

# Bridging Divides with Inclusive mCommerce

## Creating Shared Value

### *Innovations Case Narrative: Dialog Tradenet*

Sri Lanka is often referred to as the Pearl of the Indian Ocean. Resplendent in natural beauty and diversity, the island nation is richly resourced in terms of its highly literate and connected population of 21 million and an economy that is growing annually by more than 8 percent. Sri Lanka's mobile penetration rate is near 100 percent, while the literacy rate and level of awareness of information and communication technologies (ICTs) are approximately 91.9 percent and 50 percent, respectively, as of 2010.<sup>1</sup> Sri Lanka joins the nations of Afghanistan, Bangladesh, Bhutan, India, Iran, Maldives, Nepal, and Pakistan to form the geoeconomic region of South Asia.

Despite its intrinsic structural strengths, sustainable social and economic constructs, and the presence of an emerging powerhouse in the form of the Indian economy, the South Asian region nevertheless has a low Human Development Index (HDI) rating.<sup>2</sup> South Asia's lagging performance in terms of raising its HDI

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rating somewhat belies the long-term competitiveness of a region that has shown strong potential in terms of emerging economic prosperity. The median Gini coefficient for South Asia of approximately 40 underscores the assertion that the region's HDI is the result of the economic inequalities prevalent in South Asian countries, which in turn dilute the positive factors of globally competitive literacy levels, connectivity, and economic growth.<sup>3</sup>

With its vastly unequal income distribution, South Asia is home to approximately one-half of the world's illiterate adults and a nearly equal proportion of the world's poor, defined as those living on less than US\$1 a day. Policymakers, civil society, and public- and private-sector organizations in the region are actively implementing both orthodox and innovative strategic interventions that confront the challenges referred to above and leverage the potential of the region's embryonic markets to create a more egalitarian and competitive society in South Asia.

South Asian markets are typically bipolar in nature, in that they have a substantial cosmopolitan and globalized top of the pyramid (ToP) segment, which exists alongside but in great contrast to the numerous middle of the pyramid (MoP) and bottom of the pyramid (BoP) communities, which tend to be heterogeneous and complex in terms of structure and diversity. The divide between these segments of society are typically multidimensional, and they manifest as asymmetries across many essential areas of human development, including but not limited to education, health, commerce, and information. Given the economic disparity prevalent in such social constructs, innovative intervention clearly is an imperative and will require energetic and decisive leadership from both government and the private sector.

On the flip side, the existence of globalized (ToP) segments, connectivity infrastructure provided through mobile telephony, and an increasing affinity for the use of ICTs provide a fertile and opportunistic backdrop for the achievement of quantum advances through innovative interventions. There is a ripe opportunity to leapfrog the HDI by exploiting enablement platforms based on ICTs in general and on the ubiquitous "mobile ecosystem" specifically. In this context, the omnipresence of the mobile device in its various and pervasive manifestations as a potentially life-changing tool should be viewed as an epochal social innovation. The mobile ecosystem undoubtedly has the power to drive the transformation of economic outcomes through the consumption of socially empowering services, such as mobile services, and to contribute significantly to the achievement of development goals.

The underlying movement toward sustainable development derived through ICTs implies that information is power. Nowhere is this aphorism more appropriate than in developing countries, where innovation and investment can work together to eradicate socioeconomic asymmetries in the drivers that promote economic development. The eradication of asymmetries in trade and commerce through the innovative use of mobile technology in particular presents an opportunity to deliver sustainable social and economic dividends in the South Asia region. A pre-requisite for the efficacy of such an approach would however be the

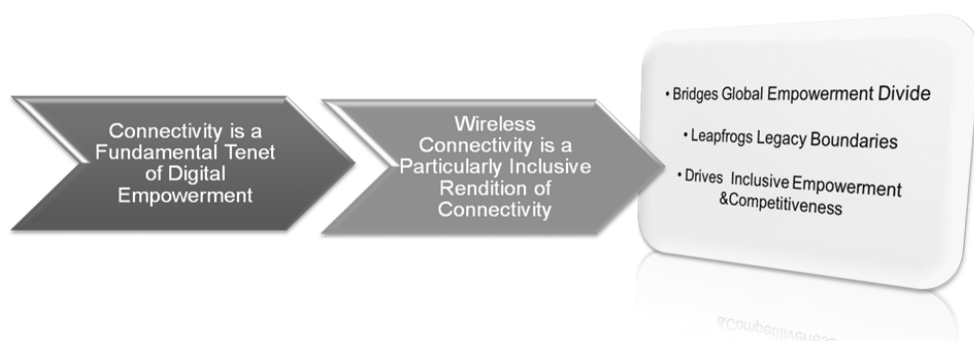
presence of a constituency at the ToP which is competitive on a regional and global scale, presenting the eradication of asymmetries across the economic pyramid as an opportunity to achieve deeper mobilisation of human potential and associated elevation of HDI. Sri Lanka is a country well endowed with the fundamental economic constructs of a ToP constituency that is globally competitive. This strength, combined with the country's high level of mobile connectivity, presents the opportunity to mobilize a significant part of the population by eliminating targeted asymmetries.

