

Mobile Commerce- Quality Service without Queue

Harinderpal Singh

Assistant Prof. PG Dept. of Commerce and Business Management Trai Shatabdi Guru Gobind Singh Khalsa College, Amritsar.

Abstract: During the last few decades the immense growth of wireless and internet technology over the world wide gives the birth to new concept of mobile commerce (M- commerce). M-commerce is the next generation of E-commerce, which includes all e-commerce transactions, carried out using a mobile (hand held) device. Now a day's mobile phone, tablets, I-pad have become common to mass people, we can say that people are becoming "Mobify" and also it is available at very nominal and reasonable prices. In the current business organizations, m-commerce has been entered in finance, marketing services. Due to large number of mobile application users now a day's performed most of sale and purchase transactions with M-commerce. In spite the number of benefits people still hesitates to use M-commerce because of security issues, payment problems and complexity of the mobile application etc. This paper is mainly focused to find out the role that M-commerce that is playing in the development of Indian market environment, implementation status, challenges in implementation and perception of people regarding it.

Keywords: Mobile commerce, Mobify, Hand held, Smart phones, Shaping.

INTRODUCTION

Mobile commerce is the buying and selling of goods and services through wireless handheld devices such as smartphones and tablets. The concept was originally coined 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 services was first developed in 1997, when the first two mobile phone enabled coca-cola vending machines were installed in Helsinki area of Finland. The machines accepted payment via SMS text message. Mobile commerce has attracted massive traffic because of its unique characteristics. Mobiles phones impose very different constraints than the desktop computers, but they also open the door to new applications and services. They follow you wherever you go, making it possible to look for a

nearby restaurant, stay in touch with colleagues and pay for items at a store. M-commerce is worth USD 557.05 billion in 2023, which is estimated to be at USD 646.30 billion in 2024 and projected to reach USD 2,110.62 billion by 2031, with Asia representing almost half of the market. Over the last year it is estimated that 56% of all online sales came from a mobile device - a number that has been increasing year-over-year. Wal-mart estimated 57.3% of visitors come from mobile devices. This was just the beginning; m-commerce is day by day becoming a part of people life throughout the universe. Now a day's mostly prefer to perform transaction through m-commerce rather to go in market. M-commerce also can improve productivity, and thus, organizations and businesses have opted to innovate and adopt M-commerce to offer greater and more widespread services to their different stakeholders.

LITERATURE REVIEW

K.S. Sanjay (2007) states that, mobile hand held technology is less cost included and also provides a better flexibility and effectiveness to its users. M-commerce is also a subset of E-commerce, but the difference lies that M-commerce uses wireless technology. So it gives flexible and convenient experience.

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.

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.

As per ABI Research estimated that in 2025, M-commerce will continue to take share from physical stores and occupy a market share of over 25% of total retail sales.

Tiwari (2006) M-commerce is defined as "any transaction, involving the transfer of ownership or rights to use goods and services, which is initiated and completed by using mobile access to computer-mediated networks with the help of an electronic device."

OBJECTIVE OF STUDY

- To describe the various applications of M-commerce.
- To access the growth rate of M-commerce in India.
- To highlights the benefits of M-commerce.
- To highlights the roadblocks in growth of M-commerce.

RESEARCH METHODOLOGY

Data sources

Basically this paper is descriptive in nature, so in order to learn as much as possible about the M-commerce review of historical studies is taken. We used mostly the secondary data sources like books, magazines, case studies, E-commerce companies' websites, internet etc.

Finding of study

Different M-commerce applications

- **Travel & Ticketing-** In present time ticketing has become easy and m-ticketing of railway, roads or air is available on internet. Now, the official mobile application is launched by railway and airlines companies to facilitate customers which help in checking them booking, their timing schedule etc, and even some road transporters providing the facility of latest mobile apps for online booking of their tickets. People can books their tickets with the help of app by making online payment.
- **E-Auction:** It is bidding mechanism which is electronically implemented. In this no physical transportation is to be made until the deal has

been finalized by the buyer and its supplier. So, it is helpful to provide benefit to both the parties by saving their time and increase their efficiency.

