

Commenced Publication in 1973

Founding and Former Series Editors:

Gerhard Goos, Juris Hartmanis, and Jan van Leeuwen

Editorial Board

David Hutchison

Lancaster University, UK

Takeo Kanade

Carnegie Mellon University, Pittsburgh, PA, USA

Josef Kittler

University of Surrey, Guildford, UK

Jon M. Kleinberg

Cornell University, Ithaca, NY, USA

Alfred Kobsa

University of California, Irvine, CA, USA

Friedemann Mattern

ETH Zurich, Switzerland

John C. Mitchell

Stanford University, CA, USA

Moni Naor

Weizmann Institute of Science, Rehovot, Israel

Oscar Nierstrasz

University of Bern, Switzerland

C. Pandu Rangan

Indian Institute of Technology, Madras, India

Bernhard Steffen

University of Dortmund, Germany

Madhu Sudan

Massachusetts Institute of Technology, MA, USA

Demetri Terzopoulos

University of California, Los Angeles, CA, USA

Doug Tygar

University of California, Berkeley, CA, USA

Gerhard Weikum

Max-Planck Institute of Computer Science, Saarbruecken, Germany

Nuray Aykin (Ed.)

Internationalization, Design and Global Development

Third International Conference, IDGD 2009
Held as Part of HCI International 2009
San Diego, CA, USA, July 19-24, 2009
Proceedings



Springer

Volume Editor

Nuray Aykin

Human Factors International, Inc.

Keyport, NJ 07735, USA

E-mail: naykin@att.net

Library of Congress Control Number: 2009928848

CR Subject Classification (1998): H.5.2, H.5.3, H.3-5, C.2, K.4, D.2, K.6

LNCS Sublibrary: SL 3 – Information Systems and Application, incl. Internet/Web and HCI

ISSN 0302-9743

ISBN-10 3-642-02766-0 Springer Berlin Heidelberg New York

ISBN-13 978-3-642-02766-6 Springer Berlin Heidelberg New York

This work is subject to copyright. All rights are reserved, whether the whole or part of the material is concerned, specifically the rights of translation, reprinting, re-use of illustrations, recitation, broadcasting, reproduction on microfilms or in any other way, and storage in data banks. Duplication of this publication or parts thereof is permitted only under the provisions of the German Copyright Law of September 9, 1965, in its current version, and permission for use must always be obtained from Springer. Violations are liable to prosecution under the German Copyright Law.

springer.com

© Springer-Verlag Berlin Heidelberg 2009

Printed in Germany

Typesetting: Camera-ready by author, data conversion by Scientific Publishing Services, Chennai, India
Printed on acid-free paper SPIN: 12708765 06/3180 5 4 3 2 1 0

Foreword

The 13th International Conference on Human–Computer Interaction, HCI International 2009, was held in San Diego, California, USA, July 19–24, 2009, jointly with the Symposium on Human Interface (Japan) 2009, the 8th International Conference on Engineering Psychology and Cognitive Ergonomics, the 5th International Conference on Universal Access in Human–Computer Interaction, the Third International Conference on Virtual and Mixed Reality, the Third International Conference on Internationalization, Design and Global Development, the Third International Conference on Online Communities and Social Computing, the 5th International Conference on Augmented Cognition, the Second International Conference on Digital Human Modeling, and the First International Conference on Human Centered Design.

A total of 4,348 individuals from academia, research institutes, industry and governmental agencies from 73 countries submitted contributions, and 1,397 papers that were judged to be of high scientific quality were included in the program. These papers address the latest research and development efforts and highlight the human aspects of the design and use of computing systems. The papers accepted for presentation thoroughly cover the entire field of human–computer interaction, addressing major advances in knowledge and effective use of computers in a variety of application areas.

