

# Fnb Mobile Money

Ms. Kazuko Shirono,Esha Chhabra,Ms. Bidisha Das,Ms. Yingjie Fan,Mr. Hector Carcel Villanova

*Impact of Mobile Payment Applications and Transfers on Business* Opati, Thaisaiyi Zephania, Gachukia, Martin Kang'ethe, 2019-12-20 Consumers continue to rely heavily on their phones to complete such tasks as transferring funds between banks or accounts, depositing or withdrawing funds, paying bills, and purchasing items. Mobile money users are oftentimes more financially resilient and can protect themselves better against economic and other shocks. Moreover, mobile money can increase the velocity of money in circulation because it reduces the transactions and time costs of making retail payments. As such, understanding the impact of mobile payments is imperative for businesses and the economy. *Impact of Mobile Payment Applications and Transfers on Business* is a pivotal reference source that provides vital research on mobile money transfer and its impact in social, corporate, and micro- and macro-policies concerning the aggregate economy and individual households as a whole within an economy. It covers the impact, innovations, business-to-business transformations, regulatory framework, challenges, and ethical issues surrounding mobile money transfers around the world. This book is ideally designed for economists, financial analysts, business managers, leaders, scholars, practitioners, researchers, and students in fields that include management, finance, economics, commerce, and leadership.

*Is Mobile Money Part of Money? Understanding the Trends and Measurement* Ms. Kazuko Shirono, Esha Chhabra, Ms. Bidisha Das, Ms. Yingjie Fan, Mr. Hector Carcel Villanova, 2021-07 The rapid uptake of mobile money in recent years has generated new data needs and growing interest in understanding its impact on broad money. This paper reviews mobile money trends using mobile money data from the Financial Access Survey (FAS) and examines the statistical treatment of mobile money under the IMF's Monetary and Financial Statistics (MFS) framework. MFS guidance is straightforward in most cases, as many jurisdictions have adopted regulations which ensure that mobile money is captured in the banking system and thus in the calculation of broad money. However, in cases where mobile network operators (MNOs) act as niche financial intermediaries outside the banking regulatory perimeter and are allowed to invest their customer funds in sovereign securities and other permitted assets, mobile money liabilities may remain outside the banking system as well as monetary statistics. In that case, information on mobile money liabilities need to be collected directly from MNOs to account for mobile money as part of broad money.

*The Report: South Africa 2014* Oxford Business Group, 2014-12-08 Indeed, since the end of apartheid in 1994 South Africa has become a major diplomatic player both on the African continent as well as further afield. Despite the size of South Africa's economy, the country currently faces a number of major economic challenges. As of the end of July 2014 the unemployment rate was at 25.5%, according to data from Statistics South Africa, which was among the highest in the world. While the government's long-term development plans are generally highly regarded, delivery and execution has occasionally been problematic. While there are major hurdles that must be cleared, given the country's strong institutions and the rapid pace of economic expansion over the past two decades, South Africa should be able to look forward to 20 more years of peace and steady, sustained economic growth.

**The Report: South Africa 2013** Oxford Business Group, 2013-09-04 The Rainbow Nation benefits from an

internationally competitive private sector, which accounts for roughly 70% of GDP, and extremely competitive infrastructure; its utility sector, for example, produces just under half of the total power generated on the African continent. South Africa represents by far the most developed market in Africa, but there are still some structural challenges it is grappling with. Government strategies have set a target of increasing labour market participation from 54% in 2010 to 65% by 2030, bringing the number of workers in the formal sector to 25.3m people and lowering unemployment from 25% to 6%. While its fiscal space is narrow, long-term investments in infrastructure, education and health are expected to be key to attaining its growth potential. Recent years have seen both the public and private sectors look to strengthen regulatory frameworks in mining and industry – in some cases, like the automotive sector, with impressive results.