#### MOBILE AS THE GREAT LEVELLER: THE DIALOG ETHOS

Established in 1995, Dialog Axiata PLC was Sri Lanka's and South Asia's first GSM network (or global system for mobile communications) and is now Sri Lanka's leading mobile service provider. It is also the principal proponent of inclusive connectivity based on the digital empowerment of communities. Dialog's journey was underpinned by an organizational conviction to apply the very latest in ICTs to the Sri Lankan context. This conviction has been vindicated by the consistently significant outcomes emerging from the adoption of Dialog's innovative services by the targeted communities.

The techno-economics that underpin modern connectivity technologies in general, and mobile telephony in particular, have enabled the related technologies to act as transformational vehicles with the potential to deliver socioeconomic parity in emerging markets. Dating back to 1995, Dialog viewed mobile telephony as having immense potential to transform livelihoods by providing affordable and accessible connectivity, not only in terms of peer-to-peer communication but also as a digital bridge that could alleviate asymmetries in information, commerce, and knowledge. Spurred on by a series of positive outcomes in the form of sustainable business returns as well as larger socioeconomic dividends delivered via mobile telephony in Sri Lanka, Dialog has remained enthused and convinced that ICTs can indeed transform lives, livelihoods, and businesses, provided they are applied with close adherence to underlying principles of inclusion. In keeping with the potentially transformative role they could play in the development of nations, we see ICTs in their broadest context, including but not limited to being drivers of multisector inclusion, globalization, electronic commerce and trade, efficient government, and plurality in access to broader opportunity and fundamental rights.

Today Sri Lanka continues to lead the South Asian region in mobile penetration, 95 percent, and our team at Dialog draws fulfilment from the fact that the company's catalytic role and game-changing approach to inclusive business has led to the creation of a sustainable business. Dialog assesses its sustainability in terms of triple bottom-line delivery that includes attractive economic returns to stakeholders, multidimensional inputs to community development and empowerment, and helping to achieve a favorable ecological footprint through the spread of information in ICT-engaged societies. Today Dialog serves a subscriber base in excess of 7.5 million Sri Lankan citizens and enterprises. Driven by a young, determined,



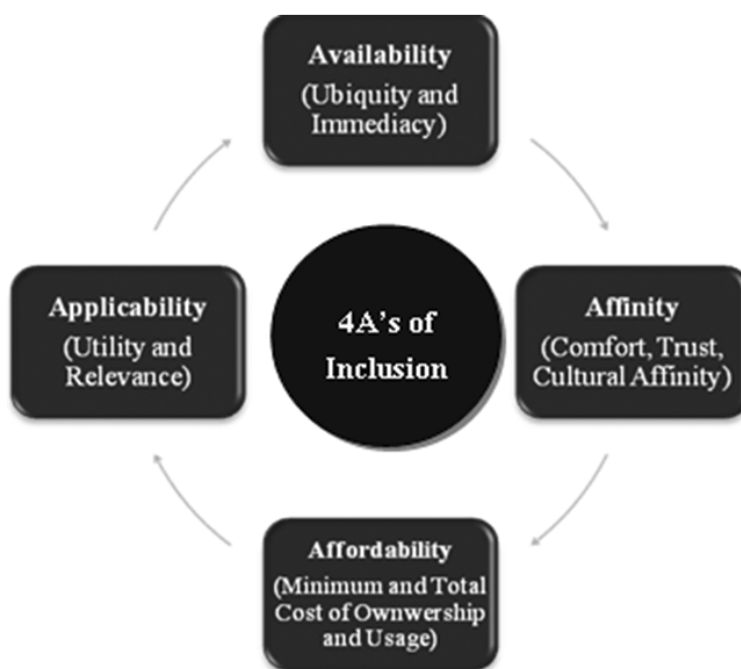
**Figure 1.** Dialog’s core philosophy, which underpins its orientation toward inclusive business