This volume, edited by Nuray Aykin, contains papers in the thematic area of Internationalization, Design and Global Development, addressing the following major topics:

- Cross-cultural User Interface Design
- Culture, Community, Collaboration and Learning
- Internationalization and Usability
- ICT for Global Development
- Designing for eCommerce, eBusiness and eBanking

The remaining volumes of the HCI International 2009 proceedings are:

- Volume 1, LNCS 5610, Human–Computer Interaction—New Trends (Part I), edited by Julie A. Jacko
- Volume 2, LNCS 5611, Human–Computer Interaction—Novel Interaction Methods and Techniques (Part II), edited by Julie A. Jacko
- Volume 3, LNCS 5612, Human–Computer Interaction—Ambient, Ubiquitous and Intelligent Interaction (Part III), edited by Julie A. Jacko
- Volume 4, LNCS 5613, Human–Computer Interaction—Interacting in Various Application Domains (Part IV), edited by Julie A. Jacko
- Volume 5, LNCS 5614, Universal Access in Human–Computer Interaction—Addressing Diversity (Part I), edited by Constantine Stephanidis

- Volume 6, LNCS 5615, Universal Access in Human–Computer Interaction—Intelligent and Ubiquitous Interaction Environments (Part II), edited by Constantine Stephanidis
- Volume 7, LNCS 5616, Universal Access in Human–Computer Interaction—Applications and Services (Part III), edited by Constantine Stephanidis
- Volume 8, LNCS 5617, Human Interface and the Management of Information—Designing Information Environments (Part I), edited by Michael J. Smith and Gavriel Salvendy
- Volume 9, LNCS 5618, Human Interface and the Management of Information—Information and Interaction (Part II), edited by Gavriel Salvendy and Michael J. Smith
- Volume 10, LNCS 5619, Human Centered Design, edited by Masaaki Kurosu
- Volume 11, LNCS 5620, Digital Human Modeling, edited by Vincent G. Duffy
- Volume 12, LNCS 5621, Online Communities and Social Computing, edited by A. Ant Ozok and Panayiotis Zaphiris
- Volume 13, LNCS 5622, Virtual and Mixed Reality, edited by Randall Shumaker
- Volume 15, LNCS 5624, Ergonomics and Health Aspects of Work with Computers, edited by Ben-Tzion Karsh
- Volume 16, LNAI 5638, The Foundations of Augmented Cognition: Neuro-ergonomics and Operational Neuroscience, edited by Dylan Schmorrow, Ivy Estabrooke and Marc Grootjen
- Volume 17, LNAI 5639, Engineering Psychology and Cognitive Ergonomics, edited by Don Harris

I would like to thank the Program Chairs and the members of the Program Boards of all thematic areas, listed below, for their contribution to the highest scientific quality and the overall success of HCI International 2009 Conference.

Ergonomics and Health Aspects of Work with Computers

Program Chair: Ben-Tzion Karsh

Arne Aarås, Norway
Pascale Carayon, USA
Barbara G.F. Cohen, USA
Wolfgang Friesdorf, Germany
John Gosbee, USA
Martin Helander, Singapore
Ed Israelski, USA
Waldemar Karwowski, USA
Peter Kern, Germany
Danuta Koradecka, Poland
Kari Lindström, Finland

Holger Luczak, Germany
Aura C. Matias, Philippines
Kyung (Ken) Park, Korea
Michelle M. Robertson, USA
Michelle L. Rogers, USA
Steven L. Sauter, USA
Dominique L. Scapin, France
Naomi Swanson, USA
Peter Vink, The Netherlands
John Wilson, UK
Teresa Zayas-Cabán, USA

