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Financial Inclusion and Banking Infusion in Wukari, Taraba State of Nigeria: How Far, So Far?

[1]PRINCE UMOR C. AGUNDU PhD & [2]TREASURE OYALE EDWARD

[1]Department of Banking and Finance, Faculty of Management Sciences, Federal University Wukari, Taraba State, Nigeria
[2]Financial Inclusion Analyst, based in Wukari, Taraba State
Corresponding Author: princeagundu@fuwukari.edu.ng

Abstract

With increasing provision of digital infrastructure at the grassroots and opening of more financial literacy centres for unbanked publics, Deposit Money Banks (DMBs) are helping to make the benefits of financial inclusion and banking infusion far reaching. Banking infusion is attracting meaningful redefinition, driven by technological advancements, economic development, and increasing access to financial services. In view of this, this study sets out to determine the extent to which financial inclusion meets expectations regarding banking infusion among grassroots inhabitants in Wukari, Taraba State of Nigeria. The focal variables are herein operationalized as sensitization of financial conceptualization and utilization of digitalization; while in context, digital accessibility is adopted, complemented by credit accessibility and literacy accessibility in order to facilitate multiple regression analysis after enumeration of the descriptive statistics. Fundamentally, a resultant t-statistic of 2.390 ($p=0.095 > 0.05$) substantiates that sensitization of financial conceptualization does not leave much to be desired regarding utilization of digitalization among the grassroots inhabitants. The study, therefore, recommends more concerted investing in modernization of digital banking infrastructure, intensifying banking system trust-building, and mainstreaming innovative financial inclusion policy reforms. Also, on-going financial literacy initiatives anchored by DMBs and collaborating governmental agencies should be deepened and strategically driven towards efficiently and effectively showcasing commercial potentialities and financial economies of sensitization of financial conceptualization and utilization of digitalization. These would further substantiate the influence of financial inclusion on banking infusion among grassroots inhabitants on a sustainable basis.

Keywords: Banking infusion, Digital banking, Financial inclusion, Grassroots sensitization

Introduction

In many climes today, financial inclusion is considered imperative for people to improve their lives and strengthen their commercial and industrial economic capacity. It has come a long way, dating back to the late 1990s and mid-2000s, when many groups advanced from harnessing microcredits to accessing more financial services. To this end, government strives to ensure that people have easy access to a wide range of financial services, including people operating at the grassroots. Economy watchers observe that financial inclusion in Nigeria is growing consistently in recent years on account of efficient and effective strategy implementation, leading to decline in financial exclusion even among grassroots inhabitants. Fundamentally, financial service accessibility has increased to 63.6% of the population, while the number of financially excluded has dropped to 36.4% from 46.3% in 2020 (Odetayo, Abner & Ndubuaku, 2020; Ain, Sackey & Emmanuel, 2020).

Innovative technological advancements in the banking system, including the advent and spread of mobile and internet banking now facilitate the provision of banking services without physical banking involvement (implying branchless banking). Joan, Uche & Bele (2022) project that mobile and internet banking could drive banking activities, accelerate financial transactions, and provide improved financial services to unprecedented dimensions. With increasing provision of digital infrastructure at the grassroots and opening of more financial literacy centres for the unbanked publics, banks are helping to extend the benefits of financial inclusion and banking infusion. Greater financial inclusion in banking also contributes to bank stability as banks with many customers and huge deposits are willing to charge low bank service fees to attract more of the unbanked inhabitants at the grassroots (Ejiofor, Camilus & Elugom, 2020; Fomum & Opperman, 2023). It is also believed that financial inclusion brings about positive effects, such as improved household welfare orchestrated by easy access to finance for low-income groups in the communities. However, some attendant gray areas still manifest where banks are not circumspect in managing systemic risks, maintaining financial stability, and promoting affordable financial services spread in the communities (Cull, Saibu & Adekunle, 2007; Zins, 2012; Ejiofor *et al.*, 2020).