Financial Sector Development in Africa Thorsten Beck, Samuel Munzele Maimbo, 2012-12-03 This edited volume contains eight studies of financial sector challenges in Africa. They discuss expanding access, lengthening contracts, safeguarding finance and implementing financial sector reform in politically difficult environment.

Contemporary Business Dynamics Ritambhara Jha, Nambela Njavwa Sinkala, Owusu Okyere Emmanuel, Uroosa Falak, Kennedy A. M. Gichira, 2024-02-07 TOPICS IN THE BOOK Predicting Purchasing Probability of E-Commerce Customers Mobile Money and SME Growth: A Zambian Perspective Enhancing Financial Stability in Ghana's Universal Banking Sector: A Governance Perspective and Practical Insights Impact of Innovation on Adoption of Block Chain Technology with the Moderating Role of Digital Marketing The Mediating Effect of Employee Outcomes on the Relationship between Green Human Resource Management Practices and Firm Performance

Research Handbook on International Migration and Digital Technology McAuliffe, Marie, 2021-12-07 This forward-looking Research Handbook showcases cutting-edge research on the relationship between international migration and digital technology. It sheds new light on the interlinkages between digitalisation and migration patterns and processes globally, capturing the latest research technologies and data sources. Featuring international migration in all facets from the migration of tech sector specialists through to refugee displacement, leading contributors offer strategic insights into the future of migration and mobility.

ICT, Financial Inclusion, and Growth Mr. Kangni Kpodar, Mihasonirina Andrianaivo, 2011-04-01 This paper studies the impact of information and communication technologies (ICT), especially mobile phone rollout, on economic growth in a sample of African countries from 1988 to 2007. Further, we investigate whether financial inclusion is one of the channels through which mobile phone development influences economic growth. In estimating the impact of ICT on economic growth, we use a wide range of ICT indicators, including mobile and fixed telephone penetration rates and the cost of local calls. We address any endogeneity issues by using the System Generalized Method of Moment (GMM) estimator. Financial inclusion is captured by variables measuring access to financial services, such as the number of deposits or loans per head, compiled by Beck, Demirguc-Kunt, and Martinez Peria (2007) and the Consultative Group to Assist the Poor (CGAP, 2009). The results confirm that ICT, including mobile phone development, contribute significantly to economic growth in African countries. Part of the positive effect of mobile phone

penetration on growth comes from greater financial inclusion. At the same time, the development of mobile phones consolidates the impact of financial inclusion on economic growth, especially in countries where mobile financial services take hold.

Gamechangers Peter Fisk, 2015-01-27 Shake up and redefine the market by changing your game! A new generation of businesses is rising out of the maelstrom of economic and technological change across our world. These companies are shaking up the world. In *Gamechangers* Peter Fisk has sought out the brands and businesses, large and small, from every continent, who are changing the game... and shows how we can learn the best new approaches to strategy and leadership, innovation and marketing from them. 'Gamechangers' are disruptive and innovative, they are more ambitious, with stretching vision and enlightened purpose. They find their own space, then shape it in their own vision. Most of all they have great ideas. They outthink their competition, thinking bigger and different. They don't believe in being slightly cheaper or slightly better. Why be 10% better, when you could be 10 times better? *Gamechangers* is built around 10 themes that are shaping the future of business, brought to life with 100 case studies from across the world, and 16 practical canvases to make the best ideas happen in your business. The book is supported by a range of seminars, workshops and digital resources. *Gamechangers* offers guidance on: Thinking smarter and acting faster Embracing the new tricks of business Understanding how gamechangers dream and disrupt Delivering practical results and winning

**New Partnerships for Innovation in Microfinance** Ingrid Matthäus-Maier, J. D. Pischke, 2008-04-01 Microfinance has experienced dynamic development. Today, microfinance providers reach close to 100 million clients worldwide and are growing fast. New partnerships expand the impact of microfinance even further. Three types of partnerships are examined in this book, each consisting of a thematic pillar. Pillar I focuses on equity investments in microfinance, especially the possibilities for engaging private investors through structured microfinance investment funds. Rating agencies are involved in providing more transparency in this emerging fund industry. Pillar II focuses on collaboration among microfinance providers, governments, private investors and technology companies which help microfinance institutions to integrate new technologies into their business models, reducing cost and increasing outreach to clients. Pillar III covers micropensions, microinsurance and the role of securitisation for the future of microfinance.