and enterprising team and the support of a resilient shareholder, Telekom Malaysia International (now known as Axiata Group Berhad), Dialog rose from being the last entrant to the market in 1995 to be the market leader in 2000. The company had secured a greater than 60 percent market share by the 2005, at which point it was listed on the Colombo Stock Exchange, the country’s largest IPO to date. Dialog passed a significant milestone when it became the country’s first billion dollar market-capitalized company. While corporate results tell their own story, the team at Dialog is proud of the fact that the company was among the first mobile telecommunications operators in the region to espouse and vigorously implement an inclusive business model for mobile telecommunications. This ensured that modern GSM technology was affordable and available to as many people as possible. Dialog credits its inclusive approach to shared value creation as the basis of the company’s ascension as a market leader within such a short time.

#### THE DIALOG NOMENCLATURE OF “INCLUSION”

Dialog was early in recognizing its potential to digitally empower every citizen across Sri Lanka’s socioeconomic pyramid. Supporting inclusive digital empowerment implied that we looked beyond business-as-usual imperatives to position our intrinsic frame of reference to encompass all segments of society, regardless of the present viability, and to focus on providing affordable, accessible, and applicable digital services through multisensory connectivity.

The company’s ethos of inclusive digital empowerment aims to deliver innovative solutions across value chains, products, and services. The inclusive business models Dialog has crafted have endeavored to scale the most pervasive and enabling attributes of the mobile phone in particular and ICTs in general, so that all Sri Lankans will have an equal opportunity to enrich their lives and livelihoods through the use of relevant ICTs. The concept of inclusion at Dialog is embodied in its thrust to deliver a judicious interplay of mobile-based services and value additions that have a high degree of affordability, availability, applicability, and



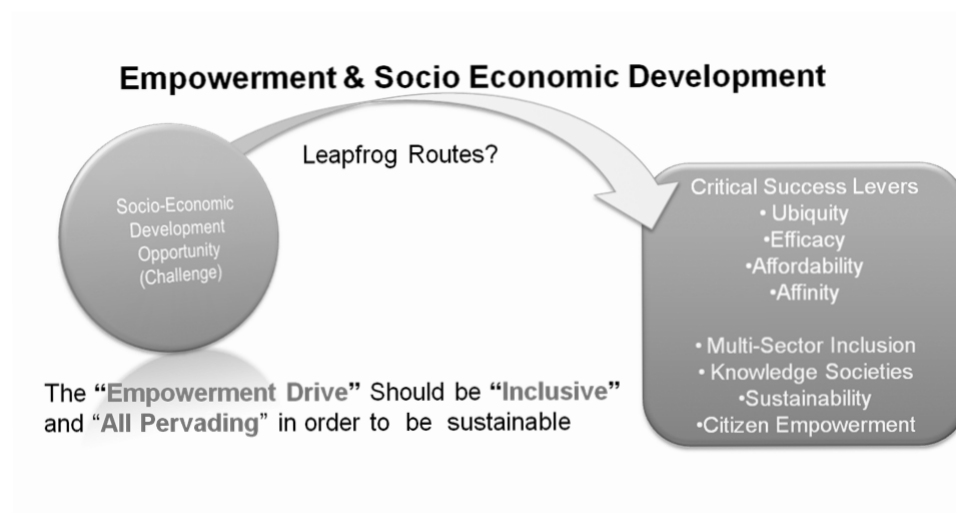
**Figure 2.** The four A's of inclusive business adopted by Dialog Axiata PLC

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affinity (trust and cultural connect) for the communities they seek to serve.

Dialog nomenclature further coins the aforementioned four-pronged focus as a 4A's model of inclusion. The delivery of our model centers on the pragmatic provision of inclusive access in terms of the ubiquity of basic service and device offering, enriched by relevance, life value, and cultural connect. Simply providing access won't make these models work. Other aspects such as relevance to people's lives across the economic pyramid, creating real value, and mobile ecosystems that are culturally appropriate are essential for positive results.

Our 95 percent penetration level is evidence that the digitally empowered society provides a potent channel for countering asymmetries in socioeconomic development drivers. Dialog emphatically believes that inclusion is a fundamental tenet of economic development and that the paradigm of connectivity should extend to all other enablers of social and economic development, including commerce, education, healthcare, and information. In this context, Dialog sees connectivity as a fundamental enabler of broader inclusion. Relative to the passive (traditional) modes of information exchange, mobile technologies have unparalleled strengths in this area, such as authentication, availability, multimodality, location sensitivity, online connectivity, and potential transaction delivery. These potent characteristics make the mobile an active and intelligent information-exchange tool in the hands of the citizen capable of creating cross-sector inclusion.



