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Launched in Kenya in 2007, M-PESA is one of the world’s first mobile-money services. This review of its business models and the individual, organizational, and societal factors leading to its widespread adoption illuminates how mobile money can serve economic development.

22  Mobile Banking and Payment in China
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Of the more than 500 million Internet users in China as of June 2013, more than 400 million accessed the Web using mobile devices. This article investigates the development of mobile banking and payment systems in China.

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Encouraging people to spend locally can revive languishing economies, but circulating alternative local currencies often fails. Mobile social networking might offer a way to circumvent that approach’s problems by augmenting existing currencies with information on how the money flows.

36  Secure Mobile Payment Systems
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Exploratory Testing as a Source of Technical Debt
Syed Muhammad Ali Shah, Marco Torchio, Antonio Vetrò, and Maurizio Morisio

Practitioners generally view exploratory testing (ET) as a cost-effective substitute for their daily testing activities. However, empirical evidence reported in the literature gives a more comprehensive picture of ET that considers its technical debt implications.

A Case-Based Analysis of Active Data Warehousing
Indranil Bose and Ben Hui Siu Bun

Using the lens of the logical framework method, the authors analyze 12 case studies related to active data warehousing to understand the goals, purposes, outputs, and inputs for service providers, manufacturers, and retailers, identifying factors for successful ADW implementation.

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