



## M-COMMERCE THROUGH SMART DEVICES IN EMERGING INDIA

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### ABSTRACT :

**T**he increased penetration of smart phones and internet enabled hand held devices have set a massive foundation for M-commerce (mobile commerce) which is nothing but the E-commerce activities carried out via a mobile device. The tremendous growth in the use of smart phone in India shows that majority of Indian population has adapted to mobile phone and advancement in mobile technology. The usage of smart phone is not limited for making basic phone calls, messaging or playing games but can be used virtually in every section of human activity. Whether it is private, business or government. It is observed that majority of the people using E-commerce hesitate to use M-commerce because of security issues, payment problems and awareness. This paper focuses on the benefits and hurdles to M-commerce in India. Research is emphasized upon the factors that prone to the boom of M-commerce. This paper also stresses on the present and future level of M-commerce in India.

**KEYWORDS :** m commerce, e commerce, mobile apps, security in m commerce.

### INTRODUCTION

The M-Commerce stands for Mobile Commerce, was originally taken in 1997 by Kevin Duffey at the launch of the Global Mobile Commerce Forum, to mean "the delivery of electronic commerce/ transaction capabilities directly into the customer's hand, anytime & anywhere, via wireless network technology". M-Commerce is the buying and selling of goods and services over the internet through wireless technology like as mobile phones and personal digital assistants (PDAs). Day by day many peoples are transferring to M-Commerce to attain good and fast transaction into market. M-Commerce become distinguished in Indian people, quickly during few years. M-Commerce includes many applications, technology, services and business models.

M Commerce means exchange of goods over the internet by the use of mobile phones Or m-Commerce, is about the explosion of applications and services that are becoming accessible from Internet-enabled mobile devices. It involves new technologies, services and business models. They follow you wherever you go, making it possible to look for a nearby restaurant, stay in touch with colleagues, or pay for items at a store. As the Internet finds its way into our purses or shirt pockets, the devices we use to access it are becoming more personal too. Already today, mobile phones know the phone numbers of our friends and colleagues. They are starting to track our location. Tomorrow, they will replace our wallets and credit cards. One day, they may very well turn into intelligent assistants capable of anticipating many of our wishes and needs, such as automatically arranging for taxis to come and pick us up after business meetings or providing us with summaries of relevant news and messages left by colleagues.

(Gupta & Vyas, 2014)says that m commerce is at emerging level in India and it is complex to adapt. People have started using mobile not only to make phone call but use it for web access, chatting, surfing and also shopping. He has discussed about how m-commerce is developing in India and identified clear context and assistant mechanism. He had discussed about benefits and drawbacks of m-commerce in India, similarly as coin has two aspects so as every

technology has.

The benefits are user-friendly, easy to carry; low internet connective area etc. and drawback are lack of internet connectivity, language barrier, less graphic resolution, less number of mobile phone users etc.

(Batra & Juneja, 2013) has extended their research on M Commerce by Lehman Brothers, Ovum, and Forrester. The various devices had been discussed. He had also studied the sales and available users of smartphones in India which shows tremendous increase in the graph although it is new in India. According to him the growth drivers of m-commerce are Instant Connectivity, Personalization factor, mobility Factor, Immediacy, Localization etc.

He had also focused on Mobile commerce Applications in India like entertainment, ticketing, e auction etc. M Commerce has changed the life of people and way of doing business. With the help of m commerce one can get the entire word knowledge on their phones, can access and manage the bank accounts, avoid parking rush, health issues etc. but he had also discussed about the security issue and speed, that is not sufficient to make purchases and pay online.

(Mirzae, Asadollahi, & Jahanshahi) has proposed a study about brief description about mobile wireless technologies, relationship between e commerce and m commerce, help business to define what they can derive from m commerce, fundamentals of e commerce and m commerce, categories of mobile commerce applications. He has stated various definition of m commerce defined by others and briefly discussed on applications of m commerce that have gained acceptance at all levels of society. It can be used for Travel and Ticketing, Education, Health care, Traffic etc. he had also brought the into consideration about the use of m commerce in China and Brazil and India, about how it has increased from 2010 to 2011. At last he has also suggested m commerce providers to improve user interface, and implement innovative pricing structures.

