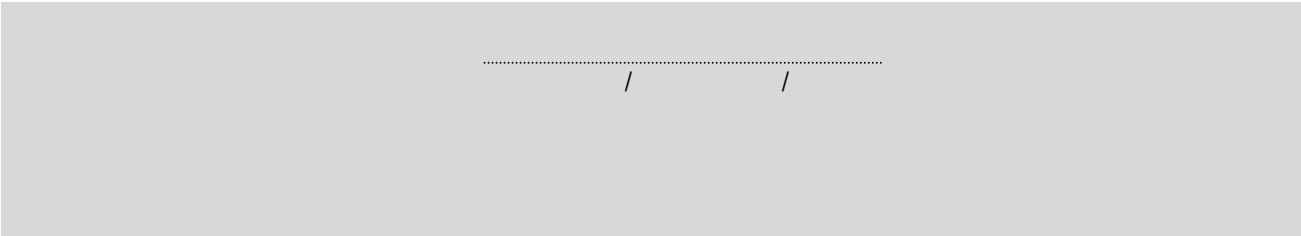


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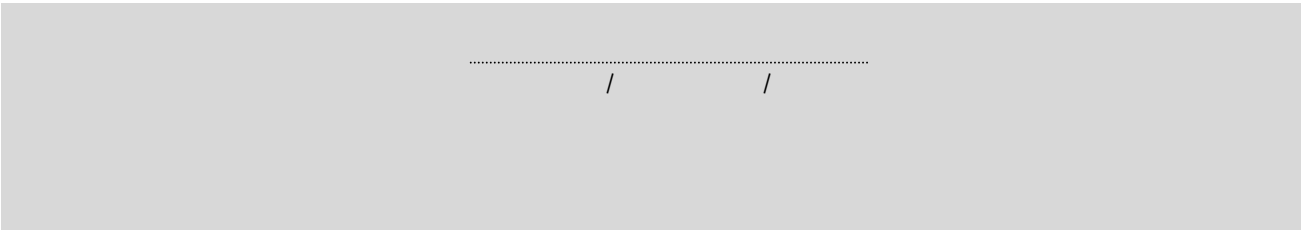
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(Kushchu, Borucki 2004) .

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(Yu, Kushchu 2004)

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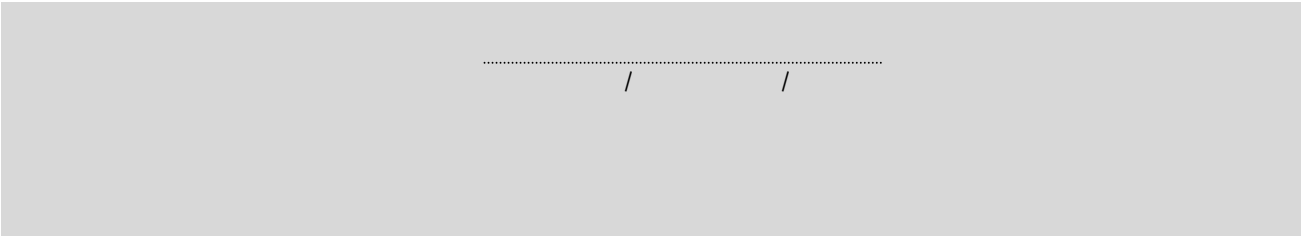
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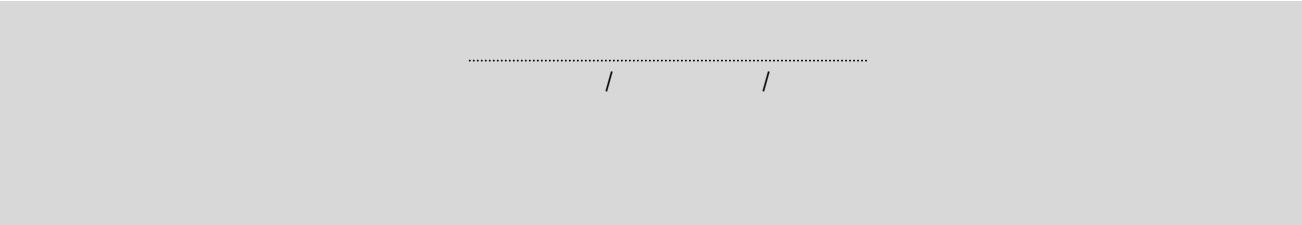
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(Yu, Kushchu 2004) .