- **M-Shopping:** Mobile shopping is another booming sector which came into existence after the successful introduction and growth of online shopping. People like to get goods and services by using smart phones app like Flipkart, Snap deal, Amazon and Myntra for online shopping.
- **Education:** In today's economic scenario education facility is now also available on smart phone. We can access information of distant places and contents sitting at one corner. Different types of online journals applications are available which helps the readers and students to access different types of information for their research. Information about any topic is available on mobile screen just by putting some keywords.
- **Information Service:** Same as the desktop services regarding information, mobile phones play an important in providing wide variety of information services like : - stock data, Traffic data information, News, Sport score, Financial record, Weather report, People tracking & monitoring.
- **Entertainment:** Entertainment has always played a crucial role in internet applications and is probably the most popular application for the younger generation. Mobile commerce makes it possible to download game/image/music/video files at anytime and anywhere, and it also makes on-line games and gambling much easier to access and play. It is projected that by 2030, 80 percent of all mobile users in the united states and western Europe will play mobile games at least occasionally.
- **Health care:** The cost of health care is high and mobile commerce can help to reduce it. By using the technology of mobile commerce, physicians and nurses can remotely access and update patient records immediately, a function which has often incurred a considerable delay in the past. This improves efficiency and productivity, reduces administrative

overheads, and enhances overall service quality. Mobile technologies such as PDAs, laptops, tablet, PCs can be of great value in hospitals and healthcare facilities by allowing better access to critical information e.g. Patient status, staff and patient location and facilities availability.

- **Inventory Tracking and Dispatching:** Just-in-time delivery is critical for the success of today's businesses. Mobile commerce allows a business to keep track of its mobile inventory and make time-definite deliveries, thus improving customer service, reducing inventory, and enhancing a company's competitive edge. Major delivery services such as UPS and Fedex have already applied these technologies to their business operations worldwide with great success.
- **Banking Apps-** Mobile banking services are increasingly popular. Most banks offer many banking services such as credit card payments, bill payments, access to financial services and real-time personalized messages to consumers. We have mobile banking provided by all leading banks like Axis, Bank of Baroda, SBI etc. In shorts at present there is no need to go bank for performing bank transactions, banking app made it convenient to do the same just by sitting at home.
- **Funds Transfer-** The transfer of funds which earlier took long time and queues to deliver to another person far away, now takes just a click to resettle the accounts by debiting and crediting them in a few seconds. It has helped in not only transferring the funds but also utilizing it whenever and wherever required, be it an emergency at any hour of the day. This has augmented the pace of transactions making it secure for the people and to have a hassle-free experience.

India is the largest mobile market in the world after china. As of 2024, there were 936.16 million Internet users in India, accounting for 66.39% of the total population. This represents an increase from 2023 when there were 692 million Internet users in India.2014 has been a landmark year for India in the sector of M-commerce. In 2023, the dominant technology of Smartphone subscriptions used in India was LTE, which had reached nearly 730.3 million. It reached its peak in 2022 at around 764.5 million subscriptions, with 3G connections being estimated at 33 million by that point. 5G was forecasted to around 789 million of all 1.19 billion Smartphone subscriptions in India at the end of 2029. Nevertheless in India, mobile commerce is still in the development phase as the use of mobile phones for carrying out transactions is very limited. However, the development is taking place at a nice speed and in the coming years, mobile commerce is most likely to make its presence feel as businesses have started understanding the benefits of mobile commerce. Airtel, Reliance are some of the companies that are using this technology as their users are allowed to make limited purchases from their phones. For now, the users are mainly allowed to pay phone bills, utility bills, book movie tickets, book travel tickets with their smart phones. However, more services will be introduced in coming years. Use of m-commerce become popular in India in these days and the main reason behind this popularity is availability of mobile phones at reasonable rate and therefore people become use to of using mobile phone. One more reason which influences the popularity is internet facility in mobile at feasible rate like 4G and even 5G internet services are providing by some Indian telecommunication companies at very cheap rate. Year 2014 has been a landmark for a Indian because of billions of dollars invested by top E-commerce players. Most of the money spent on increasing the M-commerce base. Some of the top M-commerce applications of India grew in the year 2014, which also points towards the overall growth of mobile commerce in India.

Following are the some data figures which are presenting the trend of M-commerce in India.

SCENARIO OF M-COMMERCE IN INDIA

Table: Top 10 Countries with high Smart phones users

Rank	Country	Numbers of mobiles user	Total population	% of mobile user
1	China	1.15 BILLION	1.41 Billion	81.56%
2	India	1.12 BILLION	1.45 Billion	77.2%

3	Usa	276.14 MILLION	345.42 Million	80%
4	Indonesia	187.7 MILLION	285 Million	65.8%
5	Brazil	143.43 MILLION	212.6 Million	67.4%
6	Russia	106.44 MILLION	144.82 Million	73.49%
7	Japan	97.44 MILLION	123.75 Million	78.73%
8	Nigeria	83.34 MILLION	232.67 Million	35.81
9	Mexico	78.37 MILLION	129.38 Million	60.57%
10	Pakistan	72.99 MILLION	251.27 Million	29.04%



(Source: Google)

