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Realizing Partnership Needs: A Grounded Theory of Mobile Banking Service Providers in Zimbabwe

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Abstract

Mobile banking in Zimbabwe as a new phenomenon has been generally unexplored academically. The infant industry has seen various stakeholders step up to partake in the development of mobile banking services with various renditions of the phenomenon surfacing. The coming together of the stakeholders from different backgrounds has not been without complications. This study employs the Classic Grounded Theory methodology in an effort to discover the main concerns of the stakeholders involved in the development of mobile banking in Zimbabwe. The study finds that the main concern of these people is partnering. A grounded theory on how the need for partnering is realized and pursued through a three stage process named the Realizations Process is developed. The Realizations Process is how the stakeholders involved resolve their main concern by initially realizing their need for partnering, reaching out to and engaging potential partners and eventually partnering with them on the condition they similarly realize the need to partner.

Keywords

Mobile Banking, Grounded Theory Methodology; Partnerships

1. Introduction

Despite a shaky inception in the early 2000's (Weber & Darbellay, 2010, p. 130), mobile banking (m-banking) has spread worldwide at a phenomenal pace. Where favourable environments have been found it has grown exceptionally as a useful application. Countries like Finland and Korea initially lead in adoption (Dewan, 2010, p. 367), but m-banking is now widely considered the driving force for the next generation of e-commerce globally (Liang & Wei, 2004, p. 7). In Africa success stories like M-PESA in Kenya and Ecocash (Econet Wireless Zimbabwe, 2012) in Zimbabwe have been widely reported.

There are no set recognized definitions for m-banking, but it essentially revolves around banking services being accessed through a mobile device. As a formal definition, this study will assume m-banking to be "the access to banking services and facilities offered by financial institutions such as account-based savings, payment transactions and other products by use of an electronic mobile device" (Njenga, 2009).

The motivation for investigating the Zimbabwean context stems from the fact that the more evolved m-banking services have only recently been launched in Zimbabwe. Given the country's

economic history with hyperinflation, a formerly nearly collapsed banking sector, and reliance on the US dollar as main currency, m-banking provides for an attractive research area. The phenomenon is relevant and persistent as m-banking provision is highly context based and hardly transferrable between different contexts (Flores-Roux & Mariscal, 2010).

The research is particularly geared to the investigation of the phenomenon from the service providers' perspectives in the Zimbabwean context in an effort to answer the following research question: "*What is the main concern of the stakeholders involved in the development of m-banking services in Zimbabwe and how is it resolved?*" The stakeholders of interest are those directly involved in m-banking services development, and not consumers and entities making used of the services.

This form of open-ended research question is aligned to investigation through the use of an inductive classical grounded theory methodology (CGTM) (Adolph et al., 2012). With this CGTM approach, the core concern is allowed to emerge during data collection and analysis and cannot be known at the start of the study (Glaser & Strauss, 1967). As a consequence, the literature review for this study has two main parts – a preliminary review which broadly looks at the issue of mobile banking, and in Africa particularly (Section 2), and another more specific literature review which relates to the core concern that has emerged from data, and how it is resolved. This latter review is interwoven with the discussion of the emergent findings in Section 5 (Fernandez, 2004). In Section 3 the method employed for the enquiry of this study, CGTM, is discussed before the results of the study are presented and contextualized in relation to extant theory. Finally, the paper will conclude with a summary and some future research ideas.

2. Preliminary Overview

M-Banking as an interdisciplinary topic has been relevant to many disciplines such as information systems (IS), IT for development, finance, management and marketing (Dewan, 2010) hence the discourse on it is wide. M-banking is often classified as a subset of mobile commerce (Ngai & Gunasekaran, 2007), and is also investigated under the banner of m-payments (Dahlberg et al., 2008) and m-finance (Duncombe & Boateng, 2009).

Ngai and Gunasekaran (2007), Dewan (2010) and Duncombe and Boateng (2009) demonstrate that m-banking research has addressed a broad variety of topics including (1) conceptual models for m-banking, (2) assessment of consumer needs and requirements (3) m-banking design and application, (4) m-banking infrastructure, (5) m-banking diffusion, adoption and adaptation, (6) m-banking impact, and (7) regulatory and legal issues.