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(Ghyasi, Kushchu 2004) .

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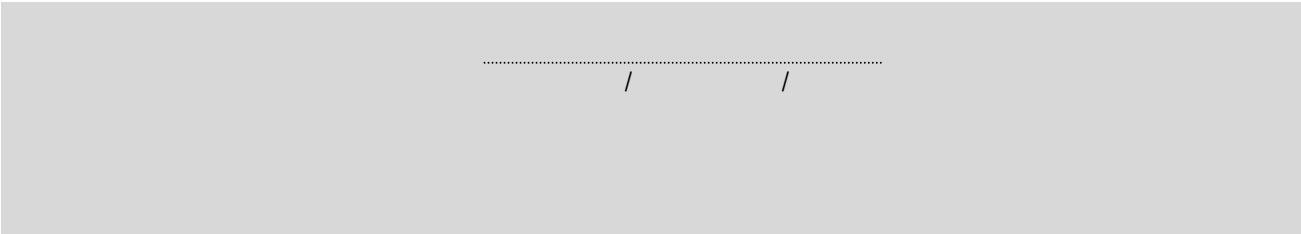
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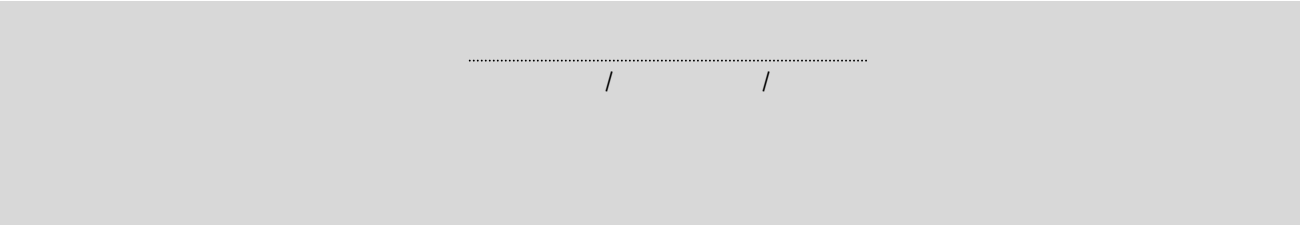
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(Kushchu Borucki 2004) .

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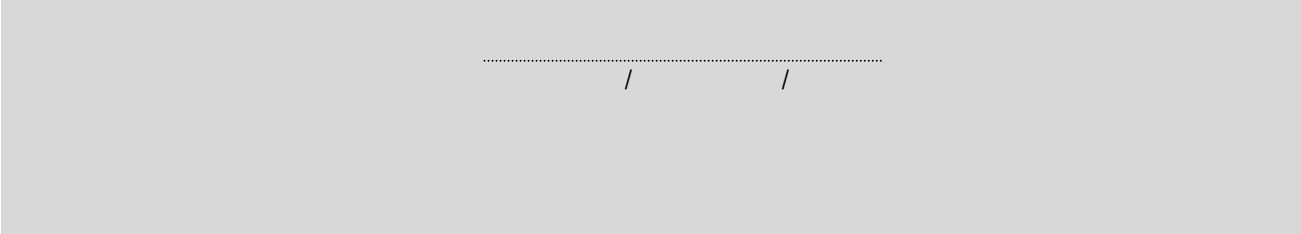
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(Kushchu & Borucki 2004) .

