## Table of Contents

### 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

   Nilanjana Chakrabarty, Department of Business Administration, Assam University, Silchar, India  
   Dibyojyoti 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 Periodicals Directory; Ulrich’s Periodicals Directory