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IS MOBILE PAYMENT STILL RELEVANT IN THE FINTECH ERA?**Nofie Iman**

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ABSTRACT

Mobile phones have provided an unprecedented opportunity for financial development and access, and are set to become a common tool for conducting financial transactions. Hundreds of mobile payment services have been introduced all over the world. Strikingly, many of these efforts have failed. This study analyzes whether mobile payment is still relevant in the fintech era. I compare three mobile payment projects – Oi Paggo in Brazil, TCASH in Indonesia, and M-PESA in Kenya – as case studies. I argue that mobile payment systems currently operate in such complex and multidimensional networks with shared common infrastructures and compete for producing and providing value to the customers on the basis of these infrastructures. Three attributes of industry and network structure are immediately of interest: (1) cutting the vertical supply chain more finely may encourage large players to extend their domination, (2) the basic platform continues to be governed by multinational operators (MNOs) – telecom firms, and (3) openness may be decreasing or increasing even as the number of independent parties in the supply chain drops.

Keywords: Case study methods; developing countries, financial transactions; financial services; fintech; innovation; mobile payment; modularity; networks; payment networks; platforms; technology ecosystems.

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