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A proposed model for mobile commerce applications in the financial services industry: A catalyst for the African economic renaissance

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Abstract:

The paper is exploratory by nature as there has not been work done in terms the methodology presented here. The key focus of this paper is the consideration of the deployment of a post-modern commercial bartering mechanism (called Super Commerce). The model will exploit technological advances in systemic and non-systemic systems, which will result in the spontaneous liberation of money into the banking systems in countries across Africa and worldwide. From a macroeconomic perspective, the anticipated African economic renaissance was delayed due to a lack of e-business innovation, no collaboration amongst the financial services industry, no entrepreneurial participation and no information technology diffusion and nor innovation, mostly due to trade risk aversion. This paper provides a conceptual framework and methodology for the understanding of the development and the application of the proposed Super Commerce methodology within an African setting. Furthermore, the methodology offers a uniquely defined environment, with an implementation range outlined. Within the above factors, the suggested methodology encompasses a new dynamic and complex economic e-business environment, manifesting fluid markets, policy rule information exchange, cultures and structures, inter-related stakeholders and new forms of strategising. A new set of knowledge based communities of practice will prevail. From a holistic perspective, this paper proposes a quantum shift towards multidirectional e-business collaboration, incremental supply chain efficiency, concise monetary transfer cycles and applied leadership thinking. The field is new and little theory or literature is available as yet.

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