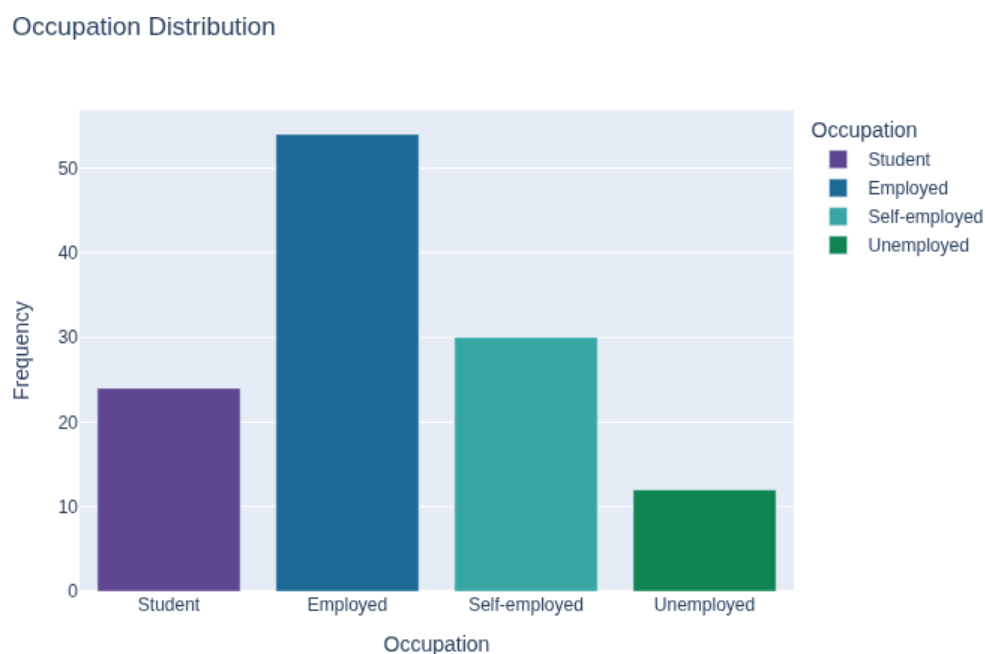


Fig 4.4 Occupational Distribution

4.4 DATA PRESENTATION AND ANALYSIS

This section presents the collected data from the 40 respondents. Responses were analysed using descriptive statistics, including frequencies and mean scores, and are presented in tables and charts for clarity. The data is organized into four thematic areas reflecting key aspects of digital banking hub implementation.

4.4.1 TO ASSESS GURUVE CENTRE DIGITAL BANKING UPTAKE AND FINANCIAL SERVICE ACCESS

This section presents findings on the uptake and accessibility of digital financial services among respondents in the study area. Data were collected through structured questionnaires supported by brief follow-up interviews conducted in both English and Shona. The analysis revealed key themes relating to frequency of use, perceived benefits, accessibility challenges, and trust in digital financial systems. These findings are discussed below with reference to relevant scholarly works and global experiences highlighted in Chapter 2.

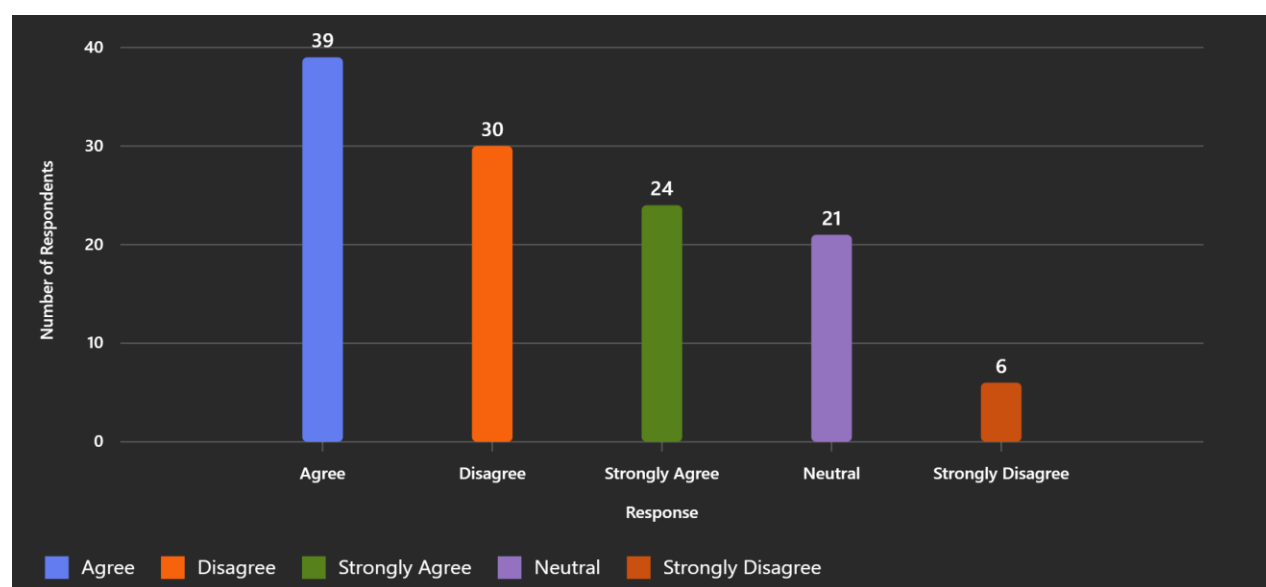


Fig 4.4.1 Digital Banking Uptake and Access

4.4.1.1 Frequency of Digital Banking Use

Out of the respondents, 20% indicated that they use mobile money or digital banking services regularly, 65% reported occasional use, and 15% stated that they had never used such services. This pattern reveals that digital banking is not yet fully integrated into everyday financial behavior, with most people still dependent on cash transactions.

Question: “Munonyanyo shandisa mobile money kana mabanks zuva nezuva here?”

Participant 1 explained: “Ndinongoshandisa mobile money kana network iri bho; kazhinji ndinoshandisa cash.”

Participant 2 added: “Handingoshandisi mazuva ese. Ndinongoshandisa kana ndichifanira kutumira kana kugamuchira mari.”

This trend reflects the infrastructural and behavioral barriers common in rural Sub-Saharan Africa, where poor connectivity and network disruptions often discourage consistent digital use (Mothobi & Kebotsamang, 2024). Similarly, Kouladoum et al. (2022) observed that intermittent service availability and digital literacy gaps significantly undermine habitual engagement with financial technologies. From a Technology Acceptance Model (TAM) perspective, this limited usage suggests a weak perception of ease of use, which directly constrains adoption intentions.

4.4.1.2 Perceived Accessibility and Usefulness of Digital Banking Hubs

The quantitative data indicated that 52.5% of respondents agreed or strongly agreed that digital banking hubs could improve access to financial services, while 30% expressed skepticism by disagreeing or strongly disagree, and 17.5% remained neutral.

Question: “Munotenda here kuti hub ingaita kuti zvikwanise kuwana mari zviri nyore?”

Participant 3 expressed optimism: “Ehe, zvinobatsira nekuti zvinenge zvava pedyo pane, kukwira bhazi kuenda kunoita ma transactions kutown chete.”

