

Mobile Commerce and its Applications

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Abstract

Mobile Commerce is an evolving concept of Electronic Commerce and growing eventually due to the advancement in technologies. Mobile Commerce is directly influenced by the widespread mobile usage. It is the mobile these days which keeps everybody around the globe updated with all the types of products and services available in the global market. This has led to quick interaction between the people and has penetrated the Indian market with the view to enhance the different M-Commerce applications that enable people to exploit its benefits. The mobility is the key factor towards the emerging use of M-Commerce, as more and more work is preferred to be done by the way of moving from one place to another.

Key Words

Commerce, Transactions, Business, E-Commerce, M-Commerce, Technological Developments

Objectives

The study focuses on the emergence of M-Commerce from the root of E-Commerce which has led to the spread of trade and commerce over the mobile handsets. 1) The various applications used by the trading partners and customers to reach the wide markets. 2) The various developments that have taken place in the area of technology used in commerce. 3) The rise in number of mobile users and mobile internet users in India. 4) The impact of m-commerce on the organizations and the users worldwide.

Review of Literature

Nowadays the term M-Commerce is gaining popularity due to the maximum usage of mobile phones worldwide. Different researchers studied different aspects related to the said term.

Anubhuti Sharma (2016) in his research on M-Commerce: A Revolution in India focused on the applications of m-commerce and the factors that affect the use of m-commerce. He also studied the factors that have led to issues in the working of commercial transactions over the mobile handsets. According to him, the main applications are m-shopping, entertainment, education etc. and the boosting factors are mobility, wide reach, fast connectivity etc.

E.W.T.Ngai, A. Gunasekaran (2005) discussed the growth of m-commerce technologies and its applications. Research stated a classification framework for m-commerce that has identified wireless network infrastructure, mobile middleware and wireless user infrastructure as the main levels.

Dr. Kirti Shrivastava, Dr. Abhideep Tiwari (2017) explained the future growth of m-commerce and e-commerce. The major benefits of m-commerce have widely been discussed along with the major challenges faced. The data showed the status of e-commerce and m-commerce in India i.e. how the rapid use of mobile phones has led to the flourishing trade and commerce on the palmtops. The number of mobile users of India in rural and urban area has also been studied.

Shan Du, Hua Li (2019) reported the knowledge structure and future trends of m-commerce. Researcher discussed the models for the increase in customer satisfaction, the famous mobile companies of the world and its users, various applications of m-commerce and the number of publications. The knowledge mapping of the m-commerce based on I-model has also been studied.

Nilam S. Desai (2016) conducted the research to find the challenges faced by the users and the ways to overcome the challenges by using cloud computing as a strong tool. Paper also stated the mobile cloud services and their benefits to help the users as well as the organizations in managing their businesses. Researcher also discussed the various advantages and the major issues in business.

Mohammad Wasiq, Dr. Naseeb Ahmad, Dr. Mohd Tehseen Burney (2016) stated the various modes of mobile payment services in India like bill payments, xpWallet, money transfer, retail transactions etc. The future trend of mobile payment services, growth of 3G user base also been discussed in the paper.

Shintaro Okazaki (2005) reviewed various research papers being published in reputed e-commerce and business journals and discussed scope for future research in this arena.

Dr. Rajeshwari M. Shettar (2016) discussed the different technologies used for mobile commerce, the various services available and applications and also about the mobile internet users in rural and urban areas of India. Researcher studied the technologies like SMS, MMS, mobile web applications and wireless networks. The data of worldwide mobile transactions volume since 2010 to 2017 is also studied by the researcher.

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Introduction

Mobile Commerce often referred to as M-Commerce is the platform where people can buy and sell their goods and services through wireless networks over their mobile phones. This helps them reach the worldwide sections by just one click. It is evolving through the widespread use of E-Commerce.

E-Commerce is the process of conducting electronic transactions over the internet throughout the global world. These transactions are performed by the individuals, organizations and marketers for ease in managing the sale and purchase of goods and services by just using proper electronic equipments, strong internet connections and official websites. E-Commerce involves not just buying and selling but is vast enough to cover the online transactions like electronic payments, electronic funds transfer, railway bookings, airway bookings, electronic auctions, brokerage and many more with the usage of internet.

