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# Mobile banking and economic development: linking adoption, impact, and use

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## Abstract

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## Notes

1. Even in places without commercial m-banking/m-payments systems, many mobile networks allow users to transfer airtime between accounts. Traders in Nigeria have been seen using airtime as part of a barter process (Ray, [2007](#)). Chipchase and Tulusan ([2007](#)) describe the 'Sente' system of airtime exchange in Uganda, where would-be senders can top-up the airtime accounts of middlemen (prepaid airtime resellers), who will take rather sizable commissions to provide cash-out services to other would-be receivers. However, the extent to which these informal systems have spread is a matter of some debate (Porteous, [2006](#)). In Egypt, Goodman and Walia ([2007](#)) argue that minutes are not a barter currency and are exchanged primarily between friends and family.

2. One can argue that cash-in and cash-out functions are an adaptation of a technology developed for a different purpose. In the Philippines, Smart Telecom had created a

'smart load' system where users could top-up their accounts with prepaid cards; instead, they could use their airtime to top-up their accounts. This was relatively easy for users to do, and it was a good way to use their airtime. (infoDEV)

3. Remittance services are second only to mobile phone services in the Philippines. The rich are sending money home, and poor people are sending money home, involving a large number of people.

4. Nor is it just the rich who are sending money home. In non-mobile enabled villages, people were given the opportunity to use mobile phones to transfer money home. In the Philippines (Donner, [2007b](#)), respondents described putting money into the hands of



bus drivers, who could be trusted to drive the funds out to the villages on their normal routes. Family members in the villages knew when to wait for the proper bus, thanks to a text message.

5. Thanks to Sharanya Venkatesh, the research assistant for the project.

6. The smallest enterprises in the sample fit the definition of a micro-enterprise (Mead & Leidholm, [1998](#)), however, since some of the enterprises had more than five employees, and/or showed some indications of 'formality' (keeping books, paying taxes, etc.), we use a broader term 'small enterprise' throughout this case study.

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