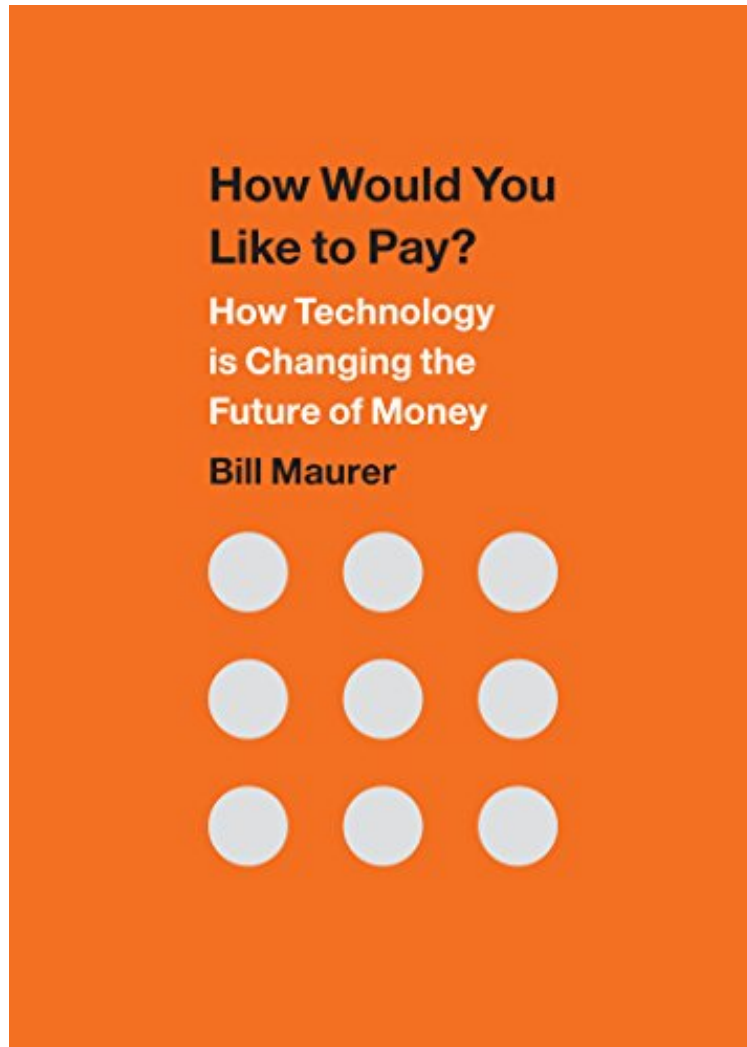


[Free and download] How Would You Like to Pay?: How Technology Is Changing the Future of Money

How Would You Like to Pay?: How Technology Is Changing the Future of Money

Bill Maurer

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Bill Maurer : How Would You Like to Pay?: How Technology Is Changing the Future of Money before purchasing it in order to gage whether or not it would be worth my time, and all praised How Would You Like to Pay?: How Technology Is Changing the Future of Money:

1 of 1 people found the following review helpful. A Must Read!By sujit chakravortiGreat book that ties history with current developments. A must read for payments enthusiasts.1 of 1 people found the following review helpful. Very basicBy Andrew TroutBasic overview. I would suggest a book with more depth3 of 4 people found the following review helpful. a disappointmentBy Klavs SedlenieksFrom the first look this book is a novelty. It promises to give an easy-to-understand anthropological view about the fascinating field of money and in particular - digital money and the

contemporary forms of payment. Partly it fulfils this promise: it is small and quite innovative in format, it is amply illustrated with nicely taken photos and it is written in plain language that avoids professional jargon and heavy theorising. From this perspective the book fits the contemporary creed for academic outreach. But that's about it. This is one of the worst anthropological texts I have read, because it actually does not inform the reader about anything. For an expert reader it will be boring, while for a novice or somebody unfamiliar with the anthropological struggles on the topic of money and economic transactions it will be hopelessly uninformative. The author somehow manages to talk only about properties and consequences without engaging with the processes. He keeps talking about mobile money and mobile banking, but has forgotten to explain how a Nigerian is able to do the banking business with his plain, old-fashioned feature-phone. He speaks of what is in one's purse (as if we had not noticed that we have there various cards and bills), but makes no conclusion about that diversity. Take for instance the sub-section 'Phones and money' (p. 44-46) it announces that more and more payment systems involve mobile phones, this field, we learn, is rapidly increasing (but how it works?), then we learn that the Global North does not need this thing because they have banks themselves (yeah, we knew this already, how does the phone banking work?), Then author announces that this is an addition to the previous banking systems (obvious enough, but how does it work?). Then we learn that 'it is often more secure than cash' (but why?! how does it work?) and that 'it leaves a paper trail (really? Finally some info about the mechanism). then author declares that 'it also helps people to store wealth' and finally fleetingly gives info that it has something to do with storing unused airtime. Then he says that researchers have found that 'phones are not just for talking' (an anthropological cliché, for sure, but again - no particulars are given, just saying that 'phones have multiple uses' - ok, tell me more, but no, the reader will not be satisfied.... and so it continues throughout the book. The end of this chapter is a reference to Keith Hart who reportedly has called money a "Memory Bank" (yes indeed, he has), but author does not feel that there is any need to explain even shortly what Hart has meant by that. In short - this book is a disappointment. I keep wondering how the editors allowed it to be published in this particular form, although the topic is great and the pictures are nice and the idea to tell something anthropological to the wide public is also a laudable effort.

From Bitcoin to Apple Pay, big changes seem to be afoot in the world of money. Yet the use of coins and paper bills has persisted for 3,000 years. In *How Would You Like to Pay?*, leading anthropologist Bill Maurer narrates money's history, considers its role in everyday life, and discusses the implications of how new technologies are changing how we pay. These changes are especially important in the developing world, where people who lack access to banks are using cell phones in creative ways to send and save money. To truly understand money, Maurer explains, is to understand and appreciate the complex infrastructures and social relationships it relies on. Engaging and straightforward, *How Would You Like to Pay?* rethinks something so familiar and fundamental in new and exciting ways. Ultimately, considering how we would like to pay gives insights into determining how we would like to live.

"A lucid and entertaining work that shines a light on many of the complexities of money and payments. Bill Maurer makes us realize;and remember;that money is not just economics and process, but also an integral part of human life, and that the psychology and behavioral dynamics around money are just as important to understand as the business aspects. A must-read!"