Human Interface and the Management of Information

Program Chair: Michael J. Smith

Gunilla Bradley, Sweden	Anxo Cereijo Roibás, UK
Hans-Jörg Bullinger, Germany	Katsunori Shimohara, Japan
Alan Chan, Hong Kong	Dieter Spath, Germany
Klaus-Peter Fähnrich, Germany	Tsutomu Tabe, Japan
Michitaka Hirose, Japan	Alvaro D. Taveira, USA
Jhilmil Jain, USA	Kim-Phuong L. Vu, USA
Yasufumi Kume, Japan	Tomio Watanabe, Japan
Mark Lehto, USA	Sakae Yamamoto, Japan
Fiona Fui-Hoon Nah, USA	Hidekazu Yoshikawa, Japan
Shogo Nishida, Japan	Li Zheng, P.R. China
Robert Proctor, USA	Bernhard Zimolong, Germany
Youngho Rhee, Korea	

Human–Computer Interaction

Program Chair: Julie A. Jacko

Sebastiano Bagnara, Italy	Gitte Lindgaard, Canada
Sherry Y. Chen, UK	Chen Ling, USA
Marvin J. Dainoff, USA	Yan Liu, USA
Jianming Dong, USA	Chang S. Nam, USA
John Eklund, Australia	Celestine A. Ntuen, USA
Xiaowen Fang, USA	Philippe Palanque, France
Ayse Gurses, USA	P.L. Patrick Rau, P.R. China
Vicki L. Hanson, UK	Ling Rothrock, USA
Sheue-Ling Hwang, Taiwan	Guangfeng Song, USA
Wonil Hwang, Korea	Steffen Staab, Germany
Yong Gu Ji, Korea	Wan Chul Yoon, Korea
Steven Landry, USA	Wenli Zhu, P.R. China

Engineering Psychology and Cognitive Ergonomics

Program Chair: Don Harris

Guy A. Boy, USA	Nicolas Marmaras, Greece
John Huddlestone, UK	Sundaram Narayanan, USA
Kenji Itoh, Japan	Mark A. Neerincx, The Netherlands
Hung-Sying Jing, Taiwan	Jan M. Noyes, UK
Ron Laughery, USA	Kjell Ohlsson, Sweden
Wen-Chin Li, Taiwan	Axel Schulte, Germany
James T. Luxhøj, USA	Sarah C. Sharples, UK

Neville A. Stanton, UK
Xianghong Sun, P.R. China
Andrew Thatcher, South Africa

Matthew J.W. Thomas, Australia
Mark Young, UK

Universal Access in Human–Computer Interaction

Program Chair: Constantine Stephanidis

Julio Abascal, Spain
Ray Adams, UK
Elisabeth André, Germany
Margherita Antona, Greece
Chieko Asakawa, Japan
Christian Bühler, Germany
Noelle Carbonell, France
Jerzy Charytonowicz, Poland
Pier Luigi Emiliani, Italy
Michael Fairhurst, UK
Dimitris Grammenos, Greece
Andreas Holzinger, Austria
Arthur I. Karshmer, USA
Simeon Keates, Denmark
Georgios Kouroupetroglou, Greece
Sri Kurniawan, USA

Patrick M. Langdon, UK
Seongil Lee, Korea
Zhengjie Liu, P.R. China
Klaus Miesenberger, Austria
Helen Petrie, UK
Michael Pieper, Germany
Anthony Savidis, Greece
Andrew Sears, USA
Christian Stary, Austria
Hirotada Ueda, Japan
Jean Vanderdonckt, Belgium
Gregg C. Vanderheiden, USA
Gerhard Weber, Germany
Harald Weber, Germany
Toshiki Yamaoka, Japan
Panayiotis Zaphiris, UK

Virtual and Mixed Reality

Program Chair: Randall Shumaker

Pat Banerjee, USA
Mark Billinghurst, New Zealand
Charles E. Hughes, USA
David Kaber, USA
Hirokazu Kato, Japan
Robert S. Kennedy, USA
Young J. Kim, Korea
Ben Lawson, USA

Gordon M. Mair, UK
Miguel A. Otaduy, Switzerland
David Pratt, UK
Albert “Skip” Rizzo, USA
Lawrence Rosenblum, USA
Dieter Schmalstieg, Austria
Dylan Schmorrow, USA
Mark Wiederhold, USA

