
Phd Thesis Mobile Banking

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NELSON ESTES

*Application Development and Design:
Concepts, Methodologies, Tools, and
Applications* IGI Global

In the age of corporate responsibility, green technology and sustainability continue to grip the consciousness of businesses. However, the development of appropriate business-driven green computing applications requires an awareness of the best practices of the green agenda. Green Computing Strategies for Competitive Advantage and Business Sustainability provides emerging research on maintaining an eco-friendly environment regarding cloud computing

and promoting reusability. While highlighting competitive advantages, power consumption, and project evaluation, readers will learn about various techniques for reducing energy consumption in cloud performance and information technology systems. This book is a vital resource for academics, researchers, students, professionals, and managers interested in novel trends in green computing applications and technology.

ICT for an Inclusive World Routledge
Mobile financial services (MFS) are of major interest and importance to both researchers and practitioners. The role played by nonbanking actors including telecoms and FinTech firms as well as other participants, such as PayPal and

Amazon, in developing and deploying innovative financial and payment services is undeniable. Peer2peer (P2P) payments from nonbank services are becoming increasingly commonplace and will shortly be codified by EC (EU?) regulations requiring banks to provide access to consumer data for third-party app developers and service providers. Three major mobile financial systems—mobile banking, mobile payments, and branchless banking—currently dominate the electronic retail banking sector. Although interconnected and interrelated, their business models, regulatory frameworks, and target markets are distinct. This book provides a unified perspective on MFS and discusses its evolution, growth, and future, as well as identifying the frameworks,

stakeholders, and technologies used in financial information systems in general and MFS in particular. Academics and researchers in digital and financial marketing will find this book an invaluable resource, as will bank executives, regulators, policy makers, FinTech professionals, and anyone interested in how mobile technology, social media and financial services will increasingly intersect.

Self-Service in the Internet Age Springer Science & Business Media

The ubiquity of new technologies has led to significant developments across the globe. By utilizing the latest available innovations, countries can optimize their industrial and economic infrastructures. Technological Integration as a Catalyst for Industrial Development and Economic Growth is a pivotal reference source for emerging academic research on the diffusion of new information and communication technologies for social progress. Highlighting a comprehensive range of topics such as financial inclusion, manufacturing, and workforce development, this book is ideally designed for academics, professionals, policy

makers, graduate students, and practitioners interested in economic and social developments.

Sustainable Education and Development – Making Cities and Human Settlements Inclusive, Safe, Resilient, and Sustainable AHFE International

This book presents software engineering methods in the context of the intelligent systems. It discusses real-world problems and exploratory research describing novel approaches and applications of software engineering, software design and algorithms. The book constitutes the refereed proceedings of the Software Engineering Methods in Intelligent Algorithms Section of the 8th Computer Science On-line Conference 2019 (CSOC 2019), held on-line in April 2019.

Driving the Economy through Innovation and Entrepreneurship Cari Journals USA LLC

Illustrated with real-life manufacturing examples, Formal Methods in Manufacturing provides state-of-the-art solutions to common problems in manufacturing systems. Assuming some knowledge of discrete event systems theory, the book first delivers a detailed

introduction to the most important formalisms used for the modeling, analysis, and control of manufacturing systems (including Petri nets, automata, and max-plus algebra), explaining the advantages of each formal method. It then employs the different formalisms to solve specific problems taken from today's industrial world, such as modeling and simulation, supervisory control (including deadlock prevention) in a distributed and/or decentralized environment, performance evaluation (including scheduling and optimization), fault diagnosis and diagnosability analysis, and reconfiguration. Containing chapters written by leading experts in their respective fields, Formal Methods in Manufacturing helps researchers and application engineers handle fundamental principles and deal with typical quality goals in the design and operation of manufacturing systems.

Procurement Finance Springer

This is an open access book. Sustainable Collaboration in Business, Technology, Information and Innovation SCBTII 2023: "Preserving the Sustainability of Business in Accelerated Digital Transformation and

Transition Collide”The COVID-19 pandemic had dealt a devastating blow to the SDGs, which were already off track before the pandemic forced the closure of schools, government services and workplaces worldwide. The pandemic erased more than four years of progress in eradicating poverty and pushing millions into extreme poverty. On the other hand, digital transformation rapidly creates a world of ever-faster technological developments. In response, every business must think of itself as a tech business. Companies need to re-design their processes and ensure their people have the skills needed for a world where we increasingly collaborate and work alongside capable and intelligent machines. Unfortunately, the war in Ukraine has accelerated the schism and confrontation between the major global powers. Another point of tension is the US-China relations joining the trade, technological, economic, and geostrategic competition. This year will be more significant. But the world business before us is not divided into two concrete blocks. Instead, a full-scale reconfiguration of alliances is underway, which forces all other actors to reposition themselves