*Business Models and Firm Internationalisation* Christian Nielsen, Svetla T. Marinova, Marin A. Marinov, 2021-12-21 Internationalisation has been a binding request for firms dealing with the challenges of the present-day realities. Extant international business publications have recently begun to point out the relationship between the notions of 'business model' and 'internationalisation', yet the field needs considerably more attention. The core aim of this book is to provide a comprehensive analysis of the ways in which business models and internationalisation impact one another in the process of initiating and expanding international business activities. The analysis makes it feasible to detect the core issues of the interdependences between business models and internationalisation to facilitate management decision-making and implementation of pertinent firm

internationalisation incorporating the application of appropriate business models. In this book, the business model is applied to explore the specifics and aspects of firm internationalisation processes. Innovating the business model is analysed as a persuasive means for augmenting the propensities of firms to internationalise. The book enriches the comprehension of the significance of business model innovation as an enabler of firm internationalisation, in view that scares in what manners business model innovation facilitate firm internationalisation. The book chapters address a broad range of issues encompassing: the general roles of business model in firm internationalisation, the relationships between digital business models and platforms on one side and firm internationalisation on another, how business models determine the internationalisation of services firms, the interplay between business models and firm internationalisation in specific contexts. It will, therefore, be of interest to researchers, academics and advanced students in the fields of international business and management.

**Financial Inclusion and Digital Transformation Regulatory Practices in Selected SADC Countries** Howard Chitimira, Tapiwa Victor Warikandwa, 2023-03-28 This book investigates the regulation and promotion of financial inclusion and provides a comparative analysis of the regulation, promotion and enforcement of the relevant laws in the SADC (in particular, South Africa, Namibia, Botswana and Zimbabwe), as well as the challenges of financial inclusion. In turn, it evaluates financial inclusion in the context of specific challenges faced by unbanked and underbanked customers, who are easy targets for cyber criminals because they tend to have lower levels of digital literacy. The book presents novel discussions that identify the challenges and flaws associated with the enforcement of financial inclusion laws and related measures intended to promote financial inclusion in the SADC region. This is primarily done in order to reveal the current strengths and weaknesses of financial inclusion laws in relation to certain aspects of the companies, securities and financial markets in the region. For example, there is no common financial inclusion instrument/law that is effectively and uniformly applied throughout the SADC. This has impeded the enforcement authorities' efforts to effectively combat financial exclusion across the region. The book is likely the most comprehensive study to date on the regulation and promotion of financial inclusion in the SADC region and fills a major gap in SADC and African legal jurisprudence. As such, it offers a valuable asset for policymakers, attorneys, bankers, securities (share) holders, and other market participants who deal with financial inclusion, as well as undergraduate and graduate students interested in the topic.

Rethinking Marginality in South Africa Powell, Crystal, 2014-07-19 What does it mean to be marginal? For residents of Cape Town's Langa Township, being considered marginal is subject to a host of social, physical and sometimes materialistic qualifications - not least of which is owning a mobile phone. Through various presentations of unique aspects of township life revealed through ethnographic snapshots, this book reveals the complex realities of marginalization experienced by some residents in Langa Township, located in Cape Town, South Africa. Mobile phones have been embraced and accommodated by both local South Africans and African immigrant residents living and working in Langa. Among other things, the technology has become a way of challenging (real

and imagined) marginalities within the township in particular and South Africa in general. The book provides empirical data on the role of technology in regards to migration and notions of belonging; specifically the ways that technology has mitigated distance for residents, provided opportunities for development, facilitated the negotiation of various marginalities, and offered new ways of belonging for Langa residents.