Internationalization, Design and Global Development

Program Chair: Nuray Aykin

Michael L. Best, USA
Ram Bishu, USA
Alan Chan, Hong Kong
Andy M. Dearden, UK

Susan M. Dray, USA
Vanessa Evers, The Netherlands
Paul Fu, USA
Emilie Gould, USA

Sung H. Han, Korea
Veikko Ikonen, Finland
Esin Kiris, USA
Masaaki Kurosu, Japan
Apala Lahiri Chavan, USA
James R. Lewis, USA
Ann Light, UK
James J.W. Lin, USA
Rungtai Lin, Taiwan
Zhengjie Liu, P.R. China
Aaron Marcus, USA
Allen E. Milewski, USA

Elizabeth D. Mynatt, USA
Oguzhan Ozcan, Turkey
Girish Prabhu, India
Kerstin Röse, Germany
Eunice Ratna Sari, Indonesia
Supriya Singh, Australia
Christian Sturm, Spain
Adi Tedjasaputra, Singapore
Kentaro Toyama, India
Alvin W. Yeo, Malaysia
Chen Zhao, P.R. China
Wei Zhou, P.R. China

Online Communities and Social Computing

Program Chairs: A. Ant Ozok, Panayiotis Zaphiris

Chadia N. Abras, USA
Chee Siang Ang, UK
Amy Bruckman, USA
Peter Day, UK
Fiorella De Cindio, Italy
Michael Gurstein, Canada
Tom Horan, USA
Anita Komlodi, USA
Piet A.M. Kommers, The Netherlands
Jonathan Lazar, USA
Stefanie Lindstaedt, Austria

Gabriele Meiselwitz, USA
Hideyuki Nakanishi, Japan
Anthony F. Norcio, USA
Jennifer Preece, USA
Elaine M. Raybourn, USA
Douglas Schuler, USA
Gilson Schwartz, Brazil
Sergei Stafeev, Russia
Charalambos Vrasidas, Cyprus
Cheng-Yen Wang, Taiwan

Augmented Cognition

Program Chair: Dylan D. Schmorow

Andy Bellenkes, USA
Andrew Belyavin, UK
Joseph Cohn, USA
Martha E. Crosby, USA
Tjerk de Greef, The Netherlands
Blair Dickson, UK
Traci Downs, USA
Julie Drexler, USA
Ivy Estabrooke, USA
Cali Fidopiastis, USA
Chris Forsythe, USA
Wai Tat Fu, USA
Henry Girolamo, USA

Marc Grootjen, The Netherlands
Taro Kanno, Japan
Wilhelm E. Kincses, Germany
David Kobus, USA
Santosh Mathan, USA
Rob Matthews, Australia
Dennis McBride, USA
Robert McCann, USA
Jeff Morrison, USA
Eric Muth, USA
Mark A. Neerincx, The Netherlands
Denise Nicholson, USA
Glenn Osga, USA

Dennis Proffitt, USA
Leah Reeves, USA
Mike Russo, USA
Kay Stanney, USA
Roy Stripling, USA
Mike Swetnam, USA
Rob Taylor, UK

Maria L.Thomas, USA
Peter-Paul van Maanen, The Netherlands
Karl van Orden, USA
Roman Vilimek, Germany
Glenn Wilson, USA
Thorsten Zander, Germany

Digital Human Modeling

Program Chair: Vincent G. Duffy

Karim Abdel-Malek, USA
Thomas J. Armstrong, USA
Norm Badler, USA
Kathryn Cormican, Ireland
Afzal Godil, USA
Ravindra Goonetilleke, Hong Kong
Anand Gramopadhye, USA
Sung H. Han, Korea
Lars Hanson, Sweden
Pheng Ann Heng, Hong Kong
Tianzi Jiang, P.R. China