Participant 4, however, was more cautious: “Ndine shungu, asi zvinobva pane kuti network iri bho here uye kuti pane vanhu vanogona kubatsira here nekuti zvimwe zvakaita seprocess yeku applier for loan inoda rubatsiro nekuti zvimwe zvinodiwa tinenge tisingazive.”

This distribution suggests that, while the majority view digital hubs as a potential game-changer, a significant portion of the population remains hesitant due to infrastructural and operational uncertainties. These findings are consistent with GSMA (2024) and Donovan (2012), who note that rural communities’ readiness to embrace digital finance depends heavily on their experiences with existing systems and their confidence in the reliability of digital infrastructure. Addressing this hesitancy requires active community engagement, demonstrations, and trust-building key factors emphasized by Rogers’ Diffusion of Innovations Theory as crucial for advancing early adoption among rural populations.

4.4.1.3 Expectations of Services from a Digital Banking Hub

Question: “Mungatarisira kuwana masevhisi api mu hub, semuenzaniso kuisa kana kutora mari, chikwereti, ruzivo?”

Participant 5 suggested: “Cash-in/cash-out services, ku applier ma loans.

Participant 6 added: “Chikwereti, savings, uye nzvimbo yekubvunza kana uchida rubatsiro.”

The findings indicate a strong preference for multi-service digital hubs that go beyond financial transactions to include information services and literacy training. Respondents want hubs that serve as “one-stop centres” for financial, informational, and learning needs. Similar community-driven hub models in Europe and East Africa have proven successful where they integrate financial access with digital education and entrepreneurship support (Rundel et al., 2020)

4.4.1.4 Trust and Perceived Risks in Digital Banking

Question: “Ndezvipi zvinokunetsai pakushandisa mobile banking, semuenzaniso mutauro, network, kana mutengo?”

Participant 7 explained: “Mutauro (Shona) unofanira kushandiswa, maapplication mazhinji anonyanya kuEnglish.”

Participant 8 mentioned: “Network inonetsa zvekuti Uchida kuita transaction inoguma yaramba, uye data rinodhura, nema charges, mari dzinobatwa uchishandisa zivhu izvi yakawanda zvekuti unozoguma washandisa cash isina ma charges”

These responses highlight how language, connectivity, transaction cost, and perceived security risks remain critical barriers to digital finance adoption. Such barriers are echoed in global studies that identify digital illiteracy, affordability, and trust as consistent obstacles in developing economies (Czech et al., 2024; Sultana & Kundu, 2021). This also supports Information Asymmetry Theory, which posits that lack of transparency and understanding in digital systems can increase perceived risk and deter participation.

Overall, the results demonstrate a cautious optimism among respondents regarding digital banking. Over half of the participants see potential in digital hubs to enhance access, yet skepticism remains due to infrastructural constraints, cost, and digital illiteracy. The findings align closely with global and regional studies by GSMA (2024), Mothobi and Kebotsamang (2024), and Hornuf et al. (2023), which highlight similar challenges in rural financial inclusion efforts.

From a theoretical perspective, these results confirm the relevance of the Technology Acceptance Model, emphasizing the dual role of perceived usefulness and ease of use, and the Diffusion of Innovations Theory, which underscores the importance of trust and observability in promoting adoption. Practically, the findings suggest that establishing a digital banking hub would require not only infrastructure investment but also sustained community engagement,

language sensitive training programs, and transparent service operations to transform interest into consistent usage.

4.4.2 TO DETERMINE WHAT PREVENTS AND HELPS GURUVE CENTRE ESTABLISH A DIGITAL BANKING HUB

The findings on participants’ awareness of global digital hub experiences and their perceptions of an ideal digital hub design for rural communities. The insights were drawn from the respondents, combining both Likert-scale data and qualitative feedback from open-ended interviews. The discussion highlights three dominant themes awareness of similar initiatives, suitability of hub design, and stakeholder involvement which collectively inform the prospects of implementing a digital banking hub in a rural context.

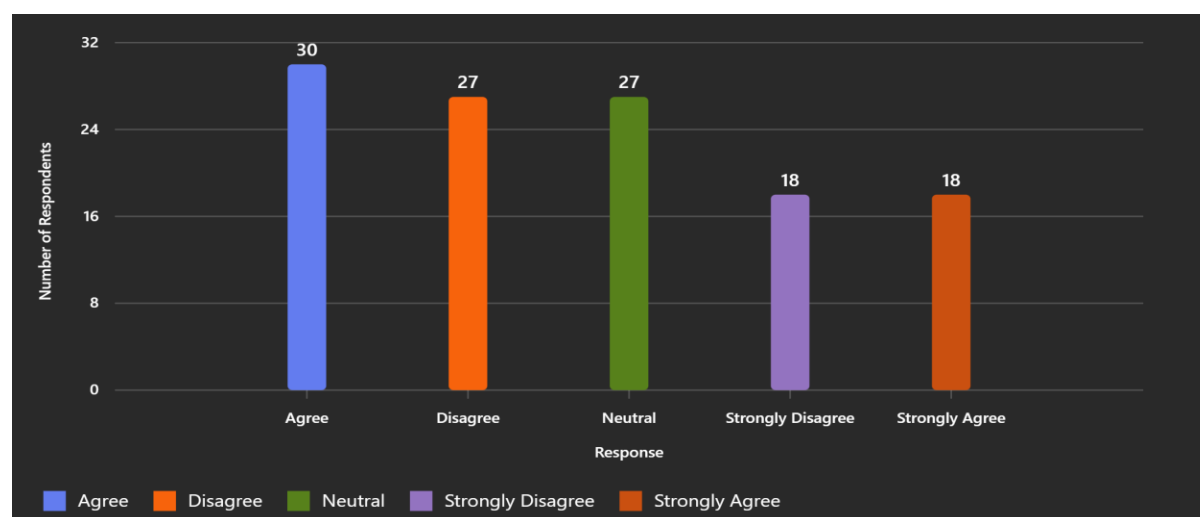


Fig 4.4.2 Design Preference for Digital Hub

4.4.2.1 Awareness of Similar Initiatives in Other Countries

Of the respondents, 35% had heard about digital banking hubs or agent banking systems in other cities, while 65% indicated no prior awareness. This demonstrates that knowledge diffusion about global digital inclusion models remains limited among rural communities. As Czech et al. (2024) and Rundel et al. (2020) emphasize, limited awareness of successful foreign models can slow adoption because users may perceive innovations as risky or irrelevant to their context.

Question: “Makambonzwa here nezve ma digital banking hubs kana ma agent banking centres anobatsira vanhu vemaruwa?”

Participant 9 remarked: “Tinongozviona zvakada kudaro mucity muHarare chete.”

Conversely, regions such as Kenya, Ghana, and Nigeria have shown that consistent public education and demonstrations of successful digital finance initiatives improve community trust and readiness (Diniz et al., 2011; Jack & Suri, 2016). These findings suggest that awareness-building campaigns could be an essential precursor to launching a functional hub in rural Zimbabwe.