(Tandon, Mandal, & Saha) has explored and presented the possible issues in mobile e commerce. He had tried to bring out the potential benefits and challenges associated with the technology.

India is the largest mobile market in the world after china. The number of internet users in India reach 302 million by December 2014, according to the survey of IAMAI and IMRB international. 2014 has been a landmark year for India in the sector of M-commerce[7]. According Nielsen survey in 2014, smartphone penetration in Indonesia (23%), India (18%) and the Philippines (15%). In India, Wi-Fi is often used by mobile users in shopping malls or internet cafes. This reflects the slow pick up of 3G connections in India, which have reached a penetration level of 3.4% in January 2014. According to PayPal mobile commerce, the transaction made with mobile phones increased in 2016 by over 250% compare with the last financial year. In 2016, Most of this investment has gone into the development of marketing & manpower. But most of the marketing money is being spent to manufacture the mobile devices. Smartphones and "Mobile Only" Internet users are growing rapidly in India.

The following factors that are driving customers towards the mobile devices rather than the desktop in these regions are:-

**Speed:** M-commerce through mobile phones is becoming very fast and easier every day. It gives instant satisfaction for customers and allows business to create urgency and drive sales through the use of short term discounts.

**Security:** All the transaction made by M-commerce technology are completely safe and secure. E-payment allow a fully interactive experience that can encourage business in between businesses and their customers.

**Innovation:** M-commerce gives new applications and creative mobile payment solutions. In a rapidly-development market, it is an important to innovate as it is to simply keep pace with development elsewhere.

**Affordability:** With Android devices ruling the mobile technology in India, many people even with low-income is able to afford a smart phone, which is then used as an internet device. According to IAMAI, 65 per cent of internet users are e-commerce customers.

**Accessibility:** The retail outlets of big brands in Tier 2 and 3 cities are not much in existence. Hence, the online marketplace had become the gateway for many youngsters who want to buy their favorite brands of jeans and T-shirts.

Growth of mobile commerce in India is about 2% but we can able to increase this growth level if we take some appropriate steps for making some relevant policies and make factors more favorable for mobile commerce growth (Efraim and David, 2002). Various types of challenges are faced by M-commerce like:

- Wireless network coverage
- Security issues
- Technical mismatching among various devices (Wireless)
- Lack of standard etc.
- Slow access speed
- High cost of phones

There are the some issues which directly or indirectly affects the growth of M-commerce adversely. Many of the challenges faced by M-commerce are as follows:

### **LACK OF AWARENESS**

Most of the people of India even does not know what they have with them and how to make the best use of it (Juul Niels and Jorgensen, 2001). Even some of them feeling insecure while doing transaction through smart phone.

### **Low Internet Connectivity (2G, 3G)**

It is acceptable that the as the use of internet facility increases with increase in the trend of using smart phone the rate of using 3 G is going downward. Even though the services of 3G and 2G is not same by the each service provider. It means problem of unevenly distributions of connectivity as there.

### **Lack of Simple, Standardized Payment Mechanism**

Like ATM or credit card no other mode of payment is become popular in India. As they are easy to make payment than other mode so, it creates a problem for growing M-commerce in doing financial transaction even though "Mobile Wallets" concept is there.

### **Imbalance Between Service Providers and Network Providers**

In the present days situation there are so much small service providers, who are facing problem of dependency on other for providing their services to the customer/user at right time with relevant speed and this dependency become negative when there is gap between the large network operators and small service providers. As network operators interest is to attract large number of buyers rather than to increase the charge per subscriber to earn more.

This research paper shows that M-commerce is rapidly growing in Indian business market in spite of its positive and negative impact. The reason for this is the easy availability of smartphones, with the help of this, people have got the freedom to do almost every aspect of business from browsing the new products, adding it to cart and making the payment in just few clicks. M-commerce as game changer in the future online market. Application and wireless technology promise to develop together. The opportunity is much beyond mobile bills payment and include all types of transaction including payment gateway technologies and all types of other business transaction. The enhance 3G, 4G penetration have opened up new possibilities on M-commerce. Many network and mobile device related problems like slow communication speed and connectivity where addressed by mobile operators. At last but not least, we conclude that M-commerce technology is not new in Indian business market, because of this there are so many challenges, problems, hurdles and obstacles in the front of industry, which can be managed for better growth in Indian Industry.

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