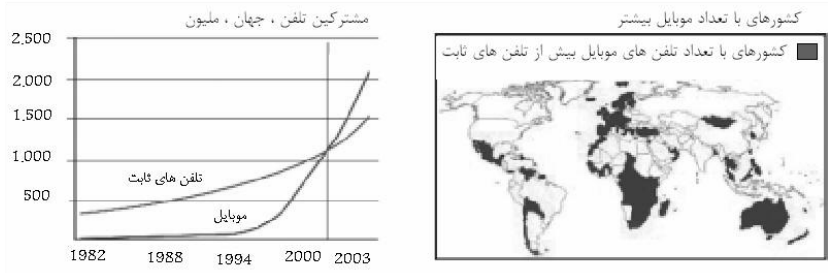
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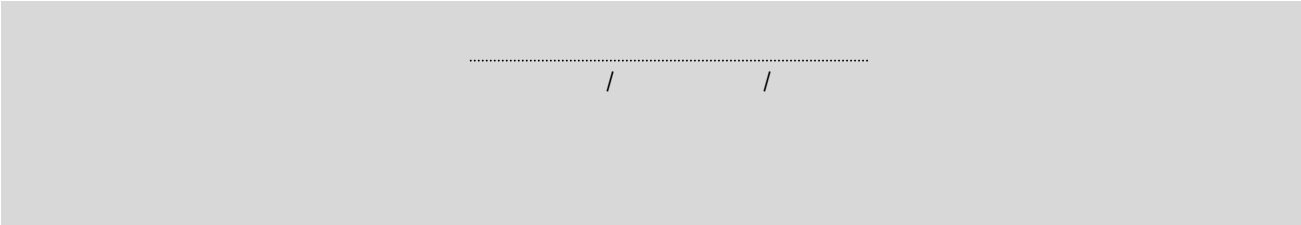
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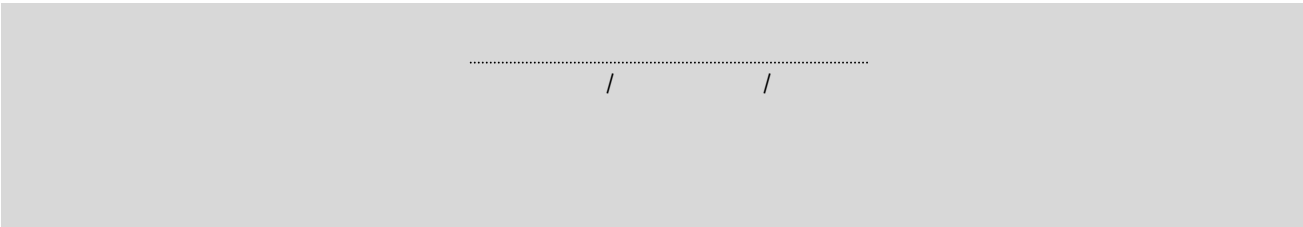
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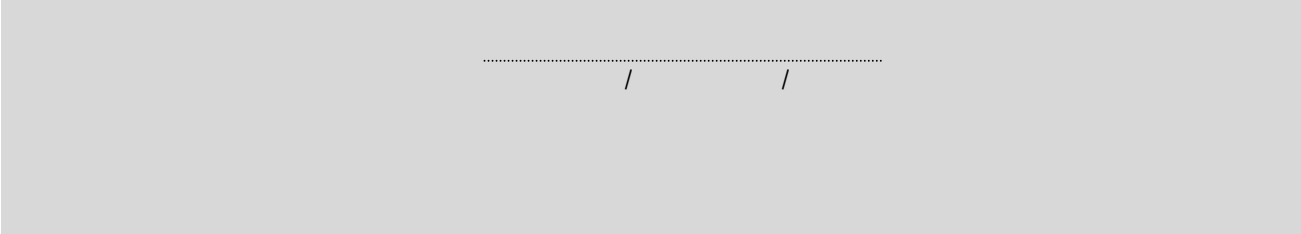
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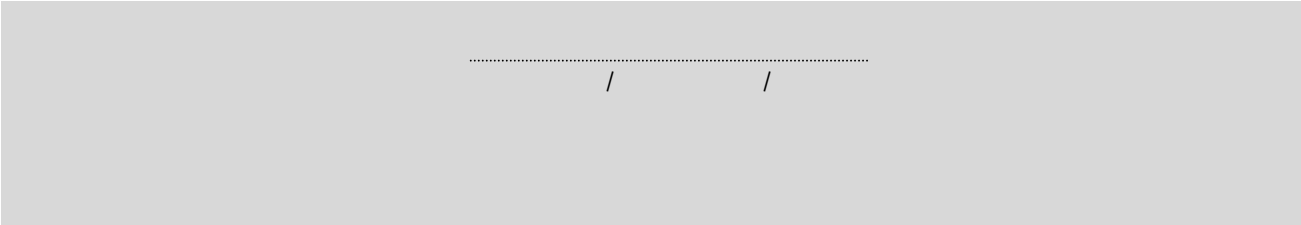
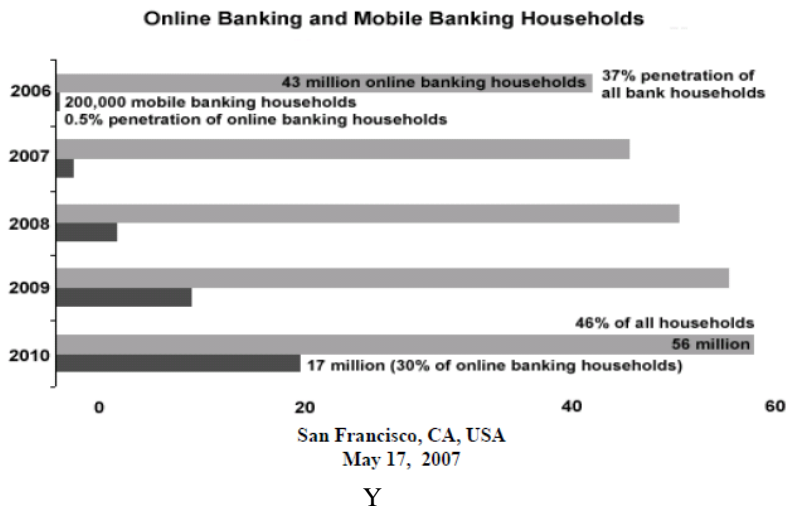
