

M-COMMERCE IN INDIA: ADVANTAGE AND DISADVANTAGE

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ABSTRACT

M-Commerce and E-Commerce made people transfer funds, shopping bidding without going to shops within a moment. E-Commerce is conducted on laptops, and desktop computers using the internet whereas M-Commerce is conducted on mobile phones using the internet. M-Commerce is E-Commerce on the mobile phone. E-Commerce is introduced at any time during online transactions and M-Commerce has been introduced anytime anywhere during online transactions. In E-Commerce, we can buy and sell goods and services online by computer and laptop. But in M-Commerce the user does not use mobile only for chatting and SMS and listening to songs and videos, but it is also used for other ways like sales, purchases, and do many more other activities like getting traveling information online, online booking hotels, online payment of their bills, etc., The technology used in M-Commerce based on wireless application protocol (WAP). M-Commerce helps in improving relations with the customer and provides a helpful environment to do business transactions, and business online. M-Commerce is replacing E-commerce with these advantages M-Commerce has disadvantages such as the tiny screen of the device, weak processors, limited memory, poor resolutions, poor data entry and lack of WAP-enabled devices, and expensive data speed, and shortage of bond width. The research paper sheds light on M-Commerce its applications, advantages, disadvantages, and the growth of M-Commerce in the Indian scenario. The present paper is qualitative and based on secondary data collected from various sources like books, newspapers, management journals, and the internet.

KEYWORDS: M-Commerce, E-Commerce, Device Processors, Online Payment, WAP.

Introduction

Before an understanding E-commerce and M-commerce, first, we understand what commerce is. Because time has changed and according to time definitions of commerce also has been changed. Simply commerce is an exchange of goods or services usually on a small and large scale from place to place or across the city, state, or national boundaries. In traditional commerce, people can buy things easily, but they face some problems like distance, time availability, not safe payments mode, and the cost difference. But after a change in technology and environments in business strategy so. M-commerce (Mobile Commerce) is the buying and selling of goods and services through wireless land held devices such as cellular telephones and personal digital assistants (PDAs). Known as next-generation E-commerce, M-commerce enables users to access the internet without needing to find a place to plug in.

Definition

"Mobile commerce is any transactions involving the transfer of ownership or rights to use goods and services, which is initialed and or completed by using mobile access to a computer, mediated networks with the help of an electronic device."

" M-commerce is the buying and selling of goods and services through wireless handset devices."

" M-commerce is the process of paying for services using a mobile phone."

" M-Commerce is the use of mobile devices to communicate, inform transact and entertain using text and data via a connection to public and private networks."

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"M-commerce provides lots of successful M-commerce applications and provides services to the user in different forms.

Application of Mobile Commerce

- M-Commerce for finance
- M-Commerce for Retail and sale services.
- M-Commerce and Mobile marketing.
- M-Commerce and mobile ticketing.
- M-Commerce and mobile entertainment.
- M-Commerce for Hotel Reservations.
- M-Commerce in Healthcare and Medicine.
- M-Commerce for intra-office communication.
- M-Commerce for information.
- M-Commerce for Gaming.

History of M-Commerce

The phrase mobile commerce was originally coined in 1997 by Kevin Duffey at the launch of the Global mobile commerce Forum, to mean " the delivery of electronic commerce capabilities directly into the consumer's hand, anywhere via wireless technology.

Mobile commerce is worth the US \$ 230 billion with Asia representing almost half of the market and has been for the cast to reach the US \$ 700 billion in 2017. According to BI intelligence in January 2013 29% of mobile users have now purchased with their phones. Wal mart estimated that 40% of all visits to their internet shopping site in December 2012 were from a mobile device.

Mobile commerce services were first delivered in 1997 when the first two mobile-phone enabled coco-cola vending machines were installed in the Helsinki area in Finland. The machine accepted payment via SMS text messages. This work evolved into several new mobile applications such as the first mobile phone-based banking service was launched in 1997 by Merita Bank of Finlong, also using SMS.

Advantages of M-Commerce

Mobile commerce is a complete online shopping experience but with all the convenience of being on a smartphone for the user it also can be described as, ' business transactions that are made through mobile devices' or advancing your online business for mobile phones as an application.

- **Easy Connectivity**

Notifications are the delivery systems, which bridge the gap between a business push notification can enhance the conversion rate of a business by targeting the potential customers precisely.

- **Attracts New Customers**

There's always the potential to bring in new customers. An optimized website is not just one that retains our current customer base. Still, it's also one that attracts new customers who come across our store and find it appealing Mobile searches are one of the essential ways that customers are going to find our site, and the more optimized our site is, the higher the chances are that we will gain more business.

- **Easy Payment**

Easy payment by mobile is one of the fundamental essentials for the success of M-Commerce when the mobile can function as an electronic wallet for mobile payments including micropayments service providers will find it interesting to introduce new mobile communication services to the market.

- **Accessibility**

Users are not obligated to carry a modem around with them to have an internet connection. A network signal is enough for a user to run the app and perform transactions.

- **Time Efficient**

Doing M-Commerce transactions does not require the users to plug anything like a personal computer or wait for the laptop to load.

- **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.

- **Low Internet Connectivity Area**

M-Commerce is also efficiently used where the internet connectivity is low, and the website is taking more time to upload or hit. Through mobile devices, fewer internet data will be used so it is also economical to the comparison of using the internet via computer devices.

- **Secure Transactions**

M-Commerce also gives an assurance of secure transactions for the transaction Confirmation code is sent on the e-mail and mobile phone. And after filling this code the transaction will be processed so that the chances of wrong transactions are very less, and unsecure transactions can be eliminated.

- **This increases the Trustiness Level for Websites and Increases the Number of Customers**

Limitations of M-Commerce

The main and vital disadvantages of M-Commerce there are:

- **Mobile Device Limitations**

Smaller Screen than the desktop or laptops which makes it impossible to navigate and to find the thing you are looking for or to see the whole list of goods; applications may have restrictions associated with graphics & functionalities because it is a new technology.

- **Habit**

Sometimes people are afraid to install an application or do not trust it or do not even know about the corresponding app.

- **Risk Factor**

M-Commerce is a growing field and a lot of investment in this field becomes risky; mainly it concerns security issues.

- **Connectivity**

I think all of us at least once faced the satiation when we tried to reach an app but due to the poor connection and after 100 attempts we deleted the app from the device. Thus, mobile commerce needs high-speed connectivity of 3G.

Features of M-commerce

- **Mobility:** Users carry a cell phone or other mobile devices.
- **Broad Reach:** People can be reached at any time.
- **Universal:** Easier information access in real-time.
- **Convenience:** Devices that store data and have internet, intranet extranet connections.
- **Instant Connectivity:** Easy and quick connection to the internet, intranet other mobile devices databases.
- **Personalization:** Preparation of information for individual consumers.
- Localization of products and services
It is knowing where the users are located at any given time and matching service to them.

Conclusion

The main aim of M-Commerce is to improve the convenience of trading and also to implement electronic money solutions for the quicker purchase of goods. M-Commerce makes it possible for the concept to deliver value to the customer always irrespective of his or her geographical location as long as he/she is within the connection range.

M-Commerce can be a huge success for the Indian market, but this requires a complete ecosystem partner must be synchronized so that the best benefits go to consumers and their confidence is assured. Although the M-Commerce market in India is in a nascent stage M- Payment and M- Banking segments have shown significant growth over the last few years.

The mobile commerce market in India is witnessing increasing collaboration between service providers and banks. Most of the mobile service operators are having tie-ups with leading banking service providers to provide mobile payment facilities.

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