M-Commerce is the coverage of all these operations over the mobile phones rather than personal computers. As mobile is a ubiquitous device it has led to the emergence of more and more transactions anywhere and at anytime. The increasing usage of mobile phones demanded the flourishing of M-Commerce all around with the view to provide ease and convenience to consumers. The needs and demands of consumers have increased the usage of mobiles far beyond the expected rates as they provide easy access to stores and their wide variety along with flexibility to reach the global market. They are able to consume goods and services in a cost-effective manner and gain better experience with the marketers.

The marketers are also attracting a huge customer base towards themselves by reaching their doorsteps. This has helped them to communicate with every individual from a rural to urban areas to maintain strong relations with them. They are able to meet the fierce competition by excelling in their customer services over the mobile phones by continually using innovating styles. From picking an order to delivering it directly to the customer, it has proved to be an efficient system of trade and commerce.

M-Commerce has helped in exploiting the opportunities to the core of technology as it has opened up many platforms for people to transact at ease and convenience. This has established a 24 hours service at low costs and at an enjoyable path. The developments in these fields have led to the opening of new flourishing markets.

Applications of M-Commerce

M-Commerce has established a long list of operations that can be performed using the internet connections along with a mobile set. There have been many applications that are being run since many years but have evolved new ways to reach to the minute of needs of people.

- 1) 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.
- 2) Mobile Banking- Banking has been a very cumbersome task for the customers to visit the branches and get the accounts settled. It used to be time consuming for both the bankers and the customers to work and get the work done. Developments have left these issues far behind. The transactions are now being performed within seconds and the rate of usage of mobile applications for transacting over the internet is being increased.
- 3) Mobile Ticketing- Due to the growth of technology, the wide usage of booking tickets for railways, roadways, airways, entertainment etc. have been made easier by using the digital tickets which are showed on the check in counters over the mobile phones. There are various scanners which scan the codes and let the customer avail the services. This has proved to be an ease in booking the tickets timely and as per the comfort level of the customers.
- 4) Mobile Brokerage- The mobile arena has reshaped the organizations engaged in buying and selling of stocks in the country and beyond the national boundaries. The bulky and quick transfer of shares can be performed over the mobile phones by the brokers as well as the investors. The prices are updated in seconds to inform the exact value of the stocks and they are able to manage and access their portfolios conveniently. So it helps them to be up-to-date with all the technical and financial information regarding the trade market.
- 5) Mobile Shopping- There are multiple online channels where the buying and selling is carried out with the help of websites where the customers can directly purchase with a wide range of variety along with the public reviews which help them in developing positivity for the products and services of the marketer. It thus helps the marketer too, to reach the far away customers and drive in them the desire to buy their products. The buying and selling is performed not only among the customers and marketers but among the marketers themselves too. The various applications like Amazon, Flipkart, eBay etc have reached the far flung areas of the country.
- 6) Location-Based Services- The mobiles have not only created a market for the businesses but have also provided the users a platform to track the locations on the mobile handsets. This has enabled to provide quick delivery services through tracking the locations of the distant places and reaching out the people in all areas. The quick

functioning of such tracking applications have helped to flourish the trade and commerce in a cost efficient manner.

- 7) Social Marketing- The rapid growth of the social networks has proliferated the marketing and advertisement sector of commerce through these social networking websites. This has helped to shoot up the sales of the marketers by enhancing the spread of ideas to people by broadening the ways of communication and retaining them for long term. The customers are able to make an instant decision to buy a product by just one click over the advertisements.
- 8) Online Auctions- The physical presence needed at the auction places has been removed by the introduction of online bidding. It involves bidding for higher and higher prices for a commodity that earlier required a long and costly method. The bidders are able to have many options for the sale and purchase at the global level and are able to avail the product at affordable prices.

