

Table of Contents

International Journal of Innovation in the Digital Economy

Volume 7 • Issue 1 • January-March-2016 • ISSN: 1947-8305 • eISSN: 1947-8313

An official publication of the Information Resources Management Association

Research Articles

- 1 **Technology-Enabled Inclusive Innovation: A Case from India**
Vanita Yadav, Institute of Rural Management Anand (IRMA), India
- 12 **The Effect of E-Money on the Non-Financial Performance of Banks (Case Study: Bank Mellat of Iran)**
Mohsen Shafiei Nikabadi, Faculty of Economics and Management, Semnan University, Semnan, Iran
Seyed Mahmoud Mousavi, Faculty of Economics and Management, Semnan University, Semnan, Iran
- 24 **Assessing Robustness of Asian Countries Ranking: The Case of Digital Divide Index**
Nilanjana Chakrabarty, Department of Business Administration, Assam University, Silchar, India
Dibyoyoti Bhattacharjee, Department of Business Administration, Assam University, Silchar, India
- 38 **Adoption of Constrained Application Protocol: A Techno-Economic Perspective**
Tapio Levä, Department of Communications and Networking, Aalto University, Aalto, Finland
Mahya Ilaghi, Department of Computer Science and Engineering, Aalto University, Aalto, Finland
Vilen Looga, Department of Computer Science and Engineering, Aalto University, Aalto, Finland
Miika Komu, Ericsson Research, Jorvas, Finland
Nicklas Beijar, Ericsson Research, Jorvas, Finland
Oleksiy Mazhelis, Department of Computer Science and Information Systems, University of Jyväskylä, Jyväskylä, Finland
- 54 **Understanding Mobile Banking from a Theoretical Lens: Case Studies of Selected Kenyan m-Banking Products**
Martina Mutheu Mulwa, School of Journalism and Mass Communication, University of Nairobi, Kenya.
Timothy Mwololo Waema, School of Computing and Informatics in the University of Nairobi, Nairobi, Kenya

COPYRIGHT

The **International Journal of Innovation in the Digital Economy (IJIDE)** (ISSN 1947-8305; eISSN 1947-8313), Copyright © 2016 IGI Global. All rights, including translation into other languages reserved by the publisher. No part of this journal may be reproduced or used in any form or by any means without written permission from the publisher, except for noncommercial, educational use including classroom teaching purposes. Product or company names used in this journal are for identification purposes only. Inclusion of the names of the products or companies does not indicate a claim of ownership by IGI Global of the trademark or registered trademark. The views expressed in this journal are those of the authors but not necessarily of IGI Global.

The *International Journal of Innovation in the Digital Economy* is indexed or listed in the following: ACM Digital Library; Bacon's Media Directory; Cabell's Directories; DBLP; Google Scholar; INSPEC; JournalTOCs; Library & Information Science Abstracts (LISA); MediaFinder; Public Affairs Information Service (PAIS International); The Standard Periodical Directory; Ulrich's Periodicals Directory