

Modeling M-SaaS delivery model for threshold-based credit recharging using M-banking

Author(s)

Joseph Cosmas Mushi, Guan-zheng Tan, Felix Musau, Cheruiyot Wilson

Abstract

The emerging of cloud computing has brought about new hope for efficient 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, current SaaS delivery model bring challenge to online customers in community with poor financial services like online bank-transaction or credit cards. This study proposes Mobile-SaaS delivery model to facilitate online charging and credit-recharging mechanisms for SaaS application. The model use mobile-phone monetary services (M-banking) to support online charging, and adopts threshold-based credit recharge technique to support credit recharging. Keywords-software as a service (SaaS), mobile network, M-banking, online recharging.