Figure: Ranking of shopping apps download in India in million

BENEFITS OF M-COMMERCE

- Convenience: With just a few clicks on mobile devices, customers can perform functions like shopping, banking, download media files and many more than m-commerce also benefits retailers by many of their outstanding features compared with responsive website and mobile site.
- Flexible accessibility: User can be accessible via mobile devices and at the same time be accessible online too through logging on to various mobile messengers and other networking platforms. On the other hand, the user may also choose not to be accessible by shutting down his mobile device, which at times can be a good thing.
- Easy connectivity: As long as the network signal is available, mobile devices can connect and do commerce transactions not only mobile to mobile but also mobile to other devices. No need for modem or Wi-Fi connectivity set up.

- Personalization: Each mobile device is usually dedicated to a specific user so that it is personal. Users can do whatever they want with their handheld devices: modify the wallpaper, change view settings or modify contact information as you send emails or e-payments.
- Time efficient: Doing M-commerce transactions do not require the users to plug anything like personal computer or wait for the laptop to load.

ROADBLOCKS IN SUCCESS OF M-COMMERCE

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 do not know what they have with them and how to make the best use of it. Even some of them feel insecure while doing transaction through smart phone.

➤ Lack of high speed internet connectivity

It is the reality fact that with increase in the trend of using smart phone the speed of 4G network is going downward, even though the services of 4G is not same by the each service provider. It means problem of unevenly distributions of connectivity as there. We can see that concept of 5G is introduced in the India but default is, rates are very high. Some companies increases the rates of 4G plans. 4G speed is very low to make purchases and make the payments. 4G high price not affordable by whole of the population.

➤ Heterogeneous Environment

A wide range of development of applications is the great challenge for every service provider. Multiple operating systems with multiple browsers are available for mobile users but in case of pc's application looks different on different screen & than it become a great challenge.

➤ Security

Fear of hacking and attack by viruses to the device is commonly seen in the user. Even while doing some transaction users lost their money and get nothing. So, security system is a challenge. The speed of internet does not allow users to make the payments efficiently. Also the threat of hacking, phishing, identity theft is always there as users don't have security software available in their phones. And while accessing apps their identity and personal detail and bank credentials is used by the app store. When a user makes a payment he is taken to third party, and if anything goes wrong either we have to make the payment again else our order remains pending and many times cancelled.

➤ Privacy

Fear of hacking the security of user as sometimes users need to disclose some secret information while doing monetary transactions if information get hacked then it cause great problem to the user. So, it is also a great challenge while doing transactions.

➤ Language Barrier

Most of the apps available are using the common language English and still in many parts of India people are not used to English language especially in villages, they prefer their own language. And till

now there are very few applications which are available in regional language. This thing also pushes the people backside for using m-commerce.

➤ People are technology lovers but not users

People like to carry good looking, big screen mobiles but they avoid making purchases when it comes to mobile phones. The reasons can be screen resolution and the catalog presented to them does not give exact enlarged view of the products they are looking for.

➤ Complex mobile applications

The mobile applications are available but it is complex as compared to e-commerce websites. There is no. Of steps to be performed before starting the application like registration, id formation, password, captcha (type of challenge-response test used to determine whether or not the user is human.) The m- commerce apps have to understand the need of users and current shopping trends so that they can ease the use.

CONCLUSION

M-commerce is gaining its market in India in spite of its challenges and issues. The reason for its spread is the ease of availability of smart phones, because of which people have got the freedom to not only make audio and video calls but they can now almost access every aspect of business from viewing the product to, adding it to cart and making the payments and getting their product at home in just few clicks. M-commerce as game changer in the future online market. Both the telecommunications industry and the business world are starting to see m-commerce as a major focus for the future. As M-commerce applications and wireless devices are evolving rapidly, one will take forward the other one towards empowering innovation, versatility and power in them. Application and wireless technology promise to develop together. The enhance 4G & 5G internet technology have opened up new possibilities on m-commerce. As every coin has two aspects so m-commerce also is not an exception. Security issues arise as wireless connections are very open threats, also when we access these applications our personal data, mobile phone details, locations and permission to use our data is allowed to the providers and public. Our bank credentials, debit card, credit card details can also be viewed to

others etc. And if there is a connection loss or any other technical problem either our order is cancelled or we have to submit the requests again and again which is many times irritating for the user. There is a big gap between technology's capabilities and the consumer's expectations. At last but not least, we conclude that M-commerce technology is not new in Indian business market, but it will still take some years to develop as compare to nation like china which is developing very fast. The day is no longer ahead when m-commerce will change the Indian users life style and it became the first choice of all users for their day to day transaction.

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