Enhanced Model for SaaS Delivery in Developing Economy

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Abstract
The emerging of cloud computing has brought about new hope for adoption and use of computer-based information system. Software as a Service (SaaS) allows online customers to use applications on the Internet on a pay-as-you-go basis without investing in new infrastructure or software license. However, the current SaaS pay-as-you-go phenomenon brings challenge to online customers in developing economy where financial services are poor to support online payments. This paper studies data and monetary service aspects of mobile network operator and use the concepts to propose a model which facilitate pay-as-you-go phenomenon through mobile monetary service (M-banking).