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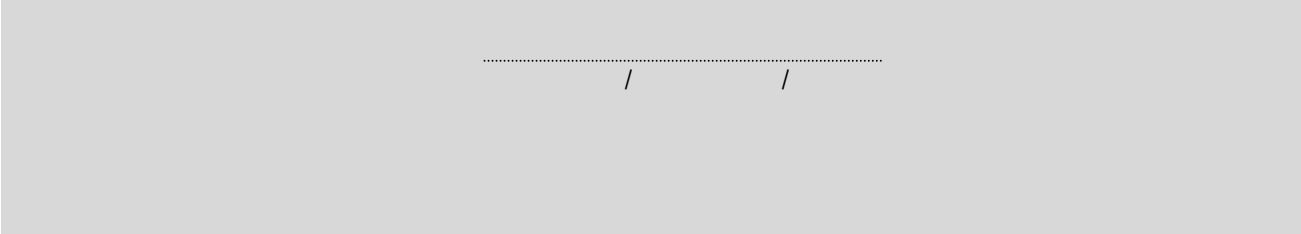
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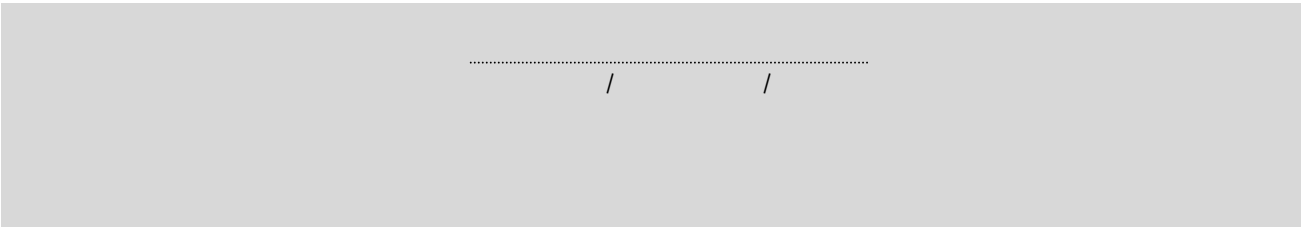
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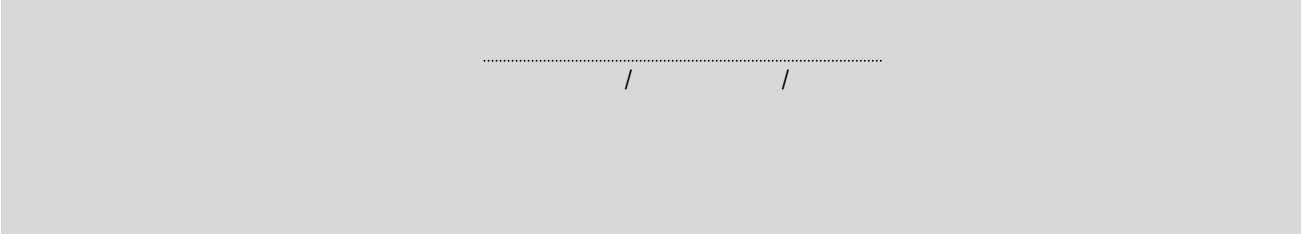
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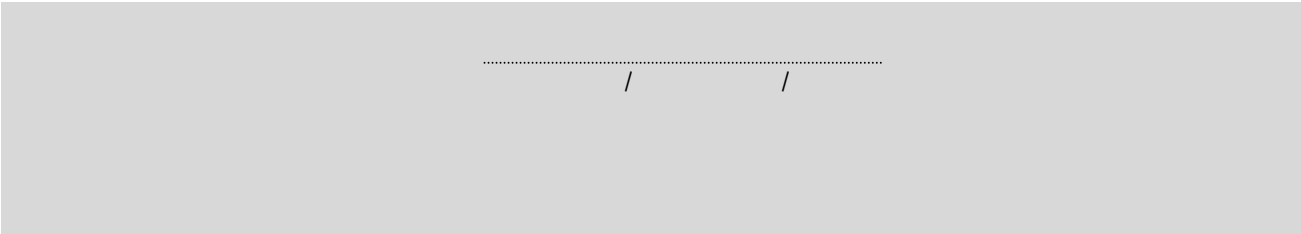
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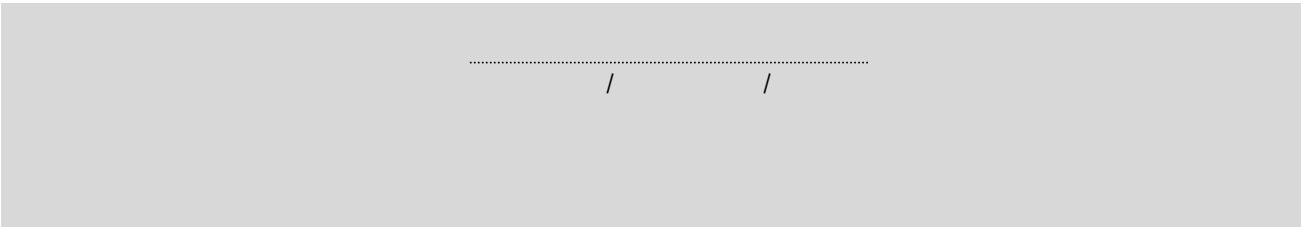