Each of these areas can be examined at a different level of analysis, i.e. micro, meso and macro levels. The focus for each area differs, i.e. the micro level has the consumer or organization as the unit of analysis; the meso level focuses on intermediaries that deliver m-banking services, and the macro level focuses on institutions that deliver infrastructure, policy makers, and regulators that govern m-banking (Duncombe & Boateng, 2009). Examples of micro-level studies include those that address m-banking adoption by consumers, of which several have been conducted in Africa (Shaikh & Karjaluoto, 2015). Under the meso-level would be studies covering, for example, the interrelations between parties involved in the development of m-

banking services which Porteous (2006) have noted as important. An example of a macro-level study is that by Harry et al. (2014), which examines the process by which a mobile banking system is introduced into an emerging economy.

Consumer behaviour and conceptual issues associated with m-banking dominate academic research in this area (Dewan, 2010). Similarly Dahlberg et al. (2008) show that the bulk of research carried out focuses on the technology and consumer sides of m-banking. Less research has addressed issues at the meso- and macro-level, and from the service provider perspective.

This study covers both latter levels.

M-banking challenges of Service Providers

Some challenges pertinent to m-banking service providers have been identified in the literature. These include managerial concerns, infrastructure, regulatory and legal issues, and stakeholder relations. Each will be discussed in turn.

Peffers and Tuungnen (2005) note that IS managerial concerns revolving around how much value mobile commerce, including m-banking, can bring to their businesses. "Senior executives are concerned that they do not have a clue about what m-commerce applications customers might be willing to pay for" (Peffers & Tuungnen, 2005, p. 484). Liang and Wei (2004) propose a predictive framework to assess the failure or success of m-commerce applications, under which m-banking falls.

Concerning infrastructural issues, the main concern has been on security in the building of m-banking services (Dewan, 2010; Herzberg, 2003). Most of the security issues are researched from a technical perspective, to counter and manage the inherent security threats and risks involved in m-banking. (Herzberg, 2003; Ngo et al., 2008; Ghotra, Mandhan, Wei, Song and Steketee, 2007).

M-Banking as a financial service has legal and ethical implications. International regulatory frameworks seem to lag behind in terms of establishing a specific supervisory regime for mobile banking services (Alexandre, 2012; Porteous, 2006). Typically, the general rules and regulations that apply to credit institutions and banks also apply to mobile banking service providers. National regulators proceed on the assumption that mobile banking implies traditional banking services delivered electronically through mobile devices. The uniqueness of this channel and its affordances are not always fully considered.

Comninos, Esselar, Ndwalana and Stork (2008) find that an important challenge for making m-banking a success is the collaboration between all the involved stakeholders in delivering the service. This is due to the fact that each stakeholders would have interests to protect and ground they wish to gain. Mobile Network Operators (MNOs), financial institutions and regulators are some of the parties that have a stake in the provision of m-banking services.

M-Banking in Africa

Africa "is struggling with access to formal financial services for its citizens and the informal sector" – this is termed 'the access gap' (Comninos et al, 2008, p. 1). There is a lack of

penetration of regular banking services (Jack, Suri, & Townsend, 2010, p. 90), which is mainly due to the significant informal cash economy, lack of regular income and lack of education on the citizens' part (Comninos et al., 2008). Formal banking reaches less than half the population, while mobile phone penetration rates exceed 50% of the population (Beshouri and Gravråk, 2010). It follows that m-banking in the context of developing countries in Africa thrives on the fact that there is a service gap in the formal banking sectors and a high mobile penetration. Duncombe and Boateng (2009, p.1242) argue for m-banking's transformative power in the developing countries' context. Provision of financial services to those without bank accounts (Jack et al, 2010, p. 83) via mobile phones presents as an opportunity to use mobile phones as a tool of development (Weber & Darbellay, 2010; Comninos et al, 2008). The appeal of m-banking is that it extends accessibility and affordability of banking services in Africa, which can stimulate financial inclusion and economic growth (Dube, Njanike, Manomano & Chiseri, 2011; Beshouri & Gravråk, 2010; Donner & Tellez, 2008; Jenkins, 2008, p. 5). Examples of m-banking being applied in the African context are M-PESA in Kenya, Uganda, South Africa, Nigeria and Tanzania; and Zimbabwe's OneWallet (NetOne, 2011), CellCard (Kingdom Bank (Ltd), 2012), Skwama (Telecel Zimbabwe, 2012), Telecash (Telecel Zimbabwe, 2013) and Ecocash (Econet Wireless Zimbabwe, 2012).