Furthermore, banking infusion is equally attracting meaningful redefinition, driven by technological advancements, economic development, and increasing access to financial services. This elicits more innovations in the banking sector, anchoring on utilization of digitalization and spreading access to banking services in the economy, including the extension of mobile banking on account of the widespread adoption of mobile technology. Concerns regarding the slow pace of financial inclusion in some communities in Nigeria prevail as an exception and not the norm. The breeders include low awareness, limited reach of mobile money products, and lack of trust in the digital banking system. Despite inroads to financial technology adoption, the above challenges are further aggravated by persisting brick-and-mortar inclination, sticky levels of financial illiteracy, high lending rates portending significant spread between lending and deposit rates, low savings, and poor loan repayment culture, especially among grassroots inhabitants (Ojo, 2020; Joan *et al.*, 2022).

In view of the above realities, the purpose of this study is to determine the extent to which financial inclusion meets expectations regarding banking infusion among grassroots inhabitants. Analytical proxies of financial inclusion and banking infusion feature herein as sensitization of financian conceptualization and utilization of digitalization respectively. The community in focus is Wukari in Taraba State of Nigeria. The Hypothetical Stance (HS) elicited for statistical treatment is stated in null perspective thus:

HSo: Sensitization of financial conceptualization does not leave much to be desired regarding utilization of digitalization among grassroots inhabitants.

Literature Review

In this segment, literary contributions in the area of financial inclusion and banking infusion are highlighted. Analysts underscore financial inclusion as a commitment towards affording people greater opportunity to utilize financial services with wider access to the compliments of quality financial services provided at affordable prices in a convenient manner (Ayegbeni, 2020; Ojo, 2020). By this, people are assisted to diversify or increase income streams, provide better liquidity/cash flow; and absorb shocks of adversity by building assets which intensify ability to cope with losses. This is a sure way to mitigate pressures to sell productive assets or deploy excessive to sustain income-generating activities. It helps in driving innovation that eventually generates returns in excess of loan installment repayments while building assets when credit-financed investment do not yield meaningful profitability for sustainability (Olateju, 2018; Fomum & Opperman, 2023).

Akinrinola and Folorunso (2022) posit that financial inclusion fosters people's ability to access and utilize financial services, such as savings, loans, and insurance in a relatively convenient way. Nwanko and Nwanko (2014) recalls that the traditional idea of financial inclusion relates to the provision of access to and usage of diverse, convenient, affordable financial services. Thus, access to (and utilization of) financial services constitute major drivers of economic growth. Financial inclusion covers sustainable, relevant, cost-effective and overriding meaningful financial services for the financially underserved group, including those at the grassroots. In essence, the financial inclusion concept projects the range, quality and availability of financial services to the underserved and financially excluded (Ojo, 2020; Alchahada, Refae & Oasim, 2020; Obiageli, Anusi & Ikechukwu, 2021).

Ayegbeni (2020) admits that financial inclusion is about providing access to an adequate range of safe, convenient and affordable financial services to disadvantaged and other vulnerable groups, including low income, rural and undocumented persons, especially those who have been underserved or excluded from the formal financial sector. Impliedly, it is about making a broader range of financial services available to individuals who currently have access to only basic financial services, like what prevails in most grassroots communities. According to Anastesia, Chijindu & Steve (2020) banking habit is intertwined with the tendency of bank account ownership, which is a key indicator of people's engagement with the formal financial system. In times past, bank account ownership was quite low due to limited access to banking infrastructure, high service charges, and general lack of trust in the digital banking system. However, in recent times, there is noticeable shift in the positive direction with more people opening bank accounts, influenced by efforts towards greater financial inclusion and extension of banking services to the grassroots (Olaniyi, 2020).

The rise in bank account ownership also reflects a broader change in banking disposition underscored by increased financial participation and growing preference for formal financial channels. By this trend, people are being sensitized in favour of gradual movement away from cash transactions, towards the use of electronic payments and allied digital banking services. This development is predominantly facilitated by advancements in technology, particularly the adoption and utilization of mobile banking apps and digital wallets, which offer greater convenience and accessibility than the traditional banking frameworks could deliver (Joan *et al.,* 2022). Furthermore, increased bank account ownership is complemented by greater emphasis on financial literacy and digital fiscal education. As more people become aware of the functionalities and economies of bank accounts, they engage more in positive financial behaviour in terms of regular savings and investments. The enhanced capacity equally encourage better money management practices and more strategic dimensions to personal finance generation and optimization, which reflect a positive change in overall banking infusion (Aritonang *et al.,* 2023). The growth in bank account ownership is equally indicative of broader socio-economic reinvention, necessary for improvement in financial inclusion and economic empowerment. Ibor, Offiong & Mendie (2017) posit that with more people gaining access to banking services, they navigate better with the dynamics of the financial system and overall national economy. They more easily receive credit, and build requisite financial resilience leveraging expanded access which supports a more robust financial infrastructure in the economy.