**Figure 3.** Dialog’s view of mobile technology as an opportunity to spur socioeconomic development via leapfrog routes

The enabling channel created by the mobile phone is positioned to overcome physical and notional legacy infrastructure boundaries to deliver life-enhancing services. Legacy infrastructure such as roads and buildings that are comprised of physical matter take time and significant capital to build and update. The inherent inertia built into such physical infrastructure systems impedes growth and development. Inclusive mobile platforms and ecosystems, however, can be scaled rapidly to leapfrog these challenges and deliver digital services to enhance life, particularly in rural parts of the developing world.

The realization that we had created such a potent and ubiquitous channel of empowerment through our inclusive approach to providing a basic service was gratifying and exciting. We were quick to acknowledge, however, that we had only scratched the surface in terms of harnessing the potential of citizen empowerment. For instance, critically examining financial or commercial inclusion through the lens of the four A’s revealed that we still had a long way to go in achieving inclusive adoption. For example, achieving inclusive adoption in financial and/or commercial services via a mobile platform would need to advance significantly along one or more of the four A dimensions.

In a broader South Asian context, this acknowledgment is backed by the fact that, although mobile penetration is six to eight times greater than fixed Internet penetration in South Asia, the mobile share in online commerce is only about 10 percent. Moreover, the mobile share of ad-spend is only 0.7 percent, which underscores the assertion that mCommerce penetration is lagging far behind the mobile telephone as a tool for connectivity that is accessible to all strata of the socioeconomic pyramid.

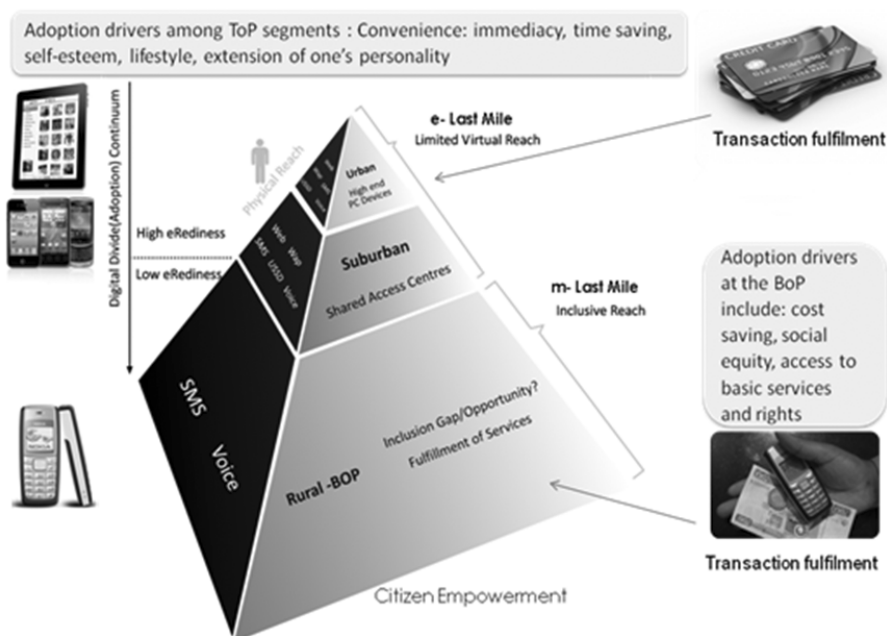


Figure 4. The digital divide and Dialog’s inclusive framework

### THE CHALLENGE AND OPPORTUNITY OF INCLUSIVE DIGITAL SERVICES

Dialog viewed the gap between the pervasiveness of basic services and the relative under-penetration of a broader set of inclusive digital services as a singular opportunity to create shared value for citizens and the economy alike. Dialog was thus spurred on to the next phase of inclusion, which included the construction of an axiomatic digital bridge capable of delivering life-enhancing digital services to the largely digitally empowered Sri Lankan population. While our efforts in support of this hypothesis were focused primarily on finance, commerce, and trade, we also gave attention to building scalable digital service formulations for delivering education and healthcare services. Our actions were motivated by an agenda for driving development that was linked to the application of ICTs and digital services across the socioeconomic pyramid. In the context of the accelerated development aspired to in the Sri Lankan context, our agenda was further conditioned on sustainability and inclusive (as opposed to divisive) development.

