

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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**M-COMMERCE AS A PROMISING DESCENDENT OF E-COMMERCE: A LITERATURE REVIEW**

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**ABSTRACT**

*In today's Technologically advanced world, everything is fast paced and everything happens online. Information Technology (IT) has promoted E-Commerce worldwide which means a big part of e-businesses, where enterprises are completely dependent on conducting business online or electronically using a computer-mediated network. E-Commerce's history is short but fascinating. Using something called Electronic Data Interchange (EDI), a company's computer system could share business documents; invoices, order form, shipping confirmation etc. with another company's computer. But in last two decades, technology has given a new successor of E-Commerce; that is m-commerce which refers to any transaction with monetary value that is conducted via a mobile network. The need for mobility seems to be a primary driving force behind m-commerce applications such as Mobile Banking, Mobile Entertainment and Mobile Marketing etc. Using various secondary sources of data collection the study attempts to highlight the gradual shift in technical medium of commerce and evolution of m-commerce globally which can help the businesses to define what benefits they could derive from mobile commerce and strengthening the need for an advance legal framework for continuously evolving m-commerce. Further topics for further researchers are also suggested.*

**KEYWORDS**

Information Technology, E-Commerce, M-commerce, Market.

**INTRODUCTION**

In today's technology advanced world, everything is fast paced and everything happens online. Gone are those days, when people would visit stores to buy a product. Now-a-days comparisons for products are done online and a person either picks up the product from the store or gets it delivered to their front doorstep. The term E-Commerce has been on the market for a while, but M-commerce is a fairly new term. Both of these terms have different meanings, though both aim at making consumer lives easier. Information Technology (IT) has promoted E-Commerce worldwide which means a big part of e-businesses, where enterprises are completely dependent on conducting business online or electronically using a computer-mediated network.

E-Commerce's history is short but fascinating. Back in the 1960s, businesses were using ancient computer networks to conduct electronic transactions. Using something called Electronic Data Interchange (EDI), a company's computer system could share business documents; invoices, order form, shipping confirmation etc. with another company's computer. In the mid-1980s, CompuServe added a service called the Electronic Mall, where users could purchase items directly from 110 online merchants. In 1994 and 1995, the first third-party services for processing online credit card sales began to appear and in 1995, a company called Verisign began developing digital IDs, or certificates that verified the identity of online businesses. Over the course of a few decades, powerful personal computers linked to global information networks have powered a whole new world of intellectual, social and financial interactions. And by the start of 21<sup>st</sup> century, E-commerce settled its legs firmly in the Global economy.

