In the ICT sector, World Bank support ($875 million in lending, excluding Development Policy Operations, and nonlending technical assistance) focused on deepening ICT sector and institutional reform, designing and implementing universal service policies to ensure access to the underserved. Capacity building and support for privatization and for providing physical infrastructure declined over the period. ICT Policy focus areas of EAC Partner States 15. South Africa’s View Item

Analysis Of ICT Policies And Regulations In The Mobile Sector In Kenya: Interpretive Study Of Mobile banking Service

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Master thesis

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Abstract
Alot of research has been done on the rise of m-banking service in Kenya and most notably by Olga in her PHD theses and others and they all have research on how thriving the service is majorly attributed to the adoption and acceptance of the service through ease of use e.t.c.It can be noted that any service like such require ICT in place. Through use of ICT innovation in the mobile industry has grown especially with use of mobile phone to offer financial services in Kenya. Even though Kenya as a country is still lagging behind in other areas with growth and expansion of ICT when it comes to the mobile industry this is different and it is seen as a major leap to offering banking services without necessarily going to the bank. Understanding how the m-banking service is thriving and growing is far from just mere adoption and ease of use, with my thesis i try to analyze the challenges and opportunities that exist for the mobile industry in Kenya. I tackle m-banking service in particular and as can be noted no service can be allowed to operate without rules and regulations and as such what makes this service thrive if not the ICT policies in place and what strategies and practices employed by the mobile operators have worked for them. The research presented here is an interpretative study of the 4 mobile operators in Kenya. To maintain the subscribers the operators have to be innovative enough to create value added services in line with the regulations in place.

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African communication infrastructure has seen substantial growth over the past five years. The number of mobile SIM cards sold in Africa has grown three-fold from 23% in 2007 to 65% in 2011. There is also a substantial increase in mobile and other wireless broad-band subscribers. Data from the GSM Association (GSMA) shows that there were about 30.3 million mobile broadband subscribers in 2011, a penetration of about 3.8% of the population compared to just 0.35% in 2007 (GSMA, 2011). Source: UNCTAD Mobile Money for Business Development in the East African Community: A Comparative Study of Existing Platforms and Regulations, 2012. Uganda 33,532.  51.7%. In Kenya, for example, a briefing session was held in March 2011 with the Departmental Committee in Parliament that handles matters touching on the communications sector. Significant progress was made by each Partner States, although at different paces (Table 2). The Task Force has proved very successful at raising the profile of these important issues, at both a national and regional level.