Dialog was consistent in its belief that an information society consisting of connected and digitally empowered citizens provides fertile ground for social change and for achieving sustainable development dividends. In its efforts to seed an information society, Dialog embarked on multiple digital-service initiatives and deployed an array of innovative integrated mobile solutions aimed at addressing national development challenges that promised parity dividends to Sri Lankans at large. These initiatives, which spanned the education, agriculture, trade, and bank-

ing sectors, were designed to leapfrog infrastructure and capacity by taking advantage of the pervasive and enabling attributes of mobile. We were optimistic that the combined outcomes of these inclusive solutions would contribute to a quantum change in the way Sri Lankans accessed financial and banking services, commodity prices, market information, and educational content. We believed that inclusive delivery of these services would alleviate prevailing asymmetries in the availability, affordability, and adoption of these fundamental drivers of economic and social development.

The related ICT innovations Dialog seeded underscored the company's conviction that wireless technologies are inherently inclusive and that these technologies are capable of delivering bullish outcomes in terms of consumer surplus, narrowly understood, and in terms of socioeconomic and human development more broadly. These initiatives also framed our public policy positions on key development issues related to the acceleration of e- (and m-) readiness, economic empowerment, and equitable access to education and healthcare services through the digital empowerment of the citizen. While Dialog's portfolio of citizen empowerment solutions was designed with the base of the pyramid in mind, these solutions were underpinned by robust business case scenarios that ensured they were integral to Dialog's core business and long-term sustainability.

#### BRIDGING INCLUSION GAPS AND SECTORAL ASYMMETRIES

The first step in bridging asymmetries through the deployment of digital services was to identify what inhibited the creation of markets through ICT enablement. Given that we were in the early phase of investigating domains in the country and region, our efforts seldom benefited from prior knowledge. Hence, our approach centered most often on outcome-based learning through a suite of pilot implementations of need-specific digital services. The first lesson we came away with early into the hypothesis-building phase was that of the four A's, affordability presented the lowest material barrier because the opportunity costs related to the transport, time, and perishability of certain goods made the cost of digital services reasonably competitive. Availability also proved to be a relatively benign barrier, due to the proliferation of attractive mobile handsets with user interfaces that lent themselves to purchasing effective digital services at an affordable price. Overall, the affordability and availability of access to digital services via mobile devices was high and presented the least significant challenges in terms of driving multisector inclusion for digital-based services.

In contrast, applicability and affinity presented the principal challenges to inclusion in a wider digital services context. Our lessons were derived from a combination of inputs spanning the adoption and usage of a pilot system, market intelligence, feedback on consumer behavior, and network data analysis. Zeroing in on our focus areas of finance, trade, and commerce, applicability pointed directly to useability and the effective fulfilment of at least a basic level of mobile-based transactions. We also learned from global trends across similar markets that it was nec-



essary to engage the entire mobile ecosystem downstream of traditional retail commerce ecosystems through fundamental connectors that closed the loop between provision and consumption, such as mobile payment instruments. We also realized the importance of integrating the flow of information related to commercial activity. For example, in order to decide what to plant, when to harvest, and where to sell his or her crop, a farmer requires price information, crop information, and transport information. The integration of this “information flow” is what we refer to here. Providing one bit of information was not enough; to close the loop we needed to integrate such information vertically across the value and supply chains that were engaged in fulfilment.

An associated but fundamental lesson was that if these value chains were to be effective and to add economic value, they would have to span the economic pyramid. It followed that the information, transaction, and fulfilment flow delivered through the digital service framework should aim to provide a robust link between the ToP and the BoP. Engaging the ToP was thus a fundamental enabler for the inclusion of the BoP. The asymmetry we had to address was not limited to a distance and/or infrastructure arbitrage but also included the disparate economic and commercial ecosystems at the top and bottom of the pyramid. Basically, we needed to create a commercial and financial conduit between the mature trading economy at the ToP, which encompassed the triad of individuals, enterprises, and government and their counterparts and customers at the BoP. This finding was particularly important, as it helped shape our understanding of the divergent way these two segments of the economic pyramid made transactions using digital platforms.

It was also fundamental to recognize that while the ToP interfaced comfortably with existing e-platforms, inclusion of the BoP would require translating this interface into an m-platform and a relatively simple last-mile interface. The bridge linking these two segments thus had to seamlessly link the e-platform and m-platform environments. This presented an opportunity to create a link between supply and demand markets across the economic pyramid through a digital service framework that featured information, transaction, interchange, and fulfilment instruments. It was also important that these instruments provide the translation between the commercial and the last-mile contexts relevant to the respective segments.