Models of m-banking

Porteous (2006) discusses models of m-banking in Africa and develops a classification of m-banking models, based on four considerations. These considerations are (i) Who has the legal responsibility for the deposit, (ii) the leading brand of the m-banking product, (iii) where cash can be accessed, and (iv) who carries the payment instruction: whether the services are tied to one MNO or not. Table 1 is a recreation of his findings with some Zimbabwean examples. The pure bank driven model reflects that the role of MNO is merely to carry the payment instruction. The joint venture models reflects a balanced bank-MNO partnership, while with the non-bank-led model the MNO is the dominant partner. In the non-bank driven model the MNO provides the banking service. The first three models (i.e. 'pure' bank-driven, joint venture, non-bank led) have been observed in Zimbabwe with the 'pure' bank driven model being the most common in occurrence while the less occurring Non-bank led model accounts most for volumes of usage. The last model (non-bank driven) is by law illegal in Zimbabwe.

Goswami and Raghavendran (2009) describe a similar classification consisting of five models based on how banks may partner up with MNOs: (i) MNOs going solo, (ii) banks going solo, (iii) exclusive bank and MNO partnership, (iv) bank-MNO open partnership, and (v) open federation model. According to this classification, all models have been observed with the last being the most recent to surface in Zimbabwe. In the open federation model, numerous banks and MNOs partner to provide a shared platform for mobile-banking services.

Table 1: Classification of emerging m-banking models (Porteous, 2006)

	'Pure' Bank driven model	**Joint Venture model**	**Non-bank led model**	**Non-bank driven model**
(i) Who holds the account/deposit	Bank	Bank	Bank	MNO/Non-bank
(ii) Whose brand is dominant	Bank	Joint, non-bank or MNO	Usually non-bank or MNO dominant	MNO/Non-bank
(iii) Where can cash be accessed	Bank	Bank	Bank + alternative agent network	MNO + other
(iv) Who carries the payment instruction	Any MNO (sometimes with 3rd party payment gateway)	Usually specific to one MNO	May be one or any	Specific to offering MNO
Current examples	Barclays	Textacash (CABS, Telecel)	Ecocash (TN Bank, Econet)	None

3. Research Methodology

Fernandez (2004) describes a model for executing the process of theorizing using CGTM. This model (Figure 1) illustrates the process that was followed in this study as described next.

