**Week 1 Reading Assignment**

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| Aim (purpose) of the Research | Literature Review | Research Gaps | How do the research objectives fill the gaps? | Implication (Value) |
| To determine the social and economic factors in Kenya, and the technical attributes of mobile money that led to its rapid adoption and continued use. | The paper reviews the literature on contextual factors necessary for the adoption of mobile money and technology attributes that influence a technology’s adoption and use. | Previous work fails to consider the complex socio-economic factors that influence the adoption and continued use of a technology. | This research fills this gap by studying the socio-economic context before mobile money was introduced and after. | This research shows us the importance of considering the social and economic contexts of the target audience when developing a mobile money solution. |

**What is the research gap(s) that the author identified? (1-2 sentences)**

The identified research gap is that previous research did not study the complex socio-economic factors that caused the success of mobile money technology in Kenya.

**Describe the problem that the author is trying to solve. (1-2 sentences)**

The author is trying to understand the social and economic factors that led to the rapid success of mobile money in Kenya.

**The value of this research - why is this research important (who cares!??)? (2-3 sentences)**

The value of this research is that it identifies contextual factors that strongly influence the adoption and continued use of mobile money. This information can be used by entrepreneurs, investors and governments to guide investment in mobile money services in different contexts.

[1] Adapted from The Learning Center, University of North Carolina at Chapel Hill (March 17, 2020). Note-Taking Template for Journal Articles. <https://learningcenter.unc.edu/tips-and-tools/note-taking-template-for-journal-articles/>