Other key themes that emerged under the aegis of establishing applicability included mobile applications being centered on the needs of each community and segment. We also learned that we needed to address the root causes of information asymmetry as a precursor to enabling commerce and trade. Such context also included adapting the local language to bridge asymmetries in English language literacy. The need to tailor services based on language and interpretational context cannot be overemphasised, as we found it to be a principal inhibitor to the uptake of services. Equally important to the success of a mobile digital service ecosystem was taking digital empowerment from the level of enablement to actualization at the base of the pyramid. We found that, in some cases, actualization required going beyond technological fixes and adaptation and challenged service providers and

## Dialog Tradenet

The Tradenet solution focused on empowering stakeholders through the multi-faceted enablement platform provided by the mobile phone. Tradenet was designed to establish equitable linkages between all strata of the economic pyramid and to foster greater opportunities for inclusive and efficient trade. Tradenet is also an inclusive source of trade information and an intelligent supply and demand matching platform that delivers applicability and affinity to a wide spectrum of stakeholders across the economic pyramid.

Tradenet maximizes inclusion by supporting multitechnology delivery and last-mile engagement. Tradenet supports a range of access mediums, including the Web, WAP (wireless application protocol), USSD (unstructured supplementary service data), SMS (short message service), IVR (Interactive Voice Response), and a live-agent-supported call center. Tradenet facilitates information delivery and interchange in three languages—English, Sinhala, and Tamil. Functioning in the context of an access and user interface agnostic trading interchange, Tradenet facilitates the exchange of information and enables the trading of goods and services using mobile and fixed telecommunications technologies.

From an inclusion viewpoint, focusing on extending the trading ecosystem to deliver applicability and affinity to BoP segments makes Tradenet a powerful manifestation of the enabling potential of mobile in particular and ICTs in general. The virtual marketplace features of Tradenet enable dynamic matching and the alerting of buyers and sellers, trading of legal products and services, while also providing reference prices on demand. The platform collects, collates, and disseminates information related to products and services across a range of parameters, such as price, quantity, category, geographical location. The

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supporting mobile ecosystems to rethink business models, risk-mitigation strategies, and even regulatory paradigms. The most poignant examples of such service reengineering are the regulation of proportionality-based regulation, and transaction pricing with respect to the mobile money services that form the backbone of inclusive commerce and trade.

The pilot programs we initiated attempted to identify and expose barriers to applicability and affinity, and to engineer services and ecosystems to circumvent or bridge those barriers without compromising the targeted shared value creation. The pilots also aimed to investigate the establishment of scalable and sustainable business models, albeit within an inclusive formulation.

### BRINGING IDEAS TO LIFE

Tradenet ([www.tradenet.lk](http://www.tradenet.lk)) represents one of our significant forays into inclusive commerce, in that it challenged a multitude of boundaries and barriers that were inhibiting a trade and commerce linkage based on digital service between the ToP

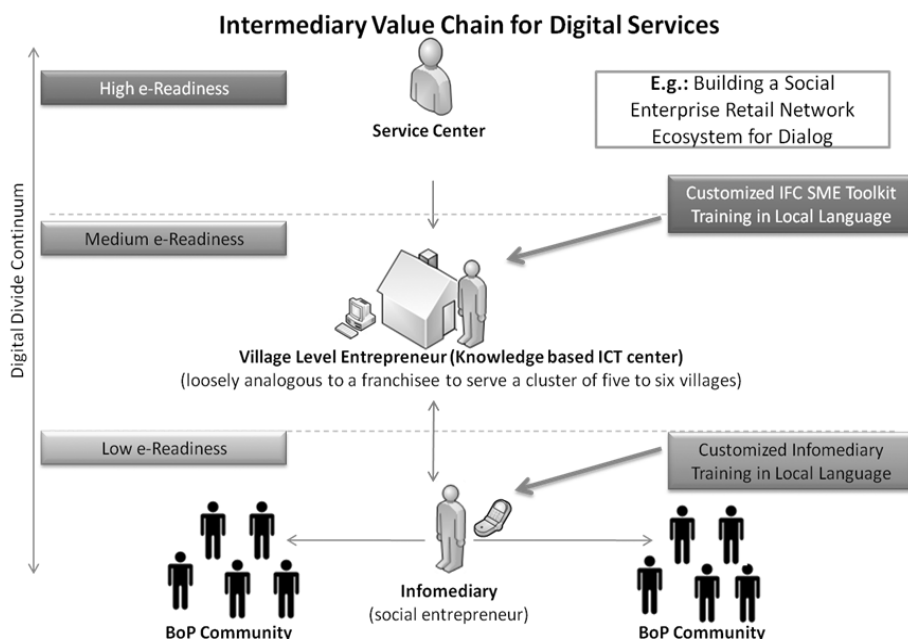
Tradenet platform also has a quality and trust grading scheme that improves the reliability of the information available in the repository. The Tradenet platform is built on a suite of ubiquitous GSM and Web-based technologies that allow seamless scalability and reach. The mobile-based interface is specifically relevant within communities that display low levels of e-readiness and, in contrast, relatively high levels of m-readiness and an affinity for mobile-based information exchange.