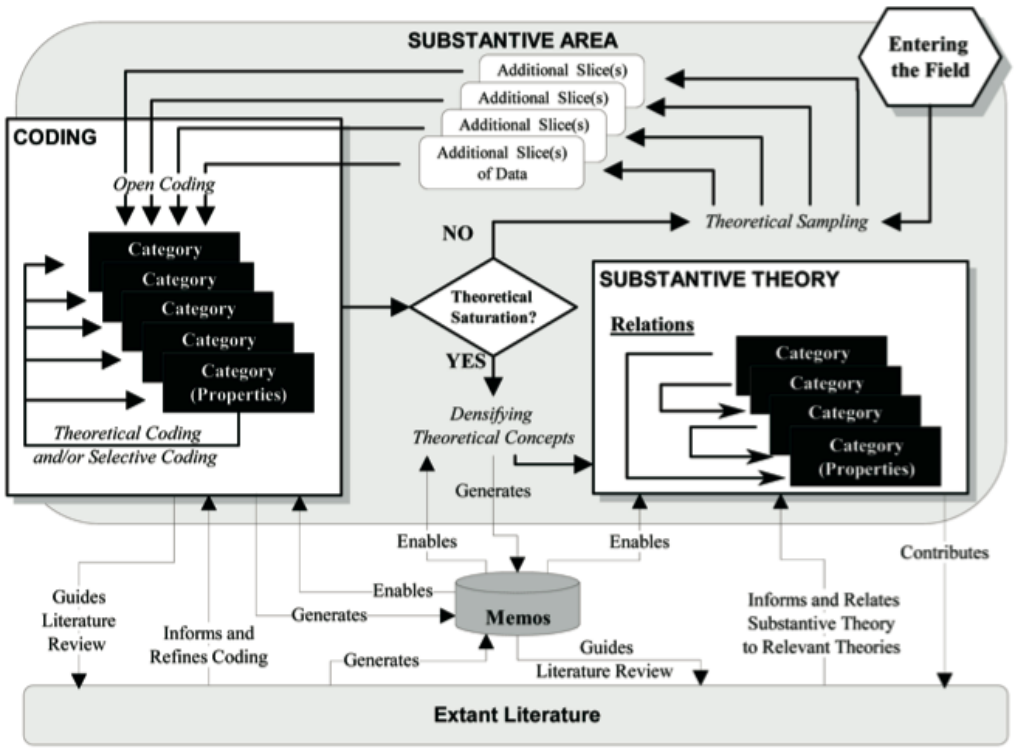

Figure 1: Theorizing with Grounded Theory (Fernandez, 2004)

As in Figure 1, data collection began with **entering the field**. The first informant was selected as a means to gain access to the field. This individual was employed and directly involved in the

mobile banking services as were the rest of the informants. All informants fell under meso and macro level organizations. After each interview, data was immediately analyzed. The outcomes of each phase of data analysis, lead to the progressive selection of further informants and data sources so as to build the theory. This process is called **theoretical sampling** (Glaser, 2004). In the end fourteen informants were used, thirteen of whom were top management or executives, but from different organizations, which included the bank regulator, three banks, one MNO and three application solution providers. The theoretical sampling approach hence facilitated the identification of all the relevant stakeholder groups – i.e. those directly involved in the development of m-banking services. The decision to cease data collection occurred when further collection of **data slices** yielded no new major theoretical insight. At this stage, **theoretical saturation** had been reached (Glaser & Strauss, 1967).

The primary means of **data collection** was through interviews conducted at the informants' places of work in offices and board rooms. The interviews were initially semi-structured and open-ended to allow the informants to raise concerns out of their own will and perspectives and to minimize any predetermined influence from the researcher (Glaser, 2004). On average each interview was an hour long. As the study progressed, the best interview style emerged according to emerging patterns and concepts (Glaser, 2004). Field notes were used in interviews to immediately capture the respondents' responses and create **memos**. Any form of data may be used in GTM, so other means of data collection were employed when the need arose such as observation, secondary data, open ended questionnaires, follow-up emails, teleconferencing and face-to-face and telephonic conversations (formal and informal). Again field notes were taken down in a notebook at each instance of data collection. A total of ten separate one-on-one interviews were carried out, two separate two-on-one interviews (one researcher two informants) and two completed open-ended questionnaires were received. Follow up emails and phone calls were made with three informants as a manes of validating findings. Table 2 profiles the informants for this study:

Table 2: Profiles of informants

Informant	Organization Type	Position Held	Relevant Experience (Years)
1	MNO	Head of Department	<5
2	Applications solution provider	CEO	>5
3	Applications solution provider	CEO	<5
4	Bank	Head of Department	>5
5	Bank	Head of department	<5
6	Bank	Supervisor	>5
7	Bank	Head of Department	<5
8	Bank	Head of Department	>5
9	Regulator	Head of Department	<5
10	Regulator	Head of Department	<5
11	Regulator	Supervisor	<5
12	Regulator	Supervisor	<5
13	Regulator	Supervisor	<5

