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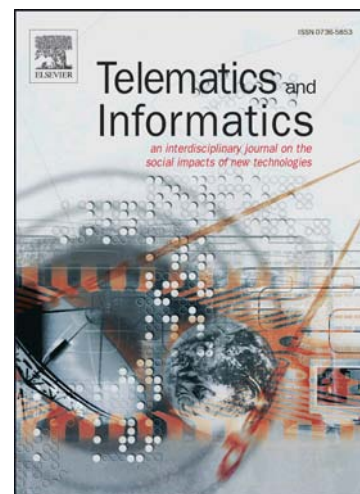
### The Effects of Cultural Dimension on ICT Innovation: Empirical Analysis of Mobile Phone Services

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# The Effects of Cultural Dimension on ICT Innovation: Empirical Analysis of Mobile Phone Services

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## ABSTRACT

ICT Innovation is one of the major forces for socioeconomic development. It is the key element to spur growth of the economy of a nation. Several studies have shown that culture is a crucial determinant of innovations. This study examines the effect of socio-cultural factors on ICT innovation with specific focus on the mobile banking services. Research was conducted on 220 respondents from sampled population in South Africa. The questionnaire used in this study was developed based on previous studies that have proven validity. The findings indicate that culture is an appropriate concept to describe how innovation in information and communication technology can be influenced by human behaviour.

**Keywords:** Innovation, Mobile Phone Services, Mobile Banking, Information Systems, Data Analytics, Culture, South Africa, Worldwide.

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