Research Paper on

Conceptual Study of Mobile – Commerce.

Advantages and Disadvantages

Dr. Ravindra A. Marathe
I/C Director
Bharati Vidyapeeth Deemed to be University, Pune.
Institute Of Management , Kolhapur-MH-India
Department of Management

Abstract :-

Mobile is very useful device in present days or any one in the world . This has made the companies to perform business activities through this smart phones which was not possible few years back . **The M**-**commerce** (**mobile commerce**) is the buying and selling of goods and services through wireless handheld devices such as smart phones and tablets. As a form of e-**commerce**, **m**-**commerce** enables users to access online shopping platforms without needing to use a desktop computer. By adhering to customer needs and industry standards, online supply chain or logistics management facilitates process strategy, planning and implementation . The use of computers, Internet, ecommerce websites is rapidly used in this sector in present days.

The term **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." Many choose to think of Mobile Commerce as meaning "a retail outlet in your customer's pocket." The mobile cost is reduced in present days to attract the wide range of customers. The memory size and processor speed is also drastically increases which makes the application for business activities more easier and cheap . The more the user access the companies also create the mobile appas to interact with the customers.

The paper focuses on the concept, applications , advantages and disadvantages with various factor that affect the mobile commerce activities. The future of M-Commerce is very promising and companies should make provisions to use this technology for their business processes.

KEYWORDS- Mobile, Commerce, Online ,Management, Internet, Security, Firewall, LANs.

INTRODUCTION

The Mobile has created a positive impact on everyone's life and companies are using this tool to make their business online through m-Commerce facilities.

E-commerce came into existence in the 1970s. Whereas, M-commerce was invented later during the 1990s .Electronic commerce has a narrower reach than M-commerce, due to a large number of mobile users globally M-commerce,   is more expensive due to the creation of the mobile app and the need to use cellular data (for the customers)

For **M**-**Commerce** you need a fast internet connection. Access to the internet through **mobile** phones is interrupted by slow transmission speeds. For **M**-**Commerce** slow transmission speeds can be a big barrier.

Mobile commerce services were first delivered in 1997, when the first two mobile-phone enabled Coca-Cola vending machines were installed in the Helsinki area in Finland. The machines accepted payment via SMS text messages. This work evolved to several new mobile applications such as the first mobile phone-based banking service was launched in 1997 by Merita Bank of Finland, also using SMS. This widespread use in business has reduced cost of performing business activities.

While m-commerce covers a wide variety of transactions, they can all be categorized as one of three types:

- Mobile shopping. ...
- Mobile **banking**. ...
- Mobile payments. ...
- Better overall experience for customers. ...
- Phenomenal growth potential. ...
- A true user friendly channel experience. ...
- Variety of payment options. ...

- Constant need for optimization.

Source :- **https://www.vovance.com/blog/mcommerce-new-industry-buzzword/**

APPLICATIONS OF M-COMMERCE

Other than the straightforward m-commerce transactions of buying and selling of goods and services, they have so many applications. Let us take a look at a few examples,

- **Mobile Banking:** Using a mobile website or application to perform all your banking functions. It is one step ahead of online banking and has become commonplace these days. For example, in Nigeria, the majority of banking transactions happen on mobile phones.

- **Mobile Ticketing and Booking:** Making bookings and receiving your tickets on the mobile. The digital ticket or boarding pass is sent directly to your phone after you make the payment from it. Even in India now IRTC and other services provide m-ticketing services.

- **E-bills:** This includes mobile vouchers, mobile coupons to be redeemed and even loyalty points or cards system.

- **Auctions:** Online auctions having now been developed to be made available via mobile phones as well.

- **Stock Market Reports** and even stock market trading over mobile applications.
- **Mobile games**
- **Mobile Government** services

Source:-
https://www.google.com/search?q=What+is+mobile+commerce+advantages+

ADVANTAGES OF M-COMMERCE

The M-commerce is very useful to the companies and it has proved that the business can be brought tin profit by using this tool to perform business transactions. In brief following are some of the advantages of M-Commerce.