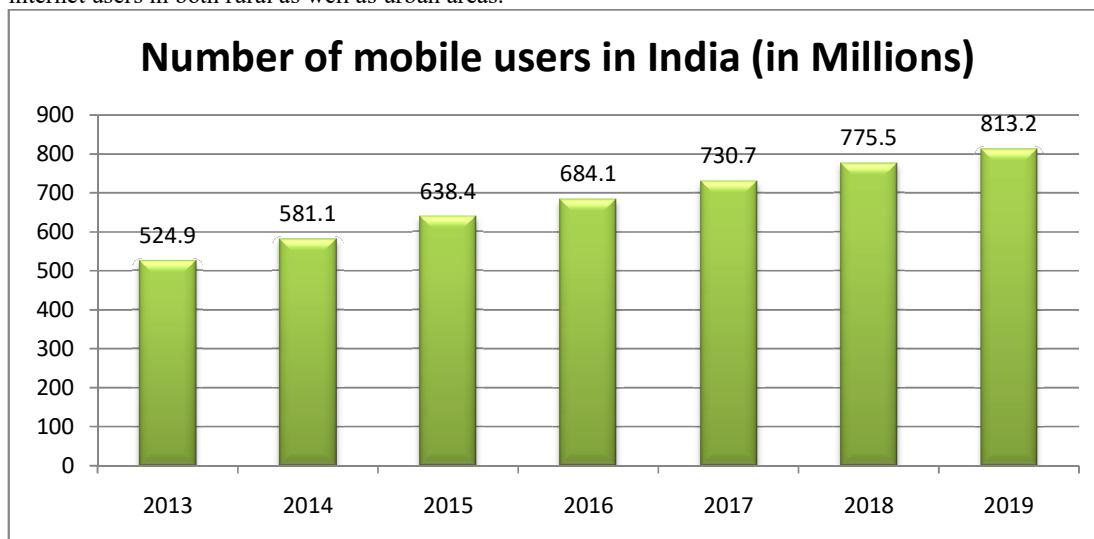
Cloud Computing in Mobile Commerce

The usage of mobile applications is rapidly increasing due to the greater accessibility of the world updates on a single device. The risen use is followed by many issues too. The multi tasking applications, long hours for its usage and communications has led to the problems like low bandwidth, security issues, space usage issues, battery issues and poor connectivity.

These issues have been resolved for the trade and commerce section majorly by introducing the cloud computing where every task can be performed without the use of a fixed location and a physical existence. Due to mobility, security and storage issues, this has proved to be a success in managing the data and applications without occupying the actual space in devices. This has also helped the people to use the application at any location. The marketers are at an advantage of building up relationships with the suppliers and their customers. It has helped to solve the problem of scalability and to provide on demand services to their customers. The strong servers have helped in achieving effectiveness and efficiency in performing such computing.

Impact of M-Commerce in India

With the rise in the number of mobile users and mobile internet users in India, M-Commerce has gained a significant value. Though there are certain issues like lack of awareness, low bandwidth, poor connectivity and storage and security problems but still it is gaining worldwide acceptance. The low cost of internet usage, the quick transfer of funds, time saving feature and the emerging cloud computing have overcome the issues. After the entry of private networks like Reliance Jio have reduced the cost of internet by 95 percent and increased the mobile internet users in both rural as well as urban areas.



Source: <https://www.statista.com/statistics/274658/forecast-of-mobile-phone-users-in-india/>

The numbers of mobile users and mobile internet users in India have increased since many years. This is the reason for the constant growth of M-commerce in the country due to which the users and the businesses are finding it easy to interact and transact. The number of mobile internet users is expected to rise in the coming years. This will help the spread of M-Commerce and help India to adopt more advancement.

Conclusion

M-Commerce has made a rich and prosperous environment for the organizations dealing with the users over the mobile phones. It has created an ease for the users to transact at one click and has established a platform for fulfilling their needs at any hour of the day. This has helped in quick and bulky transactions performed by the users along with convenience and fast connectivity. The organizations are too at an advantage to reach the people of the world even at distant places. There has been a rise in interaction and has set up connections among the people. People can access the global market at anytime and can have a wide variety of products and services. The businesses

have grasped this opportunity to run in a cost effective and an efficient manner to flourish themselves. Though there are certain issues like low bandwidth, poor connectivity, less security and storage but still the technological developments have increased the pace to overcome such issues. It will lead to a revolution in the coming years.

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