4.4.2.2 Suitability of the Digital Hub Design

These qualitative sentiments align with the quantitative results on the statement “The design of the digital hub is suitable for user needs.” The analysis shows a balanced distribution of opinions: 25.0% agreed, 15.0% strongly agreed, while 22.5% were neutral. However, a combined 37.5% (22.5% disagreed and 15.0% strongly disagreed) expressed dissatisfaction or uncertainty. This pattern suggests that while some users appreciate the concept of the digital hub, others perceive gaps in usability, accessibility, or the overall design structure.

The mixed sentiment underscores the importance of user-centered design principles, emphasizing intuitive navigation, locally relevant language support, and inclusion of assistance for first-time users (Donovan, 2012; Singh & Pathak, 2020). Similar lessons were reported in studies from Rwanda and India, where rural digital centers improved adoption rates after iterative design adjustments based on user feedback (Kumar et al., 2021; IFAD, 2024).

Therefore, the findings highlight the need for continuous design iteration and community participation in hub development. Ensuring accessible infrastructure, intuitive interfaces, and local language support could transform neutral and skeptical users into active digital participants.

4.4.2.3 Importance of Partnerships and Local Involvement

Question: “Munofunga kuti ndiani anofanira kubatsira kana kutungamira hub yeruzhinji?”

Participant 10 observed: “Bank rinofanira kushanda pamwe chete nevanhu vemunharaunda, kwete kungotonga roga.”

Participant 11 stated: “Kana hurumende, makambani emafoni, nemasangano akazvimirira vakabatana, zvichabatsira zvikuru.”

Most respondents (68%) favored multi-stakeholder management, suggesting collaboration between banks, mobile operators, NGOs, and community leaders. This preference aligns with findings by Hornuf et al. (2023) and the Urban Institute (2024), which confirm that public–

private partnerships improve the sustainability and outreach of rural financial initiatives. Collaborative models also foster trust and ownership, vital factors in rural community adoption.

From a theoretical standpoint, these insights are supported by Transaction Cost Economics, which posits that cooperative arrangements reduce coordination costs, promote efficiency, and minimize implementation risks. Therefore, involving local actors and institutions in managing digital hubs can enhance legitimacy, community engagement, and long-term success.

Overall findings from this objective reveal that rural communities are conceptually receptive to the idea of digital banking hubs, but effective adoption depends on how well the design responds to local needs. While a majority expressed optimism, the notable proportion of neutral and dissatisfied respondents signals the importance of practical design improvements, infrastructural reliability, and ongoing sensitization programs.

International experiences particularly in Kenya, Ghana, Rwanda, and India demonstrate that success depends not only on technological deployment but also on community participation, cross-sector partnerships, and adaptive design (Kumar et al., 2021). For rural districts such as Guruve, these insights reinforce that sustainable digital financial inclusion requires more than technology it calls for trust, accessibility, and inclusive co-creation.

4.4.3 TO EVALUATE THE COMMUNITY'S PREPAREDNESS AND WILLINGNESS TO EMBRACE DIGITAL BANKING HUB SOLUTIONS

The aim of this objective was to examine the effectiveness of the tools provided in preparing community members for digital financial engagement. The data reveal a generally positive trend, indicating that most respondents feel adequately equipped to engage with digital financial services.

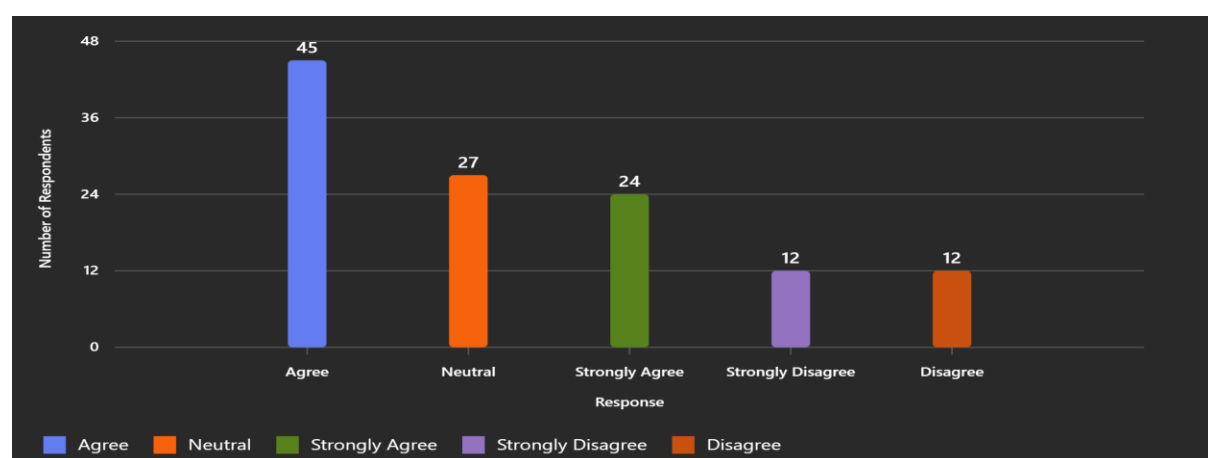


Fig 4.4.3 Community Preparedness

4.4.3.1 Perceived Effectiveness of Tools

The tools provided prepare users adequately for digital financial engagement demonstrate that 37.5% of respondents agreed, while 20% strongly agreed. Together, these represent nearly 60% of the sample, suggesting that most participants feel confident and supported by the tools provided. One participant remarked: *“These tools have greatly helped me use mobile banking without problems. I understand what I am doing and feel prepared to send and receive money.”*

This finding indicates that the tools currently available, including smartphones, apps, and guidance at hubs, effectively enable users to participate in digital financial services. It aligns with prior studies (Sichei et al., 2021), which emphasize that accessibility and usability of digital tools are critical to fostering community readiness and adoption of digital financial platforms.

4.4.3.2 Neutral and Negative Responses

Despite the overall positive perception, 22.5% of respondents expressed neutral views, and 20% disagreed or strongly disagreed that the tools were adequate.

For instance, one participant commented: *“Ndine foni asi dzimwe nguva handinyatsozivi kuti ndingaashandise sei pakuita zvinhu zvakaoma, semuenzaniso chikwereti kana kuongorora mari yangu yese.”*

These responses highlight that while basic preparedness is achieved, there remains a segment of users who are uncertain or lack confidence in using the tools for more advanced financial transactions. This suggests a need for further enhancement of the tools through clarity, relevance, and personalized guidance to ensure all users are fully empowered.

4.4.3.3 Implications for Community Preparedness

The data demonstrates that community preparedness is generally strong, yet not uniform. Nearly 60% of users feel adequately prepared, indicating that the tools and training currently provided are largely effective. However, the presence of neutral and dissenting responses underscores the importance of continuous support and targeted interventions. Measures such as in-app tutorials in local languages, simplified guides, and hands-on training at hubs could further strengthen readiness and engagement. Scholars emphasized that practical support and context-specific interventions are essential for maximizing adoption of digital financial services in African communities.