Kang Li, USA
Zhizhong Li, P.R. China
Timo J. Määttä, Finland
Woojin Park, USA
Matthew Parkinson, USA
Jim Potvin, Canada
Rajesh Subramanian, USA
Xuguang Wang, France
John F. Wiechel, USA
Jingzhou (James) Yang, USA
Xiu-gan Yuan, P.R. China

Human Centered Design

Program Chair: Masaaki Kurosu

Gerhard Fischer, USA
Tom Gross, Germany
Naotake Hirasawa, Japan
Yasuhiro Horibe, Japan
Minna Isomursu, Finland
Mitsuhiko Karashima, Japan
Tadashi Kobayashi, Japan

Kun-Pyo Lee, Korea
Loïc Martínez-Normand, Spain
Dominique L. Scapin, France
Haruhiko Urokohara, Japan
Gerrit C. van der Veer, The Netherlands
Kazuhiko Yamazaki, Japan

In addition to the members of the Program Boards above, I also wish to thank the following volunteer external reviewers: Gavin Lew from the USA, Daniel Su from the UK, and Ilia Adami, Ioannis Basdekis, Yannis Georgalis, Panagiotis Karampelas, Iosif Klironomos, Alexandros Mourouzis, and Stavroula Ntoa from Greece.

This conference could not have been possible without the continuous support and advice of the Conference Scientific Advisor, Prof. Gavriel Salvendy, as well as the dedicated work and outstanding efforts of the Communications Chair and Editor of HCI International News, Abbas Moallem.

I would also like to thank for their contribution toward the organization of the HCI International 2009 conference the members of the Human–Computer Interaction Laboratory of ICS-FORTH, and in particular Margherita Antona, George Paparoulis, Maria Pitsoulaki, Stavroula Ntoa, and Maria Bouhli.

Constantine Stephanidis

HCI International 2011

The 14th International Conference on Human–Computer Interaction, HCI International 2011, will be held jointly with the affiliated conferences in the summer of 2011. It will cover a broad spectrum of themes related to human–computer interaction, including theoretical issues, methods, tools, processes and case studies in HCI design, as well as novel interaction techniques, interfaces and applications. The proceedings will be published by Springer. More information about the topics, as well as the venue and dates of the conference, will be announced through the HCI International Conference series website: <http://www.hci-international.org/>

General Chair
Professor Constantine Stephanidis
University of Crete and ICS-FORTH
Heraklion, Crete, Greece
Email: cs@ics.forth.gr

Table of Contents

Part I: Cross-Cultural User Interface Design

Identifying and Measuring Cultural Differences in Cross-Cultural User-Interface Design	3
<i>Jasem M. Alostath, Sanaa Almoumen, and Ahmad B. Alostath</i>	
Cross Cultural Computer Gaming	13
<i>Joyram Chakraborty and Anthony F. Norcio</i>	
This Is Who I Am and This Is What I Do: Demystifying the Process of Designing Culturally Authentic Technology	19
<i>Wanda Eugene, Leshell Hatley, Kyla McMullen, Quincy Brown, Yolanda Rankin, and Sheena Lewis</i>	
Cultural Dimensions in User Preferences and Behaviors of Mobile Phones and Interpretation of National Cultural Differences	29
<i>JuHyun Eune and Kun-Pyo Lee</i>	
Culture and Co-experience: Cultural Variation of User Experience in Social Interaction and Its Implications for Interaction Design	39
<i>Jung-Joo Lee</i>	
Cultural Aspect of Interaction Design beyond Human-Computer Interaction	49
<i>Rungtai Lin, Po-Hsien Lin, Wen-Shin Shiao, and Su-Huei Lin</i>	
Cross-Cultural Analysis of Social Network Services in Japan, Korea, and the USA	59
<i>Aaron Marcus and Niranjan Krishnamurthi</i>	
Cross-Culture and Website Design: Cultural Movements and Settled Cultural Variables	69
<i>Abdalghani Mushtaha and Olga De Troyer</i>	
Cross-Cultural Design and Evaluation of the Apple iPhone	79
<i>Michael A. Oren, Utkarsh Seth, Fei Huang, and Sunghyun Kang</i>	
Cross-Cultural Understanding of the Dual Structure of Metaphorical Icons: An Explorative Study with French and Turkish Users on an E-Learning Site	89
<i>Kerem Rizvanoglu and Özgür Öztürk</i>	
Cultural Representation for Multi-culture Interaction Design	99
<i>Javed Anjum Sheikh, Bob Fields, and Elke Duncker</i>	