about the new strategic competition dynamics and to seek out their own spaces in a global transformation. On the other hand, the green and the digital transitions, which seemed to work hand in hand towards building a more sustainable world, have collided. Against this backdrop, universities, as academic institutions, play an essential role in educating and providing professional human resources and conducting high-quality research that benefits humanity. However, universities must take a more significant part and be innovative and creative in engaging and supporting the development opportunities and consolidation of the Global community. To embark on this role effectively, universities must always foster communication and discussion among academicians, scholars, practitioners, and policymakers under the Sustainability Development Goals (SDGs). Academia, Government, Business, and Communities must increasingly cooperate to achieve academic and research excellence and constructive solutions to current business and economic issues. Sustainable Collaboration in Business, Information, and

Innovation (SCBTII) 2023 is an international conference that brings together academics, professionals, entrepreneurs, researchers, learners, and other associated groups from all over the world that is interested in theories, as well as practices in the field of the digital economy for global competitiveness. This conference provides opportunities for presenters and participants to exchange new ideas and experiences, create research relationships, and find international partners for future collaboration to respond to economy, business, social and technological development challenges successfully and effectively for better life well-being. *Mobile Information Communication Technologies Adoption in Developing Countries* Springer
This book discusses the impact of information and communication technologies (ICTs) on organizations and on society as a whole. Specifically, it examines how such technologies improve our life and work, making them more inclusive through smart enterprises. The book focuses on how actors understand Industry 4.0 as well as the potential of

ICTs to support organizational and societal activities, and how they adopt and adapt these technologies to achieve their goals. Gathering papers from various areas of organizational strategy, such as new business models, competitive strategies and knowledge management, the book covers a number of topics, including how innovative technologies improve the life of the individuals, organizations, and societies; how social media can drive fundamental business changes, as their innovative nature allows for interactive communication between customers and businesses; and how developing countries can use these technologies in an innovative way. It also explores the impact of organizations on society through sustainable development and social responsibility, and how ICTs use social media networks in the process of value co-creation, addressing these issues from both private and public sector perspectives and on national and international levels, mainly in the context of technology innovations.

Factors Influencing the Use of Mobile Banking Springer

While social interactions were once a

personal endeavor, more contact is now done virtually. Mobile technologies are an ever-expanding area of research which can benefit users on the organizational level, as well as the personal level. Mobile Platforms, Design, and Apps for Social Commerce is a critical reference source that overviews the current state of personal digital technologies and experiences. Highlighting fascinating topics such as M-learning applications, social networks, mHealth applications and mobile MOOCs, this publication is designed for all academicians, students, professionals, and researchers that are interested in discovering more about how the use of mobile technologies can aid in human interaction.

Journal of Social Sciences (COES&RJ-JSS)
Vol.8 No.3 IGI Global

In a career that spanned over thirty years, Iain M. Banks became one of the best-loved and most prolific writers in Britain, with his space opera series concerned with the pan-galactic utopian civilisation known as 'the Culture' widely regarded as his most significant contribution to science fiction. The Culture of 'The Culture' is the first critical monograph to focus solely on

this series, providing a comprehensive, thematic analysis of Banks's Culture stories from *Consider Phlebas* to *The Hydrogen Sonata*. It explores the development of Banks's political, philosophical and literary thought, arguing that the Culture offers both an image of a harmonious civilisation modelled on an alternative socialist form of globalisation and a critique of our neo-liberal present. As Joseph S. Norman explains, the Culture is the result of an ongoing utopian process, attempting through the application of technoscience to move beyond obstacles to progress such as imperialism, capitalism, the human condition, religious dogma, patriarchy and crises in artistic representation. The Culture of 'The Culture' defines Banks's creation as culture: a utopian way of doing, of being, of seeing: an approach, an attitude and a lifestyle that has enabled, and is evolving alongside, utopia, rather than an image of a static end-state. *Proceedings of the International Conference on Sustainable Collaboration in Business, Technology, Information, and Innovation (SCBTII 2023)* Archers & Elevators Publishing House

The proliferation of entrepreneurship, technological and business innovations, emerging social trends and lifestyles, employment patterns, and other developments in the global context involve creative destruction that transcends geographic and political boundaries and economic sectors and industries. This creates a need for an interdisciplinary exploration of disruptive technologies, their impacts, and their implications for various stakeholders widely ranging from government agencies to major corporations to consumer groups and individuals. *Disruptive Technology: Concepts, Methodologies, Tools, and Applications* is a vital reference source that examines innovation, imitation, and creative destruction as critical factors and agents of socio-economic growth and progress in the context of emerging challenges and opportunities for business development and strategic advantage. Highlighting a range of topics such as IT innovation, business strategy, and sustainability, this multi-volume book is ideally designed for entrepreneurs, business executives, business professionals, academicians, and

researchers interested in strategic decision making using innovations and competitiveness.