In terms of analytical baseline, this study anchors on the *System Theory of Financial Inclusion*. This posits that financial inclusion actualization hinges on better understanding and managing of the complex interactions between various components of a functional financial infrastructure. It underscores affording people greater access to financial services as well as sustaining the interplay between regulatory frameworks, technological advancements, financial institutions, and the people's disposition to utilization of digitalization (Olateju, 2018; Fomum & Opperman, 2023). The theory is deemed relevant to this study as financial inclusion efforts at the grassroots elicit greater involvement in extending access to banking services, improving financial literacy, and leveraging Information and Communication Technology (ICT). In context, the theory equally projects how systemic components of financial inclusion complement to deepen banking infusion. By focusing on how technological innovations, regulatory changes, and customer digital education interact within the financial infrastructure, analysts mainstream financial inclusion functionally and translate (navigate) the nexus towards greater banking infusion (Cull *et al.*, 2007; Zins, 2012; Ofunre & Grace, 2017; Ayegbeni, 2020). The theory characteristically goes with assumptions operationalized as follows:

- Financial inclusion depends on the interaction between various components of the financial system, especially regulatory frameworks, financial institutions, technology, and customer disposition;

- Change in one component of the financial system, such as technological advancements or policy reforms, orchestrates feedback loop that connect other components iteratively to improve financial inclusion and influence banking infusion;

- Comprehensive approach necessarily profiles financial inclusion with recognition of multiple interconnecting factors in terms of economic, social, and technological features which interact to boost access to financial services;

- Financial system infrastructure is adaptable such that stakeholders respond to changes and challenges within the economy, by adjusting strategies, policies, and practices to extend financial inclusion even to the grassroots.

In the light of empiricism, meaningful outcomes have been recorded by contemporary analysts. Biswas (2023) examined financial inclusion relative to economic growth in four South Asian countries using Gross Domestic Product (GDP) per capita, inflation, Foreign Direct Investment (FDI), and human capital as variables. Error Correction Model (ECM) was adopted to arrive at the conclusion that financial inclusion has positive impact on economic growth in the focal countries. Fomum and Opperman (2023) considered financial inclusion relative to Micro, Small and Medium Enterprises (MSMEs) using FinScope MSME 2017. The variables employed are natural logarithm of MSMEs annual turnover profit, business development measure, MSMEs' formal bank accounts, use of bank account for business purposes, saving strands, and formal insurance. Ordinary Least Square (OLS) regression technique was adopted, of which the results revealed that small changes in access to bank accounts, saving for business, formal saving, and formal saving have positive and significant effect on MSMEs annual turnover profit; while the effect of formal insurance is of mixed feature.

Ele and Ogbonna (2023) focused on financial inclusion relative to economic growth in Nigeria over the period 1991-2021. The variables profiled are Real Gross Domestic Product (RGDP), savings mobilization by rural banks, bank loans to the rural economy, and bank lending rate to farmers. ARDL method was adopted of which the results indicated that banks' rural savings mobilization financial inclusion has significant positive impact on RGDP (economic growth) in Nigeria, bank loans to rural economy has positive and significant impact on the Real GDP in Nigeria, but the impact of bank lending rate to farmers is negative and insignificant. Ifediora, Offor, Eze, Takon, Ageme, Ibe & Onwumere (2022) addressed financial inclusion relative to economic growth using panel data of 22 Sub-Sahara African countries over the period 2012-2018. The variables identified are GDP per capita, composite index of financial inclusion, and individual financial inclusion indicators. Generalized Method of Moments (GMM) was adopted which led to the revelation that availability dimension, penetration dimension, and composite dimension of financial inclusion have positive and significant impact economic growth, while impact of the usage dimension of financial inclusion is insignificant.