Data analysis involved **open coding** to identify concepts from memos with key phrases and quotes being data slices for conceptualization. **Constant comparison** (Glaser & Strauss, 1967) between data slices and between emerging **concepts** lead to the refinement and definition of concepts which were grouped into broader **categories**, and defined **properties** (i.e. characteristics). **Selective coding** began once the **core variable** had been identified, and involved coding around those categories strongly related to the core variable, trimming away unrelated categories (Van Niekerk & Roode, 2009). **Theoretical coding** conceptualized how the selected categories related to each other so as to develop a **substantive theory** (Adolph et al, 2012). The eventual core variable, "realizing the need for partnering", was discovered after many attempts. **Extant literature** was consulted once this core variable emerged, and was used to further enrich the memos and conceptual understanding leading to **densifying** of the theoretical concepts and relationships. Extant literature was also used in the end to discuss the emergent theory in comparison to existing related theory.

4. Resultant Grounded Theory

In this section the major emergent categories that made up the final grounded theory are discussed. Excess categories were trimmed away through selective coding and are not discussed in this paper. Although selected interview quotes are used to illustrate the categories, it must be recognized that the categories were developed through the CGTM process, taking into account all the forms of data collected.

It emerged that this study was a study of people in different organizations involved in the development of m-banking services realizing their need for forming partnerships and subsequently actively seeking partnerships. The participants' main concern was partnering. Metaphorically speaking, informant 5 alluded to this:

> "This thing is supposed to work. But we all just need to come together and be one big happy family."

From this statement, the researcher coined the concept "partnership" as the important end goal as captured by the metaphor of "one big happy family". It emerged that partnering was the stakeholders' main concern largely owing to the hindrances to achieving it. Major categories emerged that represent hindrances to partnership, i.e. "rivalry", "distrust", "compromising" and "resisting change". These categories were the building blocks to the grounded theory on how the participants involved sought to resolve their main concern. Each category will be discussed here in turn:

Rivalry

It emerged that organizations involved in mobile banking service delivery behave somewhat cunningly amongst each other. The category "rivalry" was named to reflect such behaviour which appeared in different forms. An organization may simply opt not to partner in the hopes of developing m-banking services alone, or appear to want to partner with other organizations, while deliberately stalling the process and developing or further marketing an existing product/service. This utilization of position in attempts to dominate would normally be observed in a key organization such as an MNO. An informant alluded to the former and stated that:

"they initially tried to do the cowboy thing and went at it alone, but now they've come around"

Furthermore it was stated that:

"they'd rather cater to their existing product first before working with us."

Distrust

It emerged that managers hold reservations and have genuine concerns about the capabilities of employees in the other organizations, including the regulators of the m-banking system. This was labelled as "Distrust". An informant alluded to this by stating that:

"the regulation doesn't seem very clear on what to do with this new technology yet"

An identified cause of distrust that emerged was unfamiliarity.

Unfamiliarity

Unfamiliarity as a concept emerged in different ways. The industry being new and comprising of two formerly unrelated industries (mobile communications and banking) meant the people were often unfamiliar with the work they had to do, hence the presence of learning curves. Unfamiliarity was also observable in the attitudes and expectations informants had of m-banking. In some cases informants assumed that because the technology required for m-banking was in place it automatically meant the product had to be a success. This technological determinism is indicative of how unfamiliar m-banking was to the providers.

Compromising

The data reveals that often organizations found themselves in involuntary and/or unfavourable partnering situations. An informant stated that:

"by law we have to work with them, nothing can be done about that."

Organizations often had no choice but to partner, as with the case of directives from the law on the involvement of banks in m-banking services. This often presented a case of strategic partnering versus regulatory requirements considerations. Strategic partnering, which was often desired, was driven by the organization's motives mostly, but often compromised by regulation and other circumstances out of their control. An informant stated that:

"well, they are the only ones who do this sort of thing so we have no choice in the matter."

The concept of compromising revolves around going ahead with a partnership under unfavourable conditions.

Resisting change

Some organizations exercised extreme caution despite their desire to join in the development of m-banking services. In some cases people harboured a resistance to adapt to the new ways of working that developing m-banking services required. The category representing this behaviour was labelled "resisting change"; it was strengthened by incidents and concepts that alluded to its occurrence stemming from the concept of distrust. Here people would resist the necessary change due to distrust. It emerged further that the inability to adapt also occurred due to skills shortages and via the concept of unfamiliarity.