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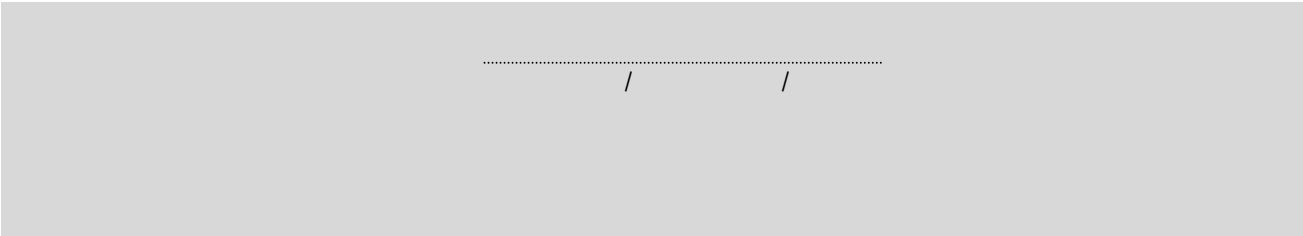
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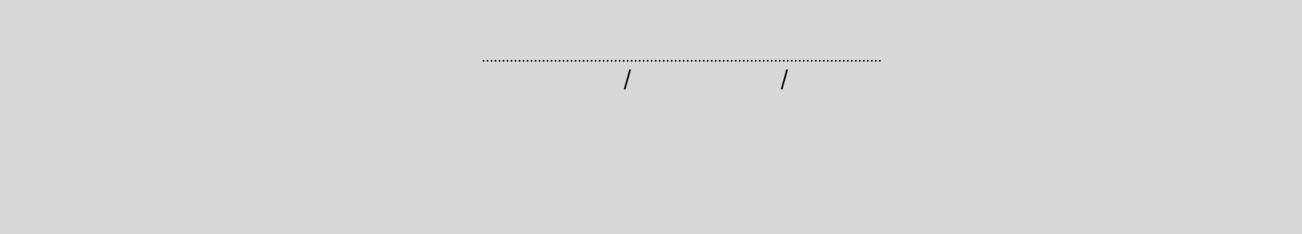
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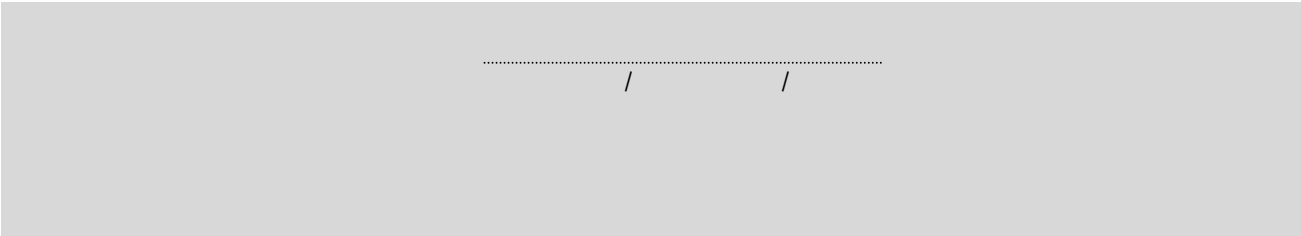
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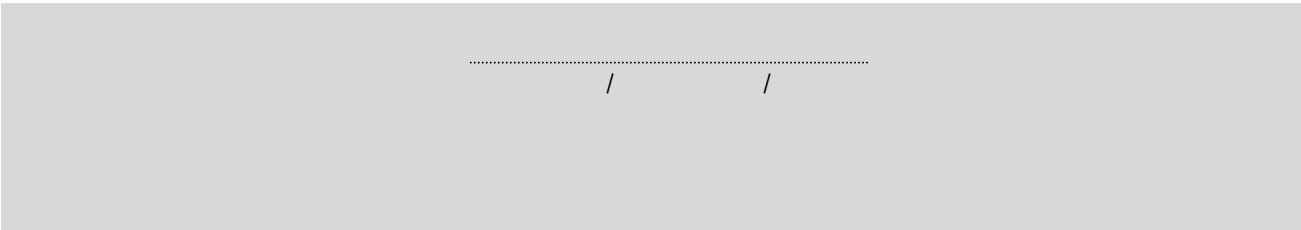
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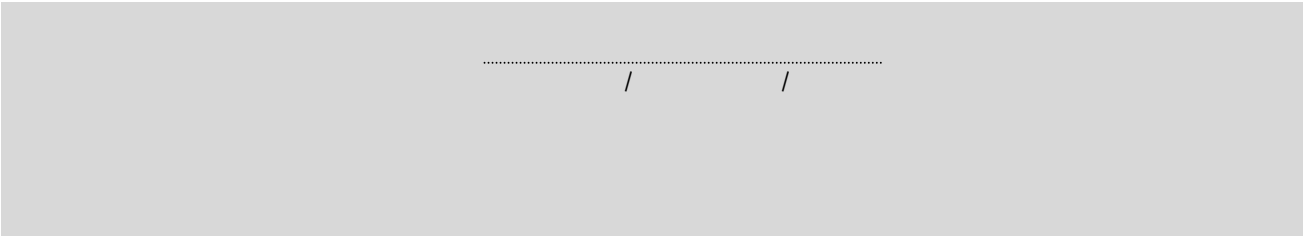