In conclusion, the analysis indicates that the tools provided are effective in preparing users for digital financial engagement, as evidenced by most positive responses. Nonetheless, opportunities exist to improve the clarity, relevance, and personalization of these tools to support those who remain uncertain or unconvinced. Addressing these gaps will enhance overall community readiness, ensuring that all members can confidently engage with digital financial services.

4.4.4 TO ASSESS POTENTIAL SOCIAL AND ECONOMIC EFFECTS OF IMPLEMENTING DIGITAL BANKING HUB TECHNOLOGIES IN GURUVE CENTRE

The objective of this section was to assess the socio-economic impact of digital banking hubs on community members. Responses highlighted emerging themes, including enhanced financial accessibility, improved household financial management, and empowerment of women and youth.

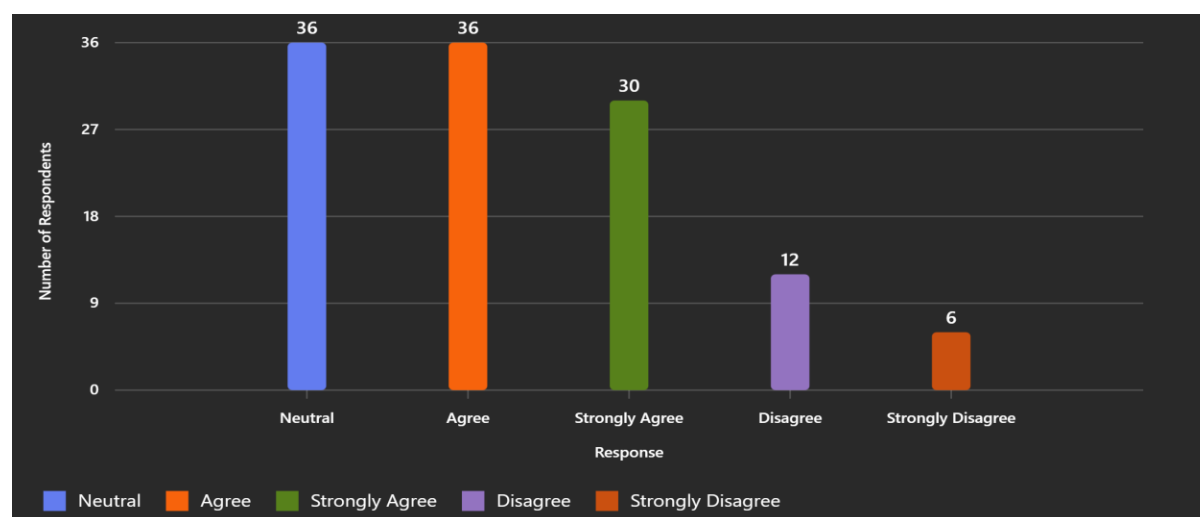


Fig 4.4.4 Socio Economic effects

4.4.4.1 Perceived Socio-Economic Impact

Responses to the statement, “Digital hubs positively impact socio-economic conditions”, revealed a generally positive perception. Specifically, 30% of respondents agreed, while 25% strongly agreed, totaling 55% of participants in favor of the statement. Neutral responses accounted for 30%, suggesting that while many recognize the benefits, some participants require more experience or evidence to form a firm opinion. Only 15% expressed disagreement.

One participant stated: “Kuenda kuhub kunoita kuti ndikwanise kubhadhara chikoro chemwana wangu nenguva uye kutenga zvekudya zvemhuri pasina kunonoka.”

Another participant added: “Zvinondibatsira kuwana mari pakarepo pasina kuenda kubank kuHarare, izvo zvinoderedza nguva nekushushikana.”

These responses indicate that digital hubs are perceived as effective in enhancing financial inclusion, reducing transaction time, and supporting household financial stability. This finding aligns with Mhlanga (2023), who notes that community-based digital financial services improve accessibility and economic participation, especially for populations previously constrained by distance or bank bureaucracy.

4.4.4.2 Improved Household Financial Management

Participants reported that access to digital hubs contributes to more effective financial planning and management within households.

One participant commented: “Ndinoziva kuti ndinogona kuisa mari yangu kana kuverenga zvekubvisa, izvo zvinondibatsira kuchengetedza uye kuronga mari yemhuri.”

These insights highlight that digital hubs not only facilitate transactions but also support better budgeting, savings, and financial decision-making. Chikodzi and Nyagadza (2023) similarly emphasize that digital financial tools improve household economic behavior and overall financial literacy.

4.4.4.3 Empowerment of Women and Youth

Approximately 65% of participants agreed or strongly agreed, highlighting the hubs’ role in empowering women and youth.

Participant 12 remarked: “Vakadzi vazhinji vanogona kutanga mabhizinesi madiki nekuda kwekuti vanowana mari nyore kuburikidza nehub, izvo zvinosimudzira hupfumi hwavo.”

Participant 13 highlighted youth benefits: “Vechidiki vanokwanisa kubhadhara mari yezvikoro kana kutanga maprojects avo pasina kutyora mitemo yebhanga guru.”

These findings suggest that digital hubs contribute to socio-economic empowerment by increasing financial inclusion, supporting entrepreneurship, and enabling self-reliance among underserved populations. OECD (2022) similarly notes that community financial hubs play a critical role in empowering marginalized groups through access to timely financial resources.

4.4.4.4 Recommendations to Strengthen Impact

While the overall sentiment is positive, the 30% neutral responses indicate that further measures could strengthen the socio-economic impact. Initiatives could include highlighting success stories, monitor tangible outcomes, and ensuring that benefits reach marginalized and underserved populations. Tailored programs and continuous community engagement can help convert neutral or skeptical participants into confident users, maximizing the hubs' contribution to economic inclusion and community development.

In conclusion, the findings demonstrate that digital banking hubs have a generally positive socio-economic effect. By improving access to financial services, enhancing household financial management, and empowering women and youth, these hubs play a significant role in promoting community development. Continued efforts to expand awareness, provide evidence of impact, and target marginalized groups will further enhance their effectiveness and inclusiveness.

4.5 CHAPTER SUMMARY

In summary, this chapter presented the study's findings through respondent demographics, Likert scale data, and interview insights. The analysis revealed how age, education, income, and gender shape digital adoption patterns in Gुरुve, while responses highlighted both opportunities and barriers around infrastructure, literacy, and trust. By linking these results to global and regional literature, the chapter demonstrated that, although the challenges mirror those seen elsewhere, the community also recognises the potential socioeconomic benefits of a digital banking hub.

CHAPTER FIVE

CONCLUSION, RECOMMENDATIONS AND MODEL

5.1 INTRODUCTION

This chapter synthesizes the findings presented in Chapter 4 and draws meaningful conclusions in relation to the study objectives. It also provides recommendations grounded in the evidence collected, proposes a working model to enhance financial inclusion through digital banking in Zimbabwe's rural areas a case of Guruve Center, and highlights potential areas for further research.

5.2 CONCLUSIONS

This part is the discussion in conclusion of findings from the objectives.