Value of partnering

The "perceived value" of partnering by the parties involved was an important concept linked to the entire partnering process. Although the parties involved may have had an interest in partnering, they may not necessarily have rated the attempt at partnering as a top priority for different reasons. An organization may simply view a partnership as not worth all the effort involved at a specific stage. Hence, the value placed on realizing the partnering outcome by the parties involved had direct influence on how the people involved behaved in the engaging process.

Realizations process

The basic social process (Glaser & Strauss, 1967) of how people sought to become "the big happy family" is presented here – i.e. how they sought to resolve their core concern. The basic social process, labelled the "Realizations Process", explains how the individuals go about their pursuit of the state of being the "big happy family" – how they decide to partner and how the process plays out until successful partnering is achieved. The Realizations Process, with the desired end state becoming "the big happy family" (realizing partnership), consists of three distinct states namely: Realization, Engaging and finally the desired state, the big happy family where partnership is achieved. This section theoretically discusses the Realizations Process.

The process begins with two organizations independent of each other (no partnership) - Stage 1. An organization then begins to realize a partnering need and decides on who the fitting candidate partner may be. The organization then seeks out the partner. Only by this action of seeking out does the process move onto Stage 2, Engaging.

Engaging

Throughout the duration of the lobbying process as a whole, the most time is spent engaging. Here is where all or some of the hindrances to the big happy family are observed independently, simultaneously, jointly or linearly – these are "rivalry", "distrust", "compromising" and "resisting change". The mix and pattern of behaviours are not entirely predictable and depend on the nature of the organizations involved. The resolutions to these hindrances again are not predictable. They may be well drafted solutions headed for a successful partnership or may be a result of compromising. This will all depend on the observed behaviours between the two organizations. For instance, if an organization is resisting change and a partner somehow convinces them of the potential value of m-banking services, a more peaceful partnership may prevail. Regulatory involvement may be observed if and when necessary. The regulatory function may exert its influence to steer the process in a certain direction.

The perceived value of partnering is vital to the engaging stage; as a variable it is prone to fluctuation, be it deliberate or not. The higher the variable is the more likely the Realizations Process will move on to the next stage. There is no particular threshold for this variable that guarantees successful passage of the stage; for instance, through compromising, a partnership may be forged with a less than ideal level of value placed on partnering.

Induced realization

Engaging will last as long as an organization has not reached their own realization of the partnering need. Once the realization of the partnering need of organizations are matched engaging ends. A partner organization as a result of the engaging stage, now "induces realization". The notion of induction stems from the fact that their realization is a result of an

external action – one that is not of their own initiative. With the matching realizations the organizations reach the "big happy family" state – and a partnership aimed at developing m-banking services is forged. Figure 1 depicts the Realizations Process graphically:

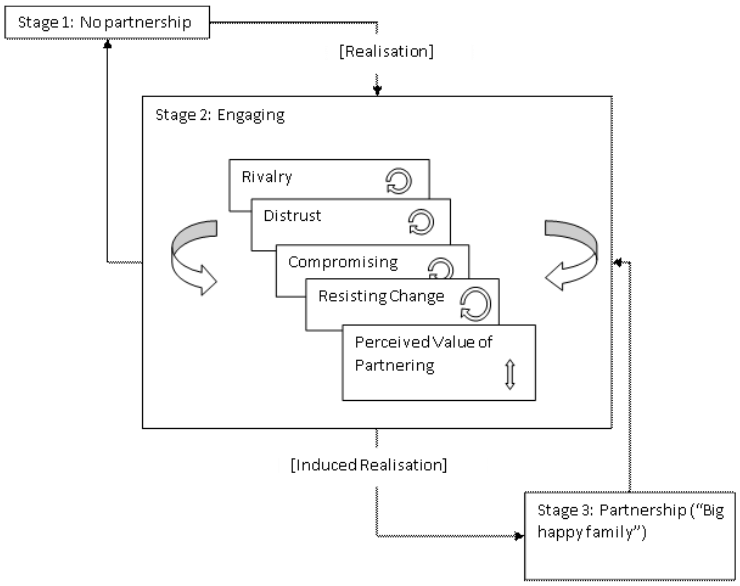

Figure 2: Partnership Realizations Process

It should be noted that at Stages 2 and 3 it may happen that the process back-tracks. The engaging process may fail and the organizations return to Stage 1. Similarly, decisions may be made by either organization after completion that will take the organizations either back to either Stages 2 or 1. For example, it was stated by a respondent:

> "we had to scrap the first product because it didn't work out. We're going to work with someone else this time around."

5. Discussion

In this section, the developed theory is compared and, where applicable, woven into existing literature on partnership. It is argued that the findings are better positioned to explain what is happening in the data than any existing known theory.

While Goswami & Raghavendran (2009) identify various mobile banking partnership models used in developed countries, our theory focuses on the social processes involved in partnership realization for newly launched mobile banking services in a developing country. The indicator "the big happy family" is based on the need for organizations to partner and become one abstract entity consisting of co-dependent units. Although in a general Information and Communications Technology for Development (ICT4D) context, Klein and Unwin (2009) suggest seven principles for partnerships with technology: (i) they should be based upon clearly identified and relevant development needs of specific user groups, in this case, the users of the m-banking products; (ii) they require charismatic leaders and champions who are able to bring together the

many different stakeholders involved. Here, the brand leadership would have to be assumed by such leaders; (iii) they require the establishment of trust between the different stakeholders. Ideally distrust should be minimized; (iv) they need to focus from the start on the sustainability of the initiative beyond any initial input of resources; (v) they should be founded on a transparent ethical framework that openly acknowledges the contributions and expectations of the various partners involved; (vi) significant effort should be put into sustaining the partnership and its constituent networks; and (vii) they should have mechanisms in place whereby the needs of users can effectively be matched by the contributions that the different partners can offer. That is, the functions present in the partnership must effectively match the users' needs.

Equally important with partnering is the need for "cohesion" in these partnerships. The definition of cohesion can be taken as the "the tendency of a group to stick together and remain united in the pursuit of its goals and objectives" (Wang, Ying, Jiang, & Klein, 2006). This notion of unity in the definition emerged from the data ("the big happy family"), specifically the need for it. The different organizations involved, although from different industries, are united in a common space with common goals. The common interest they share here is to develop a working m-banking service. The Realizations process is the means by which they then do so. Despite the differing motives, cohesion is still present as a necessity in achieving what each stakeholder involved desires.

Although the discovered theory may be comparable to existing theory on partnerships (Kleine & Unwin, 2009) and cohesion (Wang et al, 2006), it presents a more valuable and in-depth contribution in both considerations on partnerships and cohesion. Where existing theory prescribes what is needed for successful m-banking application in a somewhat cause-effect manner, the Realizations Process presents theory that thoroughly explores and explains how these needs come about based on emergent empirical data. The theory enhances the understanding of cohesion by exploring the different ways in which it may come to be in situations where partnerships may result and flourish.

6. Conclusion

Partnering emerged as the core concern amongst the stakeholders involved in the development of m-banking services. The researcher acquired information from the perspective of mostly the management employees in the m-banking industry who worked for different stakeholders in the industry. The processes that these people went through in order to achieve partnership were discovered from data collected using interviews, questionnaires, follow-up conversations, emails and telephone calls. Theory subsequently emerged on the perceptions of the stakeholders about their work, each other and how they go about resolving their core concern.

This study, like any other, was bound by limitations. Firstly, the sample was very MNO deficient. In as much as theoretical sampling led the direction of where to next look for data, where the theory pointed towards MNO related concepts the choice was limited due to lack of access. It is not predictable what difference the presence of more informants from MNOs would have made but the limited access did impact the study.

This study provides a grounded starting point for further research on the development of m-banking services. Because the area is a neglected one in IS research more research can be done around it and more theory discovered.

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