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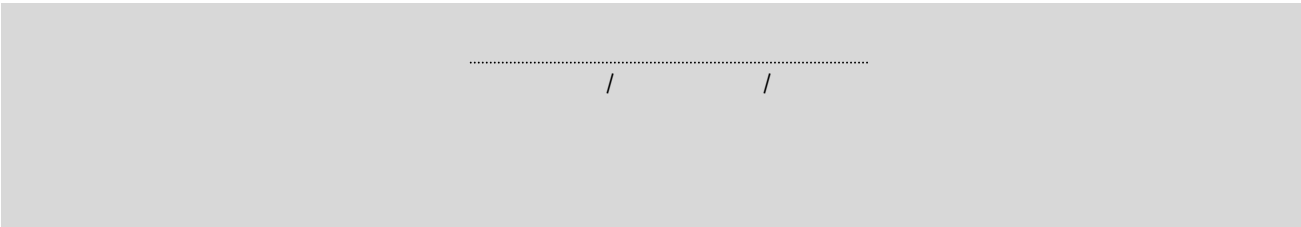
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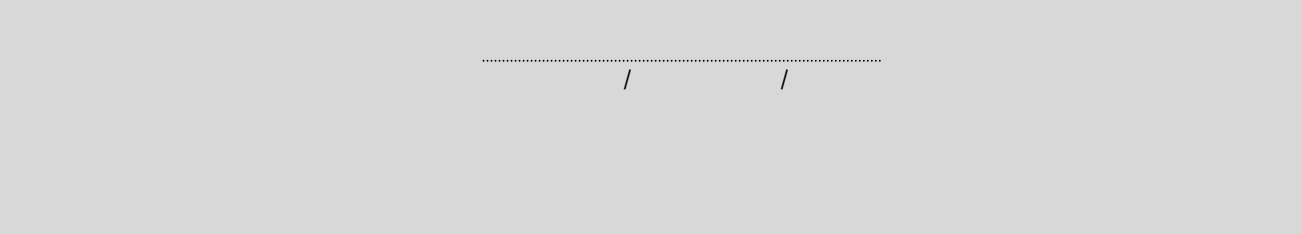
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- 1 Personal Digital Assistant
- 2 Mobile Government ,m government
- 3 tone ringing
- 4 personalization
- 5 power of pull
- 6 power of push
- 7 power of reach
- 8 audience
- 9 Upgraded
- 10 innovative
- 11 Browser based applications
- 15 Messaging based applications
- 16 SIM (subscriber Identifucation Module) Toolkit
- 17 Client based applications
- 18 java
- 16 Wireless Application Protocol
- 17 WAP Gateway
- 18 Secure Sockets Layer (SSL) Transport Layer Security (TLS)
- 19 Wireless Transport Layer Security
- 20 personal identification number
- 21 SMS banking
- 22 Global System for Mobile communications
- 23 Short Message Service Center
- 24 Personal digital assistants
- 25 Sim Application Toolkit
- 26 Accounting
- 27 Brokerage
- 28 Financial Information