5.2.1 TO ASSESS GURUVE CENTRE DIGITAL BANKING UPTAKE AND FINANCIAL SERVICE ACCESS.

The results of this study show that Guruve Center's digital banking environment is young but promising, with a notable gap between potential and actualised usage. Although almost everyone has a mobile phone, which serves as a vital foundation, there are still limitations on the effective use of advanced mobile banking systems. The main causes of this discrepancy are two significant obstacles: persistently unstable network infrastructure and a widespread ignorance of the entire range of digital financial services that are accessible. With adoption rates closely linked to youth and higher educational achievement, the study also reveals a pronounced demographic split. This association highlights sociodemographic characteristics and digital literacy as crucial adoption variables that go beyond simple device ownership. Accordingly, the results indicate that while the basic framework for digital financial inclusion exists, its full potential remains untapped. To close this gap and guarantee fair and long-lasting inclusion, a deliberate transition from passive access to active involvement through concentrated, literacy-centered interventions and strong infrastructure development is required.

5.2.2 TO DETERMINE WHAT PREVENTS AND HELPS GURUVE CENTRE ESTABLISH A DIGITAL BANKING HUB.

Several interrelated obstacles that seriously impede the implementation of digital banking were found by this investigation. The most basic barrier is insufficient ICT infrastructure, which physically prohibits regular use of digital platforms and takes the shape of intermittent

electrical availability and persistently unstable mobile network coverage. The severe problem of inadequate digital literacy, which disproportionately impacts older and less educated groups and results in a sizable skills-based exclusion gap, exacerbates this. A crisis of trust also surfaced as a significant moderating factor, as widespread concerns about data security, financial fraud, and technical system malfunctions undermine customer confidence and discourage adoption.

On the other hand, the investigation indicated a strong basis for future expansion. The evident community desire for digital solutions to ease present financial hardships indicates a ready market. Most importantly, the profoundly ingrained tradition of informal financial activities, like burial societies and rotating savings and credit associations (ma rounds), shows a behavioural predisposition for organised financial management. Instead of acting as a barrier, this informal ecosystem provides a vital cultural access point. It provides a reliable foundation for the grafting of official digital services, which might digitise and improve these well-known customs.

In summary, our results show a landscape of contrast, substantial latent demand and deeply ingrained financial behaviours that can be leveraged to balance out major institutional and sociological barriers. This comparison not only draws attention to the difficulties but also accurately identifies the untapped potential for a digital banking centre in Gurube. It implies that a strategy that directly addresses the lack of trust and literacy while utilising the social capital already present in informal community networks is necessary for success.

5.2.3 TO EVALUATE THE COMMUNITY'S PREPAREDNESS AND WILLINGNESS TO EMBRACE DIGITAL BANKING HUB SOLUTIONS.

According to research, the community is ready to adopt digital financial services and has a strong desire to use banking hubs if they are inclusive, user-friendly, and accessible. This readiness is supported by a baseline of digital competency, with small company owners, farmers and younger demographics who are identified as early adopters and potential community champions having particularly high literacy scores. However, two significant obstacles currently limit this latent potential: inadequate infrastructure and enduring trust issues. Deliberately removing these crucial obstacles is necessary to transform preparedness into meaningful, long-term engagement.

There is a big opportunity in the current technological environment. Because basic feature phones are so common and people are deeply accustomed to using USSD codes to access mobile money systems. USSD-based delivery service offers a low-risk, highly familiar entry

point but with limitations to transactions that will then require proof of payment. By utilising current user behaviours rather than implementing completely new ones, this strategy can close the digital divide.

In summary, whereas the Guruve community has a fundamental readiness for digital banking, this promise is not always realised. For a long term success, a carefully planned ecosystem is specifically necessary; it must prioritise user-centric design, strong infrastructure support, and trust-building initiatives to transform early willingness into ingrained financial inclusion.

5.2.4 TO ASSESS POTENTIAL SOCIAL AND ECONOMIC EFFECTS OF IMPLEMENTING DIGITAL BANKING HUB TECHNOLOGIES IN GURUVE CENTRE.

With most respondents predicting a positive and multifaceted influence on their socio-economic livelihoods. The findings show a strong community level consensus that the introduction of digital banking centres will be a transformative force. This optimism stems from the expectation of concrete advantages, such as increased financial resilience against shocks through easily accessible credit and savings, diversified revenue streams through increased entrepreneurship, and the advancement of greater gender inclusion by providing women with more discreet and independent financial control. These locally held beliefs are not unique; they are in line with international data that shows Digital Financial Services (DFS) to be a vital component of rural empowerment, promoting social mobility and economic agency.

As a result, this study confirms that a digital hub in Guruve is more than just infrastructure. It has the capacity to generate sustainable and equitable growth. However, the hub needs to be purposefully built as a multi-service platform to fully utilise this catalytic potential. Its success depends on extending beyond straightforward transactions to incorporate essential auxiliary services like focused training in digital literacy, customised agricultural support programs, and continuous community engagement projects. By addressing the entire range of adoption hurdles, this integrated approach guarantees that the hub will convert high community expectations into observable, beneficial results.

5.3 RECOMMENDATIONS

In line with the findings during the study, below are the recommendations for the following stakeholders to take.

5.3.1 For Policymakers

Policymakers should prioritise implementing targeted policies that specifically address the infrastructure and affordability barriers identified in this study. Strengthening ICT infrastructure in rural areas necessitates direct public investment and innovative public-private partnerships. This involves enhancing mobile network coverage and electricity access, potentially via off-grid solar solutions, to establish the essential infrastructure upon which digital services rely. Failure to address this fundamental connectivity gap will result in other interventions not reaching the intended rural population.

Simultaneously, addressing the substantial costs associated with digital transactions, including elevated service fees and taxes, is essential. Although nominally low, transactional fees impose a considerable burden on low-income users and serve as a significant barrier to adoption. Policymakers must collaborate with regulators to assess and limit fees associated with low-value transactions and urgently reevaluate the implementation of regressive taxes, including VAT or excise duties, on mobile money services. These taxes disproportionately impede the ability of low-income individuals to engage in the digital economy. Promoting interoperability among platforms can enhance competition and subsequently reduce costs, thereby making digital finance a more affordable and appealing choice.

To promote investment, policymakers ought to incentivise financial institutions by implementing de-risking mechanisms and output-based subsidies. Implementing partial credit guarantee schemes and providing tax credits for the establishment of rural agent banking networks can enhance the appeal of the rural market for private sector investment. This should be accompanied by enhanced regulatory support for fintech innovations and agent banking models, employing proportional frameworks such as regulatory sandboxes to effectively test and scale solutions designed for the rural context. This comprehensive strategy addressing infrastructure, affordability, and investment is crucial for establishing an inclusive digital ecosystem that empowers rural communities.

5.3.2 For Financial Institutions

For financial institutions, achieving success in rural markets necessitates the development of platforms and services that are accessible, reliable, and customised for local conditions. This commences with the creation of fundamentally simplified digital platforms intended for individuals with low reading levels. These interfaces should transition from text-dominant menus to employ intuitive, icon-based designs, voice navigation in native languages, and

biometric authentication (such as fingerprint or facial recognition) to address literacy and password memory challenges. This user-centric design concept must encompass all touchpoints, including the software utilised by agents on their devices and public access kiosks, guaranteeing seamless and familiar experience for customers across all channels.