Online Banking Security Measures and Data Protection Springer Nature

This book constitutes the refereed proceedings of the 12th IFIP TC 9 International Conference on Human Choice and Computers, HCC12 2016, held in Salford, UK, in September 2016. The 26 revised full papers presented were carefully reviewed and selected from 34 submissions. The papers deal with the constantly evolving intimate relationship between humans and technology. They focus on three main themes: ethics, communications, and futures.

Formal Methods in Manufacturing

Lulu.com

This important text/reference presents the latest research and developments in the field of mobile payment systems (MPS), covering issues of mobile device security, architectures and models for MPS, and transaction security in MPS. Topics and features: introduces the fundamental concepts in MPS, discussing the benefits and disadvantages of such systems, and the entities that underpin them; reviews

the mobile devices and operating systems currently available on the market, describing how to identify and avoid security threats to such devices; examines the different models for mobile payments, presenting a classification based on their core features; presents a summary of the most commonly used cryptography schemes for secure communications; outlines the key challenges in MPS, covering security for ubiquitous mobile commerce and usability issues; highlights the opportunities offered by mobile cloud computing and vehicular ad hoc networks in the design and development of MPS.

Development and Implementation of Secure Gsm Algorithm for Mobile Banking Craig Standing

The thesis deals with the emergence of bank and non-bank entities that provide a range of unique transaction-based payment services broadly called Mobile Financial Services (MFS) to unbanked, underserved and underbanked persons via mobile phones. Models of MFS from Mobile Network Operators (MNOs), banks, combinations of MNOs and banks, and independent Mobile Financial Services Providers are covered. Provision by non-

banks of 'bank-type' services via mobile phones has been termed 'transformational banking' versus the 'additive banking' services from banks. All involve the concept of 'branchless banking' whereby 'cash-in/cash out' services are provided through 'agents.' Funds for MFS payments may available through a Stored Value Product (SVP), particularly through a Stored Value Account SVP variant offered by MNOs where value is stored as a redeemable fiat- or mobile 'airtime'-based Store of Value. The competitive, legal, technical and regulatory nature of non-bank versus bank MFS models is discussed, in particular the impact of banking, payments, money laundering, telecommunications, e-commerce and consumer protection laws. Whether funding mechanisms for SVPs may amount to deposit-taking such that entities could be engaged in the 'business of banking' is discussed. The continued use of 'deposit' as the traditional trigger for the 'business of banking' is investigated, alongside whether transaction and paymentcentric MFS rises to the 'business of banking.' An extensive evaluation of 'money' based on the Orthodox and Claim School economic

theories is undertaken in relation to SVPs used in MFS, their legal associations and import, and whether they may be deemed 'money' in law. Consumer protection for MFS and payments generally through current statute, contract, and payment law and common law condictiones are found to be wanting. Possible regulatory arbitrage in relation to MFS in South African law is discussed. The legal and regulatory regimes in the European Union, Kenya and the United States of America are compared with South Africa. The need for a coordinated payments-specific law that has consumer protections, enables proportional risk-based licensing of new non-bank providers of MFS, and allows for a regulator for retail payments is recommended. The use of trust companies and trust accounts is recommended for protection of user funds.

Artificial Neural Networks and Structural Equation Modeling Routledge

Mobile phones are widely viewed as the information and communication technology that holds the most promise for bridging global digital divides.

Gendered Power and Mobile Technology uses empirical research to focus on

changing intersections between technology, gender and other categories of social and cultural power difference (such as age, race, class, and ethnicity) in the use of mobile communication technologies. Asking how these intersections can inform development discourse, practice, and research, this volume seeks to rectify the lack of attention to the Global South, calling for more sensitivity to the contexts and consequences of mobile phone use. Indeed, drawing on case studies from Ecuador, Ghana, Kenya, Mexico, Peru, Tanzania, and Uganda, this book engages with the intersectionality paradigm to tease out the complexities of using mobile technologies for development purposes. Gendered Power and Mobile Technology will appeal to students and researchers interested in fields such as media studies, development studies, gender and technology, feminist technoscience, anthropology, and sociology.

Digital Transformation in Islamic Finance

IGI Global

Based on author's thesis (doctoral - University of Warwick, England, 2014) issued under title: Mobile payments

systems in Kenya: a new era or a false dawn?: an examination of the legal and regulatory issues arising 'post' financial inclusions.