Afolabi (2020) investigated financial inclusion relative to inclusive growth in Nigeria over the period 1981-2017. The variables mainstreamed are rural loan, number of bank branches, money supply-GDP ratio, private sector credit to GDP ratio and GDP per capita. Auto-Regressive Distributed Lag (ARDL) model was adopted to generate the conclusion that rural loan, number of bank branches and level of liquidity have positive and significant effect on inclusive growth, while interest rate rather impedes inclusive growth. Olaniyi (2020) studied financial inclusion relative to entrepreneurship as inclusive growth drivers in the national economy. The variables utilized are financial access, empowerment opportunities, business activities, entrepreneurship and economic growth. OLS regression technique was adopted, of which the results established that the Chinese model of financial inclusion is applicable to Nigeria, provided there is government support, increased awareness activities, and integrated efforts among relevant institutions. This underscores the need for people to work more concertedly towards achieving sustainable meaningful financial inclusion. It has to go beyond infrastructure support and bring about a more inclusive financial policy for the overall empowerment of the people. By such outcome, national economic performance is highly influenced by the dynamics of entrepreneurship and financial inclusion.

Methodology

This study adopts a survey research design in order to gather the requisite data for analysis and test of the *hypothetical stance*. Primary data were sourced from accessible people who identify with the only three (3) functional Deposit Money banks (DMBs) in Wukari in Taraba State of Nigeria. This is with a view to determining the influence of financial inclusion on banking infusion. Proportionately, 30 customers were selected from each of the three DMBs, which aggregate to 90 customers. They were accordingly administered with structured questionnaire featuring Likert-type elicitations to substantiate the nexus between financial inclusion and banking infusion in the area.

The data so gathered from the questionnaire administration process were utilized for analysis leveraging appropriate descriptive and inferential statistical modes. The core determinant proxy is digital accessibility complemented by credit accessibility and literacy accessibility. This is in a bid to facilitate the analytical instrumentality of multiple regression technique in the data treatment process (Ojo, 2020; Biswas, 2023; Agundu & Ghazali, 2024; Edward, 2025). The decision to accept or reject the null *hypothetical stance* hinges on the magnitude of probability value (p) of inferential statistics in comparison with the 0.05 level of significance threshold.

Data Analysis and Results

The baseline data for analytical consideration derive from responses volunteered by 85 (94%) customers of the three DMBs in Wukari. This implies that only 5(6%) of the customers served questionnaire did not contribute to the analytical data log (Table 1).

Table 1: Profile of Research Questionnaire Administration

Questionnaire Outcome	DMB Customers	Percentage (%)
Returned	85	94
Not retuned	5	6
Total	90	100

Source: Profile of Survey enumeration.

Operationally, Utilization of Digitalization (UTD) is analysed in relation to Digital Accessibility (DGA), complemented by Credit Accessibility (CRA) and Literacy Accessibility (LTA). Regarding the extent of usage of digital financial services, the response frequencies are presented in Table 2; while perception of the ease of operating accounts with the DMBs is streamlined in Table 3. The extent of convenience afforded by digital financial services utilization and how it influences operating of accounts with the DMBs is depicted in Table 4. The tendency of financial inclusion innovativeness to boost the people's trust in the DMBs is displayed in Table 5. The cardinal statistics for consideration of the hypothetical stance are highlighted in Tables 6, 7 and 8, where precisely, very strong correlation (R=0.814) was recorded. The R-square and Adjusted R-square of 0.545 and 0.528 respectively indicate acceptable explanatory capacity of analytical framework, with relatively no serial auto-correlation (DW=2.0 approximately).

Table 2: Tendency of Operating Accounts with DMBs

Description	Response	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	28	32.9	32.9	32.9
	Agree	35	41.2	41.2	74.1
	Undecided	10	11.8	11.8	85.9
	Disagree	9	10.6	10.6	96.5
	Strongly Disagree	3	3.5	3.5	100.0
	Total	**85**	**100.0**	**100.0**	

Source: Computations from Research Questionnaire (SPSS 20).

In Table 2, majority, 28(32.9%) respondents strongly agree and 35(41.2%) agree that people open more accounts with the DMBs by the attractiveness of digital financial services; while the rest perceive differently.

Table 3: Ease of Operating Accounts with DMBs

Description	Response	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	47	55.3	55.3	55.3
	Agree	33	38.8	38.8	94.1
	Undecided	2	2.4	2.4	96.5
	Disagree	3	3.5	3.5	100.0
	Strongly Disagree	0	0	0	100.0
	Total	**85**	**100.0**	**100.0**	

Source: Computations from Research Questionnaire (SPSS 20).