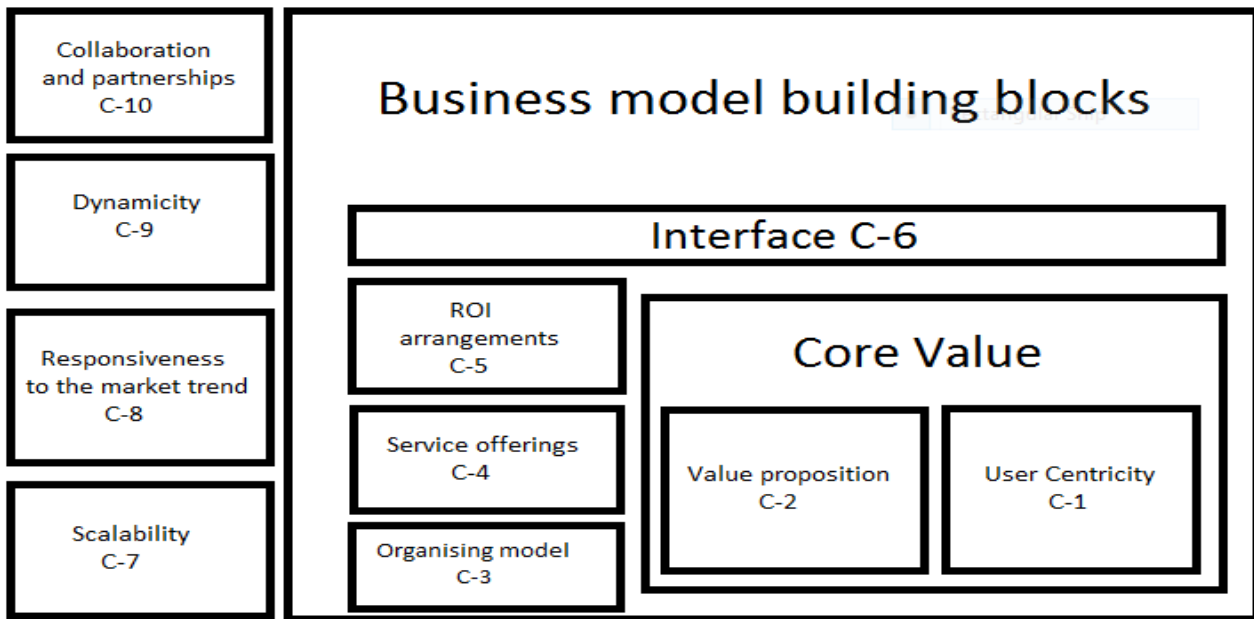
In last two decades, technology has given a new successor of E-commerce; that is m-commerce. Mobile commerce (m-commerce) can be viewed as a descendent of E-commerce; from wired to wireless computers and telecommunications, and from fixed locations to anytime, anywhere, and anyone, as it has become the part of new free economy. It refers to any transaction with monetary value that is conducted via a mobile network. When users conduct e-banking or purchase products, they do not need to use a personal computer system. Indeed, they can simply use some mobile handheld devices such as Personal Digital Assistants (PDA) and mobile phones to conduct various E-commerce activities. The market for mobile technologies has seen significant growth in the past few years which is creating a new opportunity for the growth of m-commerce. The need for mobility seems to be a primary driving force behind m-commerce applications such as Mobile Banking, Mobile Entertainment and Mobile Marketing etc.

Using various secondary sources of data collection such as published articles, papers, research materials, online portals etc., the study attempts to highlight the gradual shift in technical medium of commerce and evolution of m-commerce globally which can help the businesses to define what benefits they could derive from mobile commerce and strengthening the need for an advance legal framework for continuously evolving m-commerce. Further topics for further researchers are also suggested.

**LITERATURE REVIEW**

Sharma Sulabh and Gutiérrez Alberto Jairo (2000) presented a study of the characteristics of business models in the field of Mobile Commerce (m-commerce) in order to determine an evaluation framework for viable business models for m-commerce in the IT sector. The study explored how m-commerce can be used in accordance with the existing e-business models and looked into the critical success factors of a sustainable business model with relevance to m-commerce. A cross-case comparative data analysis was used to review the patterns of different viable business components. A viable business model for evaluation framework, based on the VISOR model, was proposed which helped in determining the sustainability capabilities of a business model. Below mentioned diagram was presented in the study consisting of ten characteristic components which were later used as themes to conduct the cross case analysis. The presence of these components leads a business model towards viability, and thus assessing a business model on the basis of discovered constructs can help in estimating the viability of a mobile commerce business model.

FIG. 1: TEN CHARACTERISTICS COMPONENTS OF M-COMMERCE BUSINESS EVALUATION FRAMEWORK



**Ding Soo Melissa, Unnithan R Chandana and Fraunholz Bardo (2003)** explored security as a critical impediment and developing solutions; investigated the M-payment scenario; and derived a futuristic research framework. Specifically, they attempted to capture the moving m-commerce scenario, with a special focus into M-payments. Exploratory investigation was followed, mainly through synthesized data collection from secondary sources such as conference presentations, white papers, panel reports, ongoing research working papers and few recent publications. The study concluded that secure and standard technologies, network and M-payment methods seem to dominate the m-commerce impediments. Improvement of security technologies and legal framework should be high on the agenda of developers, vendors as well as various consortiums. In addition, they suggested necessary amendments to other areas such as banking laws and retail traditions. The study visualized a significant change in the way mobile devices are used, with a chance to replace not only the mobile phone but also the wallet.