- It provides a very convenient and easy to use the system to conduct business transactions.

- Mobile commerce has a very wide reach. A huge part of the world's population has a mobile phone in their pocket. So the sheer size of the market is tremendous.

- M-commerce also helps businesses target customers according to their location, service provider, the type of device they use and various other criteria. This can be a good marketing tool.

- The costs of the company also reduced. This is due to the streamlined processes, now transaction cost, low carrying cost and low order processing cost as well.
- Provides Easy Store Access.
- Better User Experience.
- Creates a New Marketing Channel.
- Location Tracking & Personalized Notifications.
- Benefits with Traditional Retail Sales.
- **Cost** Reduction and **Productivity**.
- Attracts New Consumers and Higher ROI.

DISADVANTAGES OF M-COMMERCE

Though it is good but still some of the disadvantages can be highlighted as below and can be overcome.

- The existing technology to set up an m-commerce business is very expensive. It has great start-up costs and many complications arise.

- In developing countries, the networks and service providers are not reliable. It is not most suitable for data transfer.

- Then there is the issue of security. There are many concerns about the safety of the customer's private information. And the possibility of a data leak is very daunting.
- The use of Apps in particular language can be restricted to one stare or country in short language barrier can be their in use of M-Commerce activities.

FUTURE OF MOBILE COMMERCE

Mobile commerce will outpace non-mobile commerce in **2021**. In **2021**, mobile commerce sales will account for more than half of total e-commerce sales. Today, one-third of purchasing decisions is influenced by researching products on mobile devices. More than half of retailers already have a mobile app.

Source :- https://researchleap.com/m-commerce-mobile-apps-opportunities-smes-developing-countries/#prettyPhoto/0/
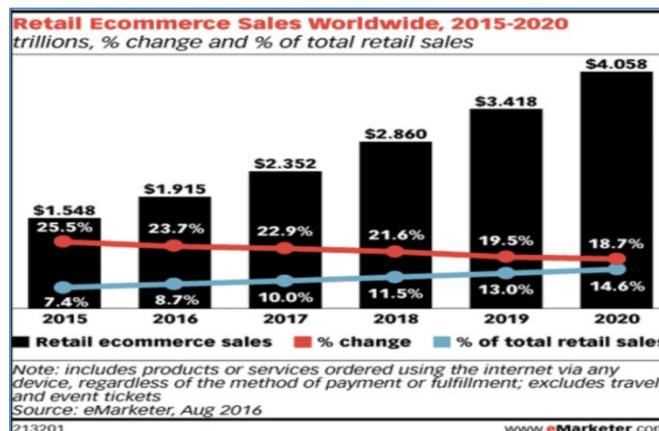
Source:- https://www.bigcommerce.com/blog/mobile-commerce/#common-benefits-of-mobile-commerce

CONCLUSION :-

Mobile Commerce is the upcoming sector for any business in the future throughout world due to wide use of mobiles by the people worldwide. It's very handy and convenient to use the mobile to perform business transactions of any kind including sales , purchase and payments . This has made the use very wide in all the sectors of the business. The mobiles will be more useful for business organizations once the Internet technology increases the bandwidth and speed of the operations is increased so that we get good number of facilities on the mobiles . The number of companies are now taking the business on the mobile through apps and are finding more profitable to use for performing their business activities . The main role of government as well private service providers is to provide low cost ore secured services through this platform to the customers and users . The new tools and techniques will play an important role making these companies profitable. It will also depend on the experts available with the company. This paper is a decent contribution in creating the awareness and makes the activities in better way by the use of M-Commerce. The Smart phones are going to increase in the near future and it will be the basic requirement of the society of any century in future.

ACKNOWLEDGEMENT :-

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AUTHOR

Dr. Ravindra A. Marathe
I/C Director
Bharati Vidyapeeth Deemed to be University, Pune.
Institute Of Management , Kolhapur-MH-India
Department of Management
dr.ravindramarathe008@gmail.com

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