Strategic collaborations with mobile network operators (MNOs) are crucial to guaranteeing the widespread accessibility of these platforms. Mobile Network Operators (MNOs) possess essential infrastructure and established client relationships that banks lack in rural regions. Partnering with them can significantly enhance service accessibility via shared agent networks, integrated mobile money solutions, and diminished data expenses for financial applications, thus addressing the dual issues of connection and affordability that impede uptake.

Nonetheless, technology alone is inadequate; fostering human trust is essential. This is accomplished by creating extensive networks of familiar, rural agents who represent the organisation locally. These agents deliver crucial cash-in/cash-out services, give in-person support for intricate transactions, and educate consumers on-site, therefore clarifying technology and fostering the confidence necessary for adoption.

This trust must be strengthened by ongoing digital literacy initiatives executed in local languages. Financial institutions ought to assign field officers and utilise their agent networks to conduct community training sessions that employ realistic scenarios to instruct individuals on the safe and effective use of their platforms. This grassroots, human-supported strategy is not an additional expense but a vital investment in client onboarding, loyalty establishment, and the sustainable viability of digital financial services in marginalised regions.

5.3.4 For Communities

The foundation of a prosperous and long-lasting digital hub for communities is active involvement and ownership. Comprehensive capacity building through hands-on education and awareness initiatives that are jointly created with community people must be the first step in this process. These programs should be interactive, conducted in local languages, and use real examples to illustrate the concrete advantages of digital banking, such as how to properly save for agricultural inputs or send money for school tuition, rather than providing generic training. Giving young people and local champions the authority to run these initiatives guarantees that the knowledge transfer is culturally appropriate and keeps up naturally within the community.

Establishing trust necessitates intentional and continuous community engagement; it cannot be accomplished top-down. Building open feedback channels where users may express issues and

have them addressed, presenting success stories from early adopters in the community, and openly addressing common security and fraud fears all help build trust. As a result, the digital hub becomes a resource owned by the community rather than a foreign imposition.

Lastly, integrating current local structures is essential to firmly establishing the hub into the community's social and economic fabric. Cooperatives, farmers' associations, and village savings and loan associations should all have formal relationships. These groups can facilitate large transactions, act as well-organised user groups, and offer reliable physical locations for access points. Utilising these established networks of cooperation and trust greatly reduces adoption barriers and guarantees that the hub meets the financial requirements of the community it seeks to serve.

5.3.5 For Academia and Research Institutions

It is essential that academic and research institutions fully embrace the mission of Education 5.0 to position themselves as catalysts for sustainable financial inclusion. This paradigm moves beyond knowledge transfer (Education 3.0) and even knowledge creation (Education 4.0) to focus explicitly on societal valuation. By applying knowledge and innovation to solve pressing real-world problems in direct collaboration with communities. This means that, practically speaking, research and development in digital banking needs to be drastically refocused on context-aware, human-centred solutions. Academics and students from fields such as finance, computer science, sociology, agriculture, and design thinking should collaborate in transdisciplinary research clusters at universities. Their mandate would be to co-create with rural users, creating innovations like offline-first mobile banking applications that function without constant connectivity, voice-native interfaces in local dialects for non-literate users, and biometric authentication systems appropriate for populations with limited formal identification. This is an example of Education 5.0 in action: employing the university's intellectual resources to actively develop and implement concrete solutions that value knowledge for the good of society, rather than merely researching an issue.

Additionally, this idea needs to be reflected in the curriculum itself. Relevant degrees should incorporate problem-based learning modules where students' projects are based on real-world difficulties that rural communities or financial institutions encounter. For example, business students may create sustainable revenue models for agent banking networks, engineering students could prototype low-power ATMs, and social science students could create trust-building digital literacy initiatives. Academia can produce reliable, scalable, and inclusive

solutions that genuinely close the digital gap by coordinating innovation with the socioeconomic realities of rural life, such as erratic income streams, seasonal cash flows, and collective financial practices. This strategy guarantees that the upcoming generation of innovators will graduate with practical experience and ethical resolve to create a more equitable digital economy, in addition to their technical expertise.

5.4 THE DIGITAL BANKING HUB MODEL

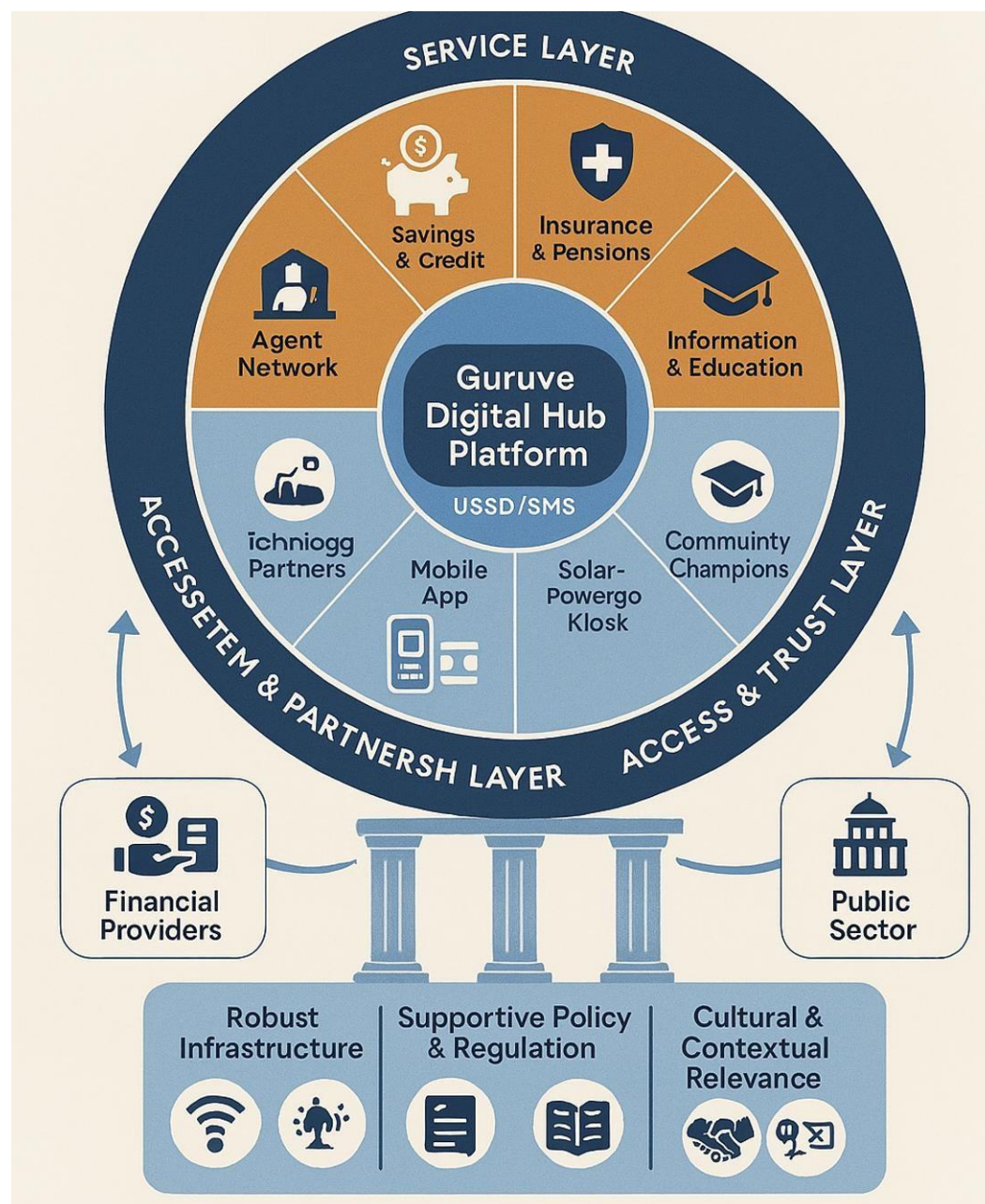


Figure 5.4 Authors own compilation (2025)