**The Book of Payments** Bernardo Batiz-Lazo, Leonidas Efthymiou, 2016-12-04 This book examines the nature of retail financial transaction infrastructures. Contributions assume a long-term outlook in their exploration of the key financial processes and systems that support a global transition to a cashless economy. The volume offers both modern and historic accounts that demonstrate the constantly changing role of payment instruments. It brings together different theoretical approaches to the study, re-examining and forecasting changes in retail payment systems. Chapters explore a global transition to a cashless society and contemplate future alternatives to cash, cheques and plastic, featuring the perspectives of academics from different disciplines in conversation and industry participants from six continents. Readers are invited to discover the innovation in payment systems and how it co-evolves with changes in society and organisations through personal, corporate and governmental processes.

Smart Computing Applications in Crowdfunding Bo Xing, Tshilidzi Marwala, 2018-12-07 The book focuses on smart computing for crowdfunding usage, looking at the crowdfunding landscape, e.g., reward-, donation-, equity-, P2P-based and the crowdfunding ecosystem, e.g., regulator, asker, backer, investor, and operator. The increased complexity of fund raising scenario, driven by the broad economic environment as well as the need for using alternative funding sources, has sparked research in smart computing techniques. Covering a wide range of detailed topics, the authors of this book offer an outstanding overview of the current state of the art; providing deep insights into smart computing methods, tools, and their applications in crowdfunding; exploring the importance of smart analysis, prediction, and decision-making within the fintech industry. This book is intended to be an authoritative and valuable resource for professional practitioners and researchers alike, as well as finance engineering, and computer science students who are interested in crowdfunding and other emerging fintech topics.

Survey of Developments in Electronic Money and Internet and Mobile Payments , 2004

Digital Literacy: Concepts, Methodologies, Tools, and Applications Management Association, Information Resources, 2012-07-31 Digital Literacy: Concepts, Methodologies, Tools and Applications presents a vital compendium of research detailing the latest case studies, architectures, frameworks, methodologies, and research on Digital Democracy. With contributions from authors around the world, this three-volume collection presents the most sophisticated research and developments from the field, relevant to researchers, academics, and practitioners alike. In order to stay abreast of the latest research, this book affords a vital look into Digital Literacy research.

**Handbook of Research on E-Government in Emerging Economies: Adoption, E-Participation, and Legal Frameworks** Bwalya, Kelvin Joseph, 2012-03-31 This book is a collection of knowledge on contemporary experiences on

technological, societal and legal setups of e-Government implementation in emerging economies--Provided by publisher.

*The Mobile Office* Arthur Goldstuck,2009 The office of tomorrow is already with us. You can see it in coffee shops, airport lounges and hotel lobbies across the world. It's called the mobile office and in some instances consists of only a laptop and a wireless broadband card. Even now mobile office options are evolving rapidly and the bewildering range of add-ons is growing every day. Ironically, the choices meant to make your life simpler and more productive are in fact becoming more and more complex. Arthur Goldstuck has once again come to the rescue. This vital roadmap guides you through the jungle of competing products and connectivity options, and helps you to decipher the hard-sell you are bombarded with daily. Should you upgrade now? Should you wait for the next version? Are you being led down an electronic dead-end? This book answers such questions with insights into older technologies that are still viable, practical advice on current office options and predictions on what will arrive in the near future. Whether you are self-employed, an entrepreneur looking to start up a small business or a corporate looking to become more efficient, this book could hold the key to your streamlined success.

**Digital Democracy: Concepts, Methodologies, Tools, and Applications** Management Association, Information Resources,2012-06-30 This book presents a vital compendium of research detailing the latest case studies, architectures, frameworks, methodologies, and research on Digital Democracy--Provided by publisher.

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