In Table 3, majority, 47(55.3%) respondents strongly agree and 33(38.8%) agree that digital financial services such as mobile banking, online payment, etc makes it easy for people to operate accounts with the DMBs; while the rest feel differently.

Table 4: Convenience of Leveraging Digitalization with DMBs

Description	Response	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	53	62.4	62.4	62.4
	Agree	11	12.9	12.9	75.3
	Undecided	9	10.6	10.6	85.9
	Disagree	8	9.4	9.4	95.3
	Strongly Disagree	4	4.7	4.7	100.0
	Total	**85**	**100.0**	**100.0**	

Source: Computations from Research Questionnaire (SPSS 20).

In Table 4, majority, 53(62.4%) respondents strongly agree and 11(12.9%) agree that the convenience brought about by digital financial services influences more community people to open accounts with the DMBs; while the rest think differently.

Table 5: Extent of Trust in Digital Systems of DMBs

Description	Response	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	22	25.9	25.9	25.9
	Agree	54	63.5	63.5	89.4
	Undecided	6	7.1	7.1	96.5
	Disagree	2	2.3	2.3	98.8
	Strongly Disagree	1	1.2	1.2	100.0
	Total	**85**	**100.0**	**100.0**	

Source: Computations from Research Questionnaire (SPSS 20).

In Table 5, majority, 22(25.9%) respondents strongly agree and 54(63.5%) agree that financial inclusion initiatives serve as big boost to the people's trust in the DMBs; while the rest opine differently.

Table 6: Model Summary[b]

Model	R	R-Square	Adjusted R-Square	Std. Error of Estimate	Durbin - Watson
1	.814[a]	.545	.528	.36871	2.015

a. Predictors: (Constant), DGA, CRA, LTA
b. Dependent Variable: UTD

Source: Analytical computations (SPSS 20).

Table 7: ANOVA[a] Statistics

Model	Description	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.610	3	1.157	7.695	0.000[b]
	Residual	5.878	58	.150		
	Total	**8.488**	**61**			

a. Dependent Variable: UTD
b. Predictors: (Constant), DGA, CRA, LTA

Source: Analytical computations (SPSS 20).

Table 8: Coefficient Highlights

Model	Description	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.785	.321	-	3.011	.009
	CRA	.059	.063	.214	.775	.034
	DGA	.471	.219	.414	2.390	.095
	LTA	.321	.067	.209	2.463	.003

a. Dependent Variable: UTD
Source: Analytical computations (SPSS 20).

The Analysis of Variance (ANOVA) statistics in Table 7 affirm overall fit of the research framework with F-statistic of 7.69 with a probability value of 0.000 ($P<0.05$); while in Table 8, the t-statistic is 2.390 with a probability value of 0.095. This substantiates the null *hypothetical stance*, that sensitization of financial conceptualization does not leave much to be desired regarding utilization of digitalization among grassroots inhabitants (($p=0.095 > 0.05$).

Discussion of Findings

Digital financial services have significantly transformed the banking landscape in Nigeria with extensive provision of accessible and convenient solutions such as mobile banking, online transactions, and digital wallets. The widespread adoption of smartphones and improved internet connectivity now afford many people digital capacity to perform banking and related institutional tasks such as transferring money, paying bills, and checking account balances without having to physically visit a bank branch. This is particularly beneficial in a bid to connect more underserved groups and local communities where traditional banking infrastructure is still severely constrained (Afolabi, 2020; Ifediora, Offor, Eze, Takon, Ageme, Ibe & Onwumere, 2022).

Togun, Umoh & Samuel (2022) observes that the shift towards digital financial services has notably changed banking habit in Nigeria, with traditional banking practices, which often involve long queues and limited branch hours, increasingly giving way to immediacy and efficiency of digital platforms. By this, people are more inclined to utilizing digital channels in meeting their financial needs. This fosters a culture of convenience and reduces the reliance on cash transactions. This shift further drives financial inclusion anchoring on digital services, thereby fixing barriers to entry for individuals who were previously excluded from formal financial systems. This ultimately contributes towards a more integrated and accessible banking environment that also greatly empower the grassroots inhabitants (Aritonang, Sadiala & Muluk, 2023).