The proposed Guruve Digital Hub Platform represents an integrated digital ecosystem designed to enhance financial inclusion, promote digital literacy, and empower rural communities in Zimbabwe. The model is developed in response to the limited access to formal financial and digital services in rural areas such as Guruve, where infrastructural gaps, low digital literacy levels, and restricted connectivity continue to inhibit socio-economic progress. The hub is envisioned as both a technological gateway and a community empowerment mechanism, enabling individuals and small enterprises to access essential financial, educational, and social services through a unified and inclusive digital infrastructure.

The conceptualization of the model draws from the principle that digital inclusion is not merely a technological challenge but a socio-economic imperative. Therefore, the digital hub seeks to bridge the digital divide by combining infrastructure, partnerships, and localized engagement to ensure sustainable access and adoption.

Understanding the Digital Hub

A digital hub can be defined as a centralized platform that connects diverse stakeholders such as individuals, financial institutions, government agencies, and technology partners through a common digital interface. It integrates service delivery, data exchange, and user interaction within a single ecosystem, thereby enabling efficiency and inclusiveness.

In the rural Zimbabwean context, the Guruve Digital Hub serves as both a physical and virtual access point where community members can perform digital transactions, acquire knowledge, and engage in socio-economic activities. Technically, the hub operates as a modular digital integration platform linking various service providers through Application Programming Interfaces (APIs) while functionally, it offers multi-channel access through Unstructured Supplementary Service Data (USSD), Short Message Service (SMS), mobile applications, and solar-powered kiosks. This architecture ensures that even users with basic mobile devices or those in off-grid areas can benefit from digital financial and information services.

Architecture of the Guruve Digital Hub Model

The proposed model is structured into three interdependent layers: the Service Layer, the Access, System and Partnership Layer, and the Foundation Layer. Each layer performs a distinct yet interconnected function essential for achieving sustainable digital transformation.

1. The Service Layer

The Service Layer represents the visible and interactive component of the digital hub, providing essential digital and financial services to end users. It is designed to promote financial inclusion, knowledge empowerment, and social cohesion within the Gurube community.

The platform's key components are designed to foster comprehensive financial inclusion and resilience. It facilitates access to digital savings accounts, mobile-based microloans, and community savings groups to promote entrepreneurship, while also offering digital micro-insurance and pension services to help users manage risks in agriculture, health, and aging for long-term stability. Further enhancing its utility, the hub integrates e-learning modules and financial literacy programs aligned with Zimbabwe's Education 5.0 framework to boost local innovation and skills development. On the ground, a network of local agents acts as a critical operational link by providing cash-in/cash-out services, account activation, and customer support. This is complemented by community champions, who are trained local ambassadors that support user onboarding, promote trust, and drive adoption through continuous assistance and awareness. The Service Layer, therefore, anchors the digital hub's user-centric mission, enabling convenience, reliability, and trust in rural service delivery.

2. The Access, System, and Partnership Layer

The Access, System, and Partnership Layer serve as the operational backbone of the model, ensuring interoperability, collaboration, and efficiency among different stakeholders. From a technical standpoint, this layer facilitates the integration of financial systems, mobile operators, and public institutions through secure digital infrastructure. The use of APIs allows for seamless data exchange between banks, mobile money platforms, and fintech partners, thereby enhancing operational efficiency and reducing transaction costs.

From a governance perspective, this layer promotes multi-stakeholder collaboration by uniting a diverse range of partners. This includes technology partners, who provide the essential digital platforms, connectivity, and cybersecurity; financial institutions such as banks, microfinance organizations, and mobile money operators, who deliver the core financial services; and public sector actors, including local authorities and regulators, who provide critical oversight, ensure compliance, and align the hub with national development policies. This partnership oriented

design ensures the hub is not a standalone initiative but a robust, collaborative ecosystem sustained through shared ownership and mutual accountability.

3. The Foundation Layer

The Foundation Layer represents the enabling environment upon which the digital hub is built. It consists of three interrelated pillars that determine the sustainability and scalability of the platform:

- **Robust Infrastructure:** Reliable ICT infrastructure including mobile connectivity, solar energy systems, and affordable hardware forms the physical base for digital service delivery. The inclusion of solar-powered kiosks ensures continued operation in off-grid areas, addressing one of the most pressing barriers to digital access in rural Zimbabwe. For network and internet connection, the hub is then encouraged to relying on Starlink roaming connectivity as it is very suitable for rural setup.
- **Supportive Policy and Regulation:** The hub aligns with the National Financial Inclusion Strategy II (2022–2026) and Smart Zimbabwe 2030 Masterplan, both of which emphasize the need for technology-driven economic inclusion. Regulatory compliance builds user confidence and institutional trust.
- **Cultural and Contextual Relevance:** The platform is tailored to the local context, supporting Shona and English languages, incorporating local customs, and promoting gender inclusivity. By embedding cultural relevance, the hub ensures community ownership and sustained use.

Functional Operation of the Hub

The operational mechanism of the Guruve Digital Hub follows a dual directional flow. At the community level, users interact with the platform through mobile phones, SMS, or solar kiosks to perform financial transactions, access information, or participate in training programs. At the institutional level, financial providers and government agencies utilize the platform to distribute services, monitor performance, and collect feedback for policy improvement. This two way system creates a real time digital feedback loop, allowing continuous learning, customization, and improvement of services. It also generates valuable data for assessing rural financial behavior, which can inform national digital inclusion strategies.

Socio-Economic Impact of the Hub

The proposed model has the potential to generate significant socio-economic benefits for the Guruve community by enhancing financial inclusion through affordable and user-friendly services that lower barriers to formal financial systems. This initiative simultaneously improves digital literacy by equipping rural residents, particularly youth and women, with essential modern competencies. Furthermore, it stimulates entrepreneurship by providing access to credit and digital payments, thereby strengthening local economic resilience. The model also promotes community empowerment by leveraging local champions to build trust and transform passive consumers into active digital citizens. Finally, through the use of solar energy and local partnerships, the hub ensures its own long-term sustainability and operational independence in low-resource settings.

