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

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Keywords:

- mobile banking
- ICT4D
- ICTD
- mobile telephony
- domestication
- structuration
- trust
- cell phone
- m-banking
- diffusion
- adoption

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 of the challenges of mobile technology development is that it has created a ‘smart local’ economy. Instead, it has converted it into airtime, which is relatively easy for people to use (infoDEV).

3. Remittances are second only to the rich and poor, involving

4. Nor is it enabled by non-mobile villages were gifted the transfer of remittances. Similarly, in focus groups we recently convened in the

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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