Tradenet enables constituencies from across the economic pyramid—individuals, enterprises of varying sizes, aggregators, and trade associations/cooperatives—to post/display their intent to sell or buy goods via mobile phone, Web, or agent-supported call center. The Tradenet system dynamically matches the buyer (demand) with seller (supply) and pushes an SMS-based matching alert to both buyer and seller with their respective contact details. Fulfilment of the transaction occurs offline after negotiation, and due diligence is completed to the satisfaction of buyer and seller.

In the case of agricultural product negotiation and trade, interchange is further facilitated by the provision of spot market rates derived from a government-accredited content partner, Govi Gnana Seva, which assimilates real-time market prices using WAP-enabled mobile handsets from the Dambulla, Meegoda, and Narahenpita wholesale markets, which are operated under the aegis of the Ministry of Trade and Commerce. The spot market rates are made available for over two hundred varieties of produce farmers, and agribusinesses can obtain spot market rates for agricultural produce by subscribing to Dialog Tradenet alerts, which are delivered on a periodic (daily, hourly) basis in the language specified by the subscriber.

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and BoP. Dialog set out to build a tool that used the potential of the mobile phone to bridge information asymmetry and to lower transaction costs for farmers and other producers, as well as service providers and sole traders. We focused in particular on the agriculture sector during the design stage of Tradenet and have since expanded to a wider portfolio of goods, services, and classified user-generated trading content. The “green field” opportunity was centered on the fact that, although Sri Lanka has a healthy mobile penetration level, use of the mobile for fulfilling commercial transactions remained underexploited. As a result, citizens typically expend considerable time, money, and effort to access markets and information relating to the buying and selling of produce, services, and personal and commercial products. This seemingly benign issue is exacerbated in the agriculture sector, where information asymmetry among farmers results in relatively high transaction costs. In their seminal work on the potential of ICTs to reduce transaction costs in the agriculture sector, De Silva and Rathnadivakara claimed that smallholder vegetable and fruit farmers in Sri Lanka bear a 15 percent transaction cost, of which the cost of information searches is 70 percent of total transaction



**Figure 5.** The Dialog Infomediary framework to reach the BOP

costs—that is the percentage of the total costs incurred by farmers.<sup>4</sup>

Tradenet was launched on December 22, 2009, at the Meegoda Economic Centre, where it supported a rudimentary service that provided agricultural commodity price information from three agriculture produce aggregation and wholesale markets in Sri Lanka. In 2010, additional features were added to the Tradenet system, including a buy-and-sell platform and the automated matching of buyers and sellers.

Tradenet, among the first and most functional and adaptive systems of its kind, differs from peer systems due to its ability to match buyers and sellers dynamically based on their profile preferences. Tradenet was accordingly recognized as a category leader on an international scale. In July 2010, Dialog Tradenet won the South Asia-centric m-billionth award in the m-inclusion category for innovation excellence in using mobiles and ICT's for development. This regional success was followed by global recognition at the World Summit Awards in the form of a gold award in the m-inclusion and empowerment category. Recognition on this scale vindicated Dialog's belief that mobile was in fact a general-purpose technology with the unique characteristics of pervasiveness, enabling improvement, and spawning innovation. Through Tradenet, Dialog had tried to transform the dynamics of micro and macro trade and commerce, enhance productivity, and create new services and market channels.