In conclusion, the Guruve Digital Hub Platform serves as a comprehensive and scalable blueprint for bridging the rural digital divide. By synergizing technological infrastructure with deep community involvement, it ensures that populations are not merely passive recipients of digital services but active participants in shaping their economic futures. The model demonstrates strong alignment with national agendas, including Zimbabwe's Vision 2030 and its Education 5.0 framework, while also contributing directly to global Sustainable Development Goals (SDGs), particularly SDG 9 (Industry, Innovation, and Infrastructure). Ultimately, by integrating infrastructure, policy, culture, and multi-stakeholder partnerships, the Guruve Digital Hub provides a replicable framework proving that digital transformation when contextually grounded and collaboratively sustained can be a powerful catalyst for equitable growth, resilience, and inclusive development.

5.5 AREAS FOR FURTHER STUDY

Artificial intelligence and blockchain are enhancing rural financial inclusion by enabling secure, low-cost, and data-driven services, while gender disparities in rural Zimbabwe indicate that there must be targeted digital literacy and access initiatives for women. Compared to other African countries like Kenya and Tanzania, Zimbabwe's digital finance ecosystem is growing but still faces infrastructure and regulatory gaps. The sustainability of rural agent banking depends on addressing liquidity, agent retention, and transaction volume challenges. Overall, digital financial inclusion has shown positive socio-economic impacts such as improved income, savings, and resilience, though benefits remain unevenly distributed across demographics.

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APPENDIX 1: QUESTIONNAIRE

Title:

Assessing the Potential of Digital Banking Hubs in Enhancing Financial Inclusion in Rural Areas: A Case of Guruve Centre, Zimbabwe

Dear Respondent,

You are kindly invited to participate in this academic study being conducted to explore the potential of digital banking hubs in promoting financial inclusion in rural communities. The information you provide will be treated with the utmost confidentiality and will only be used for research purposes. Please answer the questions honestly. There are no right or wrong answers.

If a question is not clear, please ask for clarification.

Thank you for your participation.

Researcher: Pavlov Takudzwa Mpinyuri

Institution: Bindura University of Science Education

Contact: 0771229785

SECTION A: DEMOGRAPHIC INFORMATION

Variable	Response Options
1. Gender	☐ Male / Murume ☐ Female / Mukadzi
2. Age Group	☐ 18–25 ☐ 26–35 ☐ 36–45 ☐ 46 and above
3. Highest Education Level	☐ No formal education ☐ Primary ☐ Secondary ☐ Tertiary
4. Occupation	☐ Farmer ☐ Businessperson ☐ Civil servant ☐ Student ☐ Unemployed
5. Monthly Income	☐ Less than USD 50 ☐ 51–100 ☐ 101–200 ☐ Above 200

SECTION B: DIGITAL BANKING UPTAKE AND ACCESS TO FINANCIAL SERVICES

(Objective 1)

Please tick (✓) the option that best represents your opinion.

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. How frequently do you use mobile money or bank applications for my daily transactions. (Munonyanyo shandisa mobile money kana ma bank app pazuva nezuva here?)	☐	☐	☐	☐	☐
2. Do believe that Digital hubs can improve access to financial services in my community. (Munotenda here kuti hub inoita kuti mukwanise kuwana mari zviri nyore?)	☐	☐	☐	☐	☐
3. I trust digital banking services as safe and reliable. (Munovimba nemasevhisi e digital banking here?)	☐	☐	☐	☐	☐
4. Mobile network coverage in my area supports online financial services. (Network munharaunda medu inokwanisa kushandiswa pakuita ma transactions here?)	☐	☐	☐	☐	☐

Open-ended:

5. What challenges do you face when accessing financial services? (e.g., distance, costs, network)
(Ndezvipi zvinokunetsai pakuwana masevhisi ebank?)

SECTION C: COUNTRY EXPERIENCES AND DESIGN OF DIGITAL HUBS

(Objective 2)

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
6. What did you know about digital hubs or agent banking centers.	☐	☐	☐	☐	☐
7. Does the proposed design of the digital hub suitable for user needs.	☐	☐	☐	☐	☐
8. A community digital hub would make banking easier for people in rural areas.	☐	☐	☐	☐	☐

Open-ended:

9. What services would you want to see in a community digital hub (e.g., deposits, withdrawals, loans, education)?

10. *Who should manage or support the digital hub (banks, NGOs, government, etc.)?
(Munofunga kuti ndiani anofanira kubatsira kana kutungamira hub yeruzhinji?)*

SECTION D: TOOLS TO EVALUATE COMMUNITY PREPAREDNESS

(Objective 3)

Question	Response
11. Do you own a smartphone for digital banking?	☐ Yes ☐ No
12. Is there reliable network coverage in your area?	☐ Yes ☐ No
13. Do you have access to electricity or solar power for charging your devices?	☐ Yes ☐ No
14. Have you ever received training on mobile or digital banking?	☐ Yes ☐ No

Open-ended:

15. What challenges do you face when using mobile banking (language, network, cost)?

SECTION E: SOCIO-ECONOMIC EFFECTS OF ESTABLISHING DIGITAL BANKING HUBS

(Objective 4)

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
16. Does the access to financial services improve your way of living?	☐	☐	☐	☐	☐
17. Do you think Digital hubs can create job opportunities in rural areas?	☐	☐	☐	☐	☐
18. Do you think women and youth will benefit more from digital hubs?	☐	☐	☐	☐	☐
19. Does Digital financial access encourages entrepreneurship and small businesses.	☐	☐	☐	☐	☐

Open-ended:

20. In your opinion, how would easier access to money change your household's life?

APPENDIX 2: ETHICAL CLEARANCE

RESEARCH ETHICS COMMITTEE



P. Bag 1020
BINDURA, Zimbabwe
Email : rid@buse.ac.zw

BINDURA UNIVERSITY OF SCIENCE EDUCATION [BUSE]

16 October 2025

Pavlov Takudzwa Mpinyuri
Bindura University of Science Education
Graduate School of Business
P. Bag 1020
Bindura

Dear Pavlov Takudzwa Mpinyuri

**RE: INSTITUTIONAL RESEARCH COMMITTEE ETHICAL CLEARANCE-APPROVAL
NUMBER: BUSEREC/0090/2025**

Your application for research ethical clearance related to the topic '**A working model towards promoting digital banking hub solutions for rural communities in Zimbabwe: A case of Guruve Centre**' has been approved and allocated approval Number: **BUSEREC/0090/2025**. You are to quote this approval number for all correspondences inclusive of consent forms and any other documents as and when appropriate. The approval period is as stated below:

Type of Meeting : 18th BUSEREC meeting
Approval Date : 16/10/2025
Expiry date : 15/10/2026

The project will automatically discontinue on the expiry date. You can apply for renewal three months before the expiry date. The renewal application should be accompanied by a progress report.

You are not expected to make any changes/adjustments to the protocol including the consent documents. Any trials involving drugs, devices and biologics require approval of the Medicines Control Authority of Zimbabwe before commencement. All problems to do with the safety of participants must be reported to BUSEREC (buserec2022@buse.ac.zw) within three (3) working days.

Upon termination of the study, a report has to be submitted to BUSEREC.

Yours sincerely

BUSEREC CHAIRPERSON

APPENDIX 3: Turn it report



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Top Sources