Designing for a Dialogic View of Interpretation in Cross-Cultural IT Design	108
<i>Huatong Sun</i>	
Exploring Cultural Context Using the Contextual Scenario Framework	117
<i>Eric Swanson, Keiichi Sato, and Judith Gregory</i>	
Attention to Effects of Different Cross-Cultural Levels in User Research Method's Interface: Discipline or Nationality – Which Has Stronger Force?	127
<i>Trang Thu Tran and Kun-Pyo Lee</i>	
A Cross-Cultural Study on the Perception of Sociability within Human-Computer Interaction	135
<i>Fang-Wu Tung, Keiichi Sato, Yi-Shin Deng, and Tsai-Yi Lin</i>	
Part II: Culture, Community, Collaboration and Learning	
The Use of Hypertext as a Vocabulary Acquisition Strategy for English as Second Language Learners	147
<i>Devshikha Bose and Dotty Sammons</i>	
A Systematic Review of Technologies Designed to Improve and Assist Cognitive Decline for Both the Current and Future Aging Populations	156
<i>Kelley Gurley and Anthony F. Norcio</i>	
Developers and Moderators: Observations in the Co-development of an Online Social Space	164
<i>David Gurzick and Kevin F. White</i>	
Anthropomorphic Systems: An Approach for Categorization	173
<i>Kathryn Howe</i>	
Cyber Society and Cooperative Cyber Defence	180
<i>Peeter Lorrents, Rain Ottis, and Raul Rikk</i>	
Constructing a Model of Internet-Based Career Information System for Industrial Design Students in Universities	187
<i>Ming-Ying Yang, Manlai You, Ya-Lin Tu, and Yung-Ping Chou</i>	
Factors Affecting Online Game Players' Loyalty	197
<i>Fan Zhao and Xiaowen Fang</i>	
Exploring the Influences of Individualism-Collectivism on Individual's Perceived Participation Equality in Virtual Learning Teams	207
<i>Yingqin Zhong, Na Liu, and John Lim</i>	

Part III: Internationalisation and Usability

Application of the Labeled Magnitude Scale in Kansei Research	219
<i>Chun Yueh Chen and Kuohsiang Chen</i>	
Internationalizing Mainframe Applications through Screen Scraping	228
<i>Chris Durand</i>	
A Case Study in Community-Driven Translation of a Fast-Changing Website.....	236
<i>David Ellis</i>	
Rescaling Non-metric Data to Metric Data Using Multi-Dimensional Scaling	245
<i>Kelley M. Engle and Guisseppi A. Forgionne</i>	
Intercultural Usability Surveys: Do People Always Tell “The Truth”?	254
<i>Emilie W. Gould</i>	
Cultural Interface Design Advisor Tool: Research Methodology and Practical Development Efforts	259
<i>Irina Kondratova and Ilia Goldfarb</i>	
An Investigation of the Relationship between Digit Ratio and Spatial Ability	266
<i>Hanyu Lin, Moli Yeh, and Yenyu Kang</i>	
“Whose Rule Is It Anyway?” – A Case Study in the Internationalization of User-Configurable Business Rules	274
<i>Morgan McCollough</i>	
Design of Face-to-Face Multilingual Communication Environment for Illiterate People.....	283
<i>Mai Miyabe and Takashi Yoshino</i>	
Internationalization and Localization of Websites: Navigation in English Language and Chinese Language Sites	293
<i>Helen Petrie, Christopher Power, and Wei Song</i>	
Considerations for Using Eye Trackers during Usability Studies	301
<i>Anjali Phukan and Margaret Re</i>	
The Future of Enterprise Is with the Mobile Workforce: An International Field Study	308
<i>Lynn Rampoldi-Hnilo, Brent White, Michele Snyder, and Chad Sampanes</i>	

