

# M-Commerce

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**ABSTRACT-** The purpose of the research paper is to identify the progress and future direction of M-commerce. Here buying and selling of good and services is done by equipment called mobile which is wireless handled device. M-commerce is the next generation of E-commerce which enable user to access internet without need of a place plugin. Today, mobile is not use for sending message or calling but it also used for other ways like web browsing etc. The technology used in M-commerce based on wireless application protocol (WAP). M-commerce helps in improving relationship with customer.

**Keywords:** E-commerce, M-commerce, customer, PDA's

## Introduction

In M-commerce transaction can be completed on equipment called mobile phone or Telephone which make possible transactions through a wireless telecommunication network. But if we talk about E-commerce, E-commerce is type of industry where buying and selling of good and services are conducted on internet and other computer networks. E-commerce includes trading of good and services and electronic material. M-commerce is the extension of E-commerce. Now days, due to advanced technologies the wireless and mobile technologies are conducted from wired Network to wireless Network [3].

While users conduct e-banking or they had to purchase product they don't need to use personal computer due to M-commerce. Means that with the use mobile phone to personal digital assistants (PDA's) they can do various activities. We can also say that "M-commerce is a subset of E-commerce".

M-commerce can also be defined as "any transaction having a monetary value that can be conducted through a mobile communication networks or a Wi-Fi network" [1].

Business-to-consumer transactions conducted from a mobile device are also known as M-commerce.

## Objectives of M-commerce

Main objectives for M-commerce are as follows:-

1. To find out what are the benefits of M-commerce.
2. To find out what problems are going to face by M-commerce.
3. To find out How M-commerce can be grown.

## M-commerce services

M-commerce provide various services such as-

1. Mobile e-Banking services (check out account information and money transfer).
2. Mobile trade services that is buying/selling, stock quotes etc.
3. News such as sports, headline, weather etc.
4. Online booking tickets of movies or railways/airline.
5. Hotel booking or reservation through mobile [6].

## M-commerce Scope

Research area mainly focuses upon M-commerce

Benefits and hurdles in India. Research is emphasized upon what difficulties are being faced by M-commerce industry in India and how they can be deal with the best of their efforts. Research paper also gives stress in finding the level of M-commerce [1].

### **Significance**

The significance of M-commerce are as follows:

1. M-commerce industry, it helps to understand that what problems are being faced to start the M-commerce business.
2. Government to analysis those factors which are responsible for growth of M-commerce business in India and how these factors can be enlarged by making rules and regulations for development of M-commerce industry as well as development of nation[1].

### **Merits of M-commerce**

The Merits of M-commerce are as follows:

1. As we know now a days M-commerce is growing rapidly, the number of mobile phones is growing now a days. M-commerce help each individual to do his/her work smoothly according to their schedule. The benefits of M-commerce are as follows:
2. Easy to carry mobile- As Mobile device is easy to carry by user, it helps user to avoid to go to shops physically as it also help to avoid once use of laptops.
3. Saves time-For making an m-commerce transaction it is not needed that the user needs to plug in his laptop or PC and wait for the system to reload. It is enough that you just hit a single button on your mobile device.
4. Quicker access-connecting through a mobile is faster than dial-up connections using wire line modems.
5. Electronic Wallet-Analysts believe that easy mobile payment is one of the main prerequisites for the success of m-commerce, when the mobile phone can functions as an electronic wallet for mobile payments, including micropayments, application developers and service providers will find it attractive to introduce new mobile communication services to the market.
6. Flexibility accessibility- Users can be accessible through their mobile phones and at the same time be accessible online to by logging on to various mobile messengers like Facebook, Twitter, Gmail and other networking platforms [1].

### **Demerits of M-commerce**

1. Technology constraints of mobile devices (memory, Processing power, display capabilities, input methods).
2. Less Graphics Resolution-In comparison of computer/laptops mobile has less resolution. In other words product is not properly displayed compared to laptops/computer.
3. Less Functionality-As Mobile Phone Provide Less Functions compared to Laptops. Here functionality is limited for mobile phones.
4. Lack of Awareness- in India people do not aware about M-commerce. Literacy rate of India is grew by 74.04%, but in world literacy rate is 84% in 2011. People in India is Uncomfortable to buy products through M-commerce [1].

### **Difference between M-commerce and E-commerce**

1. E-commerce means doing business transactions on the Internet using computers or laptops. Whereas, in M-commerce means doing business transactions on the Internet through the use of mobile devices.
2. M-commerce is very portable because mobile phones are very easy to carry. You can do your business transactions anywhere you go as long as you can access the Internet on your phone. Whereas in E-commerce, you have to do your transactions on the computer. Laptops are also portable but not as light as mobile phones.
3. M-commerce is usually charged through the caller's premium rates, charging the user's bill, or reducing the caller's credit, and also through mobile banking. Whereas, in E-commerce is charged through the use of swipe machines where you swipe your credit card. You can also transfer money through online banking and pay for products you have bought on the Internet using your credit card number.
4. M-commerce is available anywhere you go even if there is no Internet because the Internet is available in your mobile phone, whereas for E-commerce it is not available everywhere because not all places have an Internet connection [1].

### **Conditions of M-commerce in India**

As we know mobile devices are becoming a part of our daily routine life, People use internet for various purposes which include: email, academic and financial information search, music and video on internet, chatting, online job search, gaming, booking tickets, hotel reservation, online news, internet telephony/video chat/voice chat, and online banking.

E-commerce has touched every field of human life from information search to entertainment, job search etc. [1]

### **Suggestion to improve M-commerce:**

Indian government take necessary steps to improve M-commerce in India like building of infrastructure to improve internet connectivity, they had to start campaigns for M-commerce knowledge. As M-commerce is not new in India Government had to take steps to provide awareness of M-commerce in India.

### **CONCLUSION**

The presence of M-commerce has improved the way how we conduct business. Still there is a lot of work, which can be done for M-commerce for its growth. M-commerce market grows in India due to growth of financial area and no. of smart phone buyer are increasing. But if we talk about India, it still take some year to develop compare to nation like China which is developing very fast. Due to M-commerce our time saves due to online transaction on mobile which is less expensive compared to E-commerce.

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