INCLUSIVE TRADE AND COMMERCE ENABLEMENT:  
THE JOURNEY AHEAD

Developing Tradenet to its full potential in terms of achieving game-changing outcomes remains central to our ongoing work on the platform and its surrounding ecosystem. The principal gaps remaining are the enablement and integration of an inclusive payment instrument that enhances relevance (applicability) as well as availability (reach), and, importantly, the enhancement of the system's affinity characteristics in terms of engaging with BoP communities. We believe that bridging these gaps will accelerate the transition from enablement to actualization, with the system providing end-to-end fulfilment. Following the recent enactment of progressive mobile payments regulation in Sri Lanka, Dialog addressed the first of these gaps by introducing and integrating eZ Cash into Tradenet—the country's first mobile payment system led by a mobile operator. Robust linkages between Internet and mobile-based payment protocols are supported by eZ Cash, which also allows web-based payments to be made from a mobile phone and enables peer-to-peer money transfers and payment for goods, services, and utilities.

In terms of the affinity gap, perfecting the engagement model at the BoP is fundamental to completing the fulfilment cycle, which in turn enriches the platform with the trust and cultural factors that are key to trade and commerce interchange in the emerging South Asian market. Dialog set about addressing this gap by creating a “human” last mile in the form of an “Infomediary”—that is, an intermediary who explains, demystifies, and presents information-based products and services to BoP communities and target segments. Dialog built a network of such Infomediaries, which was a direct response to the low level of digital service adoption at the BoP. Dialog also drew inspiration from the microfinance industry and leveraged its 25,000-member electronic retailer network to create a legion of social entrepreneurs who had the potential to function as Infomediaries in their local communities. The Infomediary development model was aimed at addressing the affinity gap at the BoP and spurring the adoption of digital services. In this endeavor, Dialog collaborated with the International Finance Corporation to adapt its world-acclaimed SME toolkit program to support Dialog's thrust to create micro-ICT entrepreneurs. Dialog and the International Finance Corporation conducted several hundred workshop-based trainings across all regions of the country. The training programs, which were branded *Viyapara Diriya* (Entrepreneurship Empowerment), to date have trained over 5,000 retailers who have the potential to function as Infomediaries and, hence, as ambassadors of digital services adoption. The Infomediary initiative has also been supported by the GSMA's *mWoman* initiative—a collaboration that has helped Dialog build a robust gender dimension of the Infomediary network. Within the context of the overall development program, the Infomediary candidate is given additional training on social etiquette, public speaking, and community engagement, and is provided with a distinctive branding that brings prominence in the community to his or her role as a digital services evangelist.

Having bridged the principal gaps pertaining to mobile payments and the affinity characteristics of the last-mile interface to the consumer, we believe we are on the brink of converting enablement into the actualization of inclusive shared-value delivery. We believe the environment has been created not only for cross-segment commerce and trade interchange, but also for the spawning of value-adding and context-sensitive mobile apps that target the base of the pyramid. These value additions, which lacked viability in the past due to the absence of a payment instrument and of an Infomediary acting in the capacity of an adoption advocate, could now benefit from the hard, soft, and human infrastructure established through Tradenet and its ecosystem. Early results are very encouraging and augur well for the future of the ecosystem that is gradually taking form and gaining strength.

We have learned that innovation is not always about doing something radically new. Innovation that delivers transformational outcomes can in fact be incremental. Our approach to the testing of hypotheses, business models, and systems has been focused on the paradigm that wireless technologies in general and mobile in particular can have a transformational impact on the economic development of nations by bridging asymmetries across a variety of socioeconomic development drivers. While our efforts to innovate across the multiple dimensions of technology, supply-chain dynamics, and market creation are still nascent and the results modest, we are emboldened by what we have seen evolve over the development period.

The challenge and opportunity ahead is to track our progress and feed experience and information into the ongoing process of strategy development. We believe this will ensure that the digital services ecosystem remains nimble and adaptive to the demands of economy, society, and environment. We are ever mindful of the delicate balance we need to strike between delivering economic outcomes with achieving sustainable development. More importantly, we see this challenge as an opportunity to draw from our innately forward-looking organizational culture to deliver socially innovative and inclusive multisensory ICT services, which will lead toward the actualization of an information society. Emerging empirical evidence on sustainability suggests that information societies are key to transitioning a low-carbon economy, thereby asserting the enabling potential of ICTs to leapfrog development goals beyond notions of conjecture. The challenge ahead should encourage development initiatives that are centered on leveraging and balancing the deployment of information and communication technologies so that they directly and sustainably advance the HDI indicators of the global South.

We believe ICTs will continue to transform the way individuals, enterprises, and society at large work, interact, and communicate. ICTs will also determine and fashion the development of inclusion and the bridging of asymmetries across a wide range of life inputs. Our future thrusts will be focused on converting our early work and tested hypothesis into actualized and measurable dividends for the nation's economy and society.

## *Bridging Divides with Inclusive mCommerce*

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