Part IV: ICT for Global Development

Representation and Reflexivity in ICT for Development (Telecentre) Research <i>Savita Bailur</i>	319
Ubiquitous Society – Cultural Factors Driving Mobile Innovations and Adoption in Japan <i>Henning Breuer</i>	328
A Study of Innovation Design on Taiwan Culture Creative Product – A Case Study of the Facial Mask of Ba Ja Jang <i>Chi-Hsiung Chen, Being-Chenem Chen, and Cheng-Dar Jan</i>	337
The Application of ICTs and Digital Divide in Rural China <i>Peng Chen, Jieping Wang, Zuoxian Si, Jie Wang, and Ying Liu</i>	347
Perceptions on Interaction Design in Malaysia <i>Idyawati Hussein, Esmadi Abu Abu Seman, and Murni Mahmud</i>	356
The Cultural Creative of Product Design for Pingtung County in Taiwan <i>Yen-Yu Kang, Ming-Shean Wang, Wei-Shiang Hung, and Han-Yu Lin</i>	366
A Study of Service Innovation Design in Cultural and Creative Industry <i>Yu-Yuan Ko, Po-Hsien Lin, and Rungtai Lin</i>	376
The Impact of Culture on the Design of Arabic Websites <i>Aaron Marcus and Sundus Hamoodi</i>	386
Personalizing the Shared Mobile Phone <i>Nimmi Rangaswamy and Supriya Singh</i>	395
Affordable Wireless Connectivity Linking Poor Latin American Communities Binding Their Schools by Sharing ICT Training for “Maestros” of Primary Schools <i>C. Osvaldo Rodriguez</i>	404
Testing of a Novel Web Browser Interface for the Chinese Market <i>Siu-Tsen Shen, Stephen D. Prior, and Kuen-Meau Chen</i>	413
Looking for the Image of Modernization: The Story of Made in Taiwan (MIT) <i>Ju-Joan Wong</i>	419
Innovation through Customers’ Eyes <i>Yanxia Yang and Mayuresh Ektare</i>	429

Part V: Designing for E-Commerce, E-Business and E-Banking

The Effect of E-Learning on Business Organizations: A UAE Case Study	437
<i>Osama Alshara and Mohamad AlSharo</i>	
txteagle: Mobile Crowdsourcing	447
<i>Nathan Eagle</i>	
User Experience Research and Management of Online Advertising and Merchandising	457
<i>Frank Y. Guo</i>	
Supportive Web Design for Users from Different Culture Origins in E-Commerce	467
<i>Kyeong Kang</i>	
How Mobile Money Can Drive Financial Inclusion for Women at the Bottom of the Pyramid (BOP) in Indian Urban Centers	475
<i>Apala Lahiri Chavan, Sarit Arora, Anand Kumar, and Praneet Koppula</i>	
Mobile-Banking Adoption and Usage by Low-Literate, Low-Income Users in the Developing World	485
<i>Indrani Medhi, Aishwarya Ratan, and Kentaro Toyama</i>	
Examining the Usage and Impact of Transformational M-Banking in Kenya	495
<i>Olga Morawczynski</i>	
Balancing Separateness and Jointness of Money in Relationships: The Design of Bank Accounts in Australia and India	505
<i>Supriya Singh</i>	
Mobile Remittances: Design for Financial Inclusion	515
<i>Supriya Singh</i>	
Author Index	525