In Nigeria, increased financial inclusion has meaningfully transformed banking disposition towards broader participation in the financial system, thereby promoting more efficient and effective money management practices (Akinrinola & Folorunso, 2022; Fomum & Opperman, 2023). One fundamental dimension of financial inclusion is the extension of banking services to erstwhile underserved stakeholders including the grassroots where there are few or no functional bank branches and financial intermediation service is scarce. Innovative interventions such as mobile banking, agent banking, and digital financial services now play critical role in bridging that gap, allowing more people even at the grassroots to enjoy greater access to banking services without having to travel long distances looking for formal banking institutions. Consequently, banking disposition has shifted from make-shift informal financial systems to harnessing and engaging the more regular formal banking system, especially in terms of owning/operating savings accounts, utilizing payment systems, and accessing loans (Odetayo *et al,* 2020).

Thus, this study examined the extent of the influence of financial inclusion on banking infusion, with focus on Wukari in Taraba State of Nigeria. The analytical results affirm that sensitization of conceptualization influences utilization of digitalization among grassroots inhabitants. This notwithstanding, the persisting severe infrastructural challenges and lingering preference for traditional banking methods still combine to hamper digitalization efforts at the grassroots. The study is significant to many groups, especially those that play host to local government establishments, financial and educational institutions, as well as agro/allied commercial and industrial enterprises, among others. Specifically to governmental agencies, understanding how financial inclusion influences banking infusion helps in the crafting of policies that foster greater participation, towards greater economic growth, with increased savings rates, investment in local businesses, and ultimate sustainable development. To policy-makers, there are potentials to profile/adjust policies that foster financial inclusion using banking incentives to extend services to underserved groups and promote digital financial services down to grassroots inhabitants. Also, understanding specific banking habits influences the design of more efficient and effective community - targeted interventions aimed at spreading financial literacy and access to financial services among the focal groups in such communities. For the academia, understanding of financial inclusion and banking infusion helps in deepening the foundation for reconstructive and reengineering research in contemporary areas of concern, including financial literacy, behavioural economics as well as Information and Communication Technology (ICT) dynamics.

Conclusion and Recommendations

The nexus between financial inclusion and banking infusion clearly manifest in increasing use of mobile banking and related digital innovations, with financial inclusion initiatives assisting people to harness electronic banking dimensions, conveniently engaging in online banking transactions, mobile money transfers, and electronic payments. This shift reduces reliance on cash transactions and encourages more efficient and secure financial management practices, anchoring on digital financial systems. People who hitherto lacked access to banking services are enabled to perform a wider range of financial activities with greater convenience. Improved financial inclusion equally gives a boost to financial literacy, which in turn deepens banking infusion. With more people gaining access to financial services, exposure to informational resources and operational tools enhances understanding of financial concepts and digital dimensions. The attendant increase in financial literacy empowers people to make more informed decisions about savings, investments, and credit facilities, leading to auspicious financial behaviour, engaging them better with the dynamics of the ever-growing digital banking systems (Ojo, 2020; Odetayo *et al,* 2020).

In this study, the outcome of data analysis established a nexus between sensitization of conceptualization and utilization of digitalization among grassroots inhabitants. The study therefore concludes that financial inclusion significantly influences banking infusion. Based on the conclusion, the study recommends more concerted efforts in the quintessential areas of:

- Investment in modernization of digital banking infrastructure: This should be intensified to foster wider utilization of digitalization in the grassroots banking environment;
- Banking system trust-building intensity: This should be deepened to attract greater number of grassroots inhabitants in the direction of utilization of digitalization, given the potentials for enhanced security, ease of use, and accessibility to convenient functional digital platforms; and
- Innovative financial inclusion policy reforms: This should be directed at extending wider credit accessibility for underserved grassroots inhabitants, with emphasis on micro-loans and other low-interest credit windows, while sustaining prioritization on digital and literacy accessibility.

In essence, on-going financial literacy initiatives anchored by DMBs and collaborating governmental agencies should be strategically driven, efficiently and effectively showcasing commercial potentialities and financial economies sensitization of financial conceptualization and utilization of digitalization among grassroots inhabitants. These would go a long way in substantiating the influence of financial inclusion on banking infusion on a sustainable basis.

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