Empirical Studies of an Internet and Service Based Economy IGI Global

A multidisciplinary examination of the interplay between social capital--the value derived from social ties--and information technology. The concept of social capital, or the value that can be derived from social ties created by goodwill, mutual support, shared language, common beliefs, and a sense of mutual obligation, has been applied to a number of fields, from sociology to management. It is only lately, however, that researchers in information technology and knowledge management have begun to explore the idea of social capital in relation to their fields. This collection of thirteen essays by computer scientists, sociologists, communication specialists, economists, and others presents a multidisciplinary look at this particular intersection of information technology and social science and the need to adopt a sociotechnical perspective. For the most part the contributors take a positive view of the

interplay of social capital, knowledge sharing, and community building. Some essays look at specific instances, including the on-line and face-to-face relationships of a community of athletes, the building of social capital among Iranian NGOs, and the Internet-based communities created by the open-source movement, while others discuss more general ideas of civic and personal communities. The last four essays examine computer applications that augment social capital, including topic- and member-centered communications spaces such as the Expert Finder and the Loops system and virtual repositories of knowledge such as the Answer Garden and Pearls of Wisdom.

Law and Regulation of Mobile Payment Systems IGI Global

Over the last ten years mobile payment systems have revolutionised banking in some countries in Africa. In Kenya the introduction of M-Pesa, a new financial services model, has transformed the banking and financial services industry. Giving the unbanked majority access to the financial services market it has attracted over 18 million subscribers which is remarkable given that fewer than

4 million people in Kenya have bank accounts. This book addresses the legal and regulatory issues arising out of the introduction of M-Pesa in Kenya and its drive towards financial inclusion. It considers the interaction between regulation and technological innovation with a particular focus on the regulatory tools, institutional arrangements and government decisional processes through the examination as a whole of its regulatory capacity. This is done with a view to understanding the regulatory capacity of Kenya in addressing the vulnerabilities presented by technological innovation in the financial industry for consumers after financial inclusion. It also examines the way that mobile payments have been regulated by criticising the piecemeal approach that the Central Bank of Kenya has taken in addressing the legal and regulatory issues presented by mobile payments. The book argues there are significant gaps in the regulatory regime of mobile banking in Kenya.

E-banking and M-banking in Kosovo Springer

This book presents a business model on how to structure the relationship between

financial services and procurement. The need for new models is particularly important to support small and medium enterprises (SMEs) where there is an evident difficulty in accessing credit. Due to this context, innovative solutions must be introduced. The objective of this book is to determine how innovation can support the dynamic and volatile international context and the increasingly relevant function of procurement. It is becoming more and more important to take into account complex international transactions with notably long payment terms. Organizations need to manage the best way to handle the financial relationships and the risks related to credit provision and payments. This book presents an end-to-end support to procurement, including trade finance, supply chain finance, and related payments. In addition, the enterprises need to keep sufficient liquidity levels in the short and medium term. This is a constant challenge today, with the turbulence of financial markets and a continuing climate of economic uncertainty making it harder to obtain external funding. Businesses need to

optimize the working capital. This can be done through the innovative concept of procurement finance, which allows SMEs to benefit by the new vision of collaborative procurement. This book provides several practical examples of advanced procurement finance solutions. It demonstrates how the use of process improvement and technology can help in overcoming the current financially difficult situation. In addition, based on the business model presented, the integrated approach to procurement finance allows sustainable solutions which will be of interest to academics, researchers, managers, and practitioners in both buyer and vendor companies, as well as in banks and other financial institutions.

PhD Thesis Springer

The ongoing digital transformation is shaping the Islamic mode of financial intermediation and the impact on the faith-based financial mode has been multifaceted. This has raised a host of interesting questions: what is the degree of penetration of Islamic finance in the fintech industry? Are Islamic financial institutions (IFIs) or banks ready to embrace fintech? Is fintech an enabler or

barrier to achieve the intended purpose of Islamic finance? Will technology narrow the division between Islamic and conventional finance in the future? These are existential questions for Islamic finance and the book endeavors to examine the impact of financial technology on the industry. The book assesses various fintech business models and how they could be a threat or an opportunity. It also examines whether fintech provides IFIs an edge to serve clients following the Shariah norms and how the adoption of fintech in the Islamic mode is required for meeting the maqasid Al Shariah. The book discusses applicability of fintech like blockchain, digital currency, big data, and AI to different branches of Islamic finance. This book will interest students, analysts, policymakers, and regulators who are working on Islamic finance, financial economics, Islamic economics, and development finance.

Mobile Banking Routledge

This book presents various perspectives on innovative work behaviour, focusing on problem recognition, idea generation, idea promotion and the realisation of these

ideas. It first highlights important corporate issues, such as uncertainty, performance management, technological infrastructure, and strategy development,

and subsequently presents studies that offer solutions. Further, the book evaluates the significance of research and development, effective communication and corporate governance. Lastly, it

discusses the implications of idea realisation, examining resource dependence theory, organizational trust and eco-innovations.