

The impact of financial inclusion on economic growth in Kosovo

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Abstract

The aim of this paper is to examine the impact of financial inclusion products in economic growth in Kosovo. The paper tries to indentify if financial retail products or services: bank branches, payment terminals (ATM and POS) and electronic payment instruments and transactions (E-banking), have impact in economic growth, expressed by real GDP in Kosovo. The data used in this paper are taken from the Central Bank of the Republic of Kosovo, over the period 2007-2019. The study is original in nature and makes effort to promote increasing financial inclusion in Kosovo, which creates many possibilities for households and businesses to have better access to financial retail products, increase payments, savings and investments which lead to economic prosperity and growth. The findings of this paper will be of value for institutions in Kosovo in order to develop the financial inclusion products thus contribute to economic growth in country.

Keywords: Financial inclusion, Atm, Pos, E-banking, economic growth.

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