**Cleff Evelyne (2005)** in her research raised the legal requirements towards advertising and related issues such as privacy and contracting in m-commerce dealings. The purpose of the thesis was to discuss issues on privacy and requirements on the marketing and sale of value added services regarding to m-commerce.

**Ngai, E.W.T. and Gunasekaran, A. (2007)** reviewed the literature on m-commerce with the objective of bringing to the fore the state-of-art in m-commerce research and aimed at providing useful insights into the anatomy of m-commerce literature and be a good source for anyone who is interested in m-commerce. Using secondary data comprising of Conference papers, masters and doctoral dissertations, textbooks, unpublished working papers editorials, news reports etc. authors used a suitable classification scheme to identify the gap between theory and practice and future research directions. The search yielded 149 m-commerce articles from 73 journals; which were carefully reviewed, classified and presented the results based on a scheme that consists of five distinct categories; m-commerce theory and research, wireless network infrastructure, mobile middleware, wireless user infrastructure, and m-commerce applications and cases. The focus areas for reviewed articles were M-commerce technologies, theory and research, m-commerce behavioral issues, m-commerce economics, strategy, business models, context and usage. This paper suggested the scope for research between culture and m-commerce to examine the possible implications of cultural differences that stimulate the adoption of new mobile services based on new technologies that bring value to mobile users and create new business opportunities for the mobile industry.

**Tiwari Rajnish, Buse Stephen and Herstatt Cornelius (2010)** attempted to provide a systematic and comprehensive understanding of M-commerce, including its utilities for both consumers and service providers, so as to make them aware of the new business opportunities arising out of this convergence resulting out of the union between IT and telecommunication technology (TCT). Conceptualizing and developing "anytime, anywhere" mobile services presents simultaneously a challenge and an opportunity for the vendors from diverse industries.

They conveyed that there exist two different paradigms about the relationship of M-commerce to E-Commerce. The first paradigm classifies M-commerce simply as an extension of E-Commerce; the second paradigm regards M-commerce as an independent business field and consequently as an alternative mechanism to E-Commerce. This paper stressed that the technology convergence may be utilized to find new business opportunities and supported the legal regulations for m-commerce. Statements made that M-commerce, similar to E-Commerce, requires transparent and clear regulations as the contracting parties do not necessarily know each other and there is hardly, if any, face-to-face contact while negotiating an agreement.

**Jain Megha, Naht Angelina, Ying Julia - Lin Chao and Ming Julian - Cheng Sung (2012 )** tried to explain, through the Technology-Organization-Environment (TOE) framework, the factors affecting the adoption of mobile commerce over electronic commerce by micro, small, and medium enterprises (MSMEs) in emerging markets, particularly India. Using the TOE framework, the study provided insights into the drivers of m-commerce and inhibitors of eCommerce adoption in emerging markets, thus adding to the limited knowledge among both academics and practitioners. Apart from relying on a review of literature to support the proposed arguments, they also employed multiple case studies to explore the adoption of m-commerce in Indian MSMEs. Data collection was carried out through telephonic interviews of the owners of the MSMEs which were primarily structured and the enquiries were based on the proposed TOE framework. The research concluded that there are 811 million mobile subscriptions in India. While the percentage of Personal Computers (PCs) with Internet connection dropped 14% between the years 2006-2008, the same period saw a growth of 250% in the number of mobile phone subscriptions in India. Though these figures do not indicate the business potential of m-commerce, they certainly reflect the high acceptance of mobile technology in India, which can have an indirect effect on the adoption of m-commerce among Indian MSMEs.

Research revealed that though m-commerce and its adoption in India is still in its formative years, there is an increasing evidence of its successful application. M-commerce adoption among Indian firms has resulted in faster communication, better supply chain integration, lower costs, improved productivity, and higher competitive advantage. Therefore, successful adoption of m-commerce will help MSMEs minimize paperwork and reduce costs, more importantly save time and eventually increase productivity and efficiency.

## CONCLUSION

There is no doubt that technology has completely changed the way we do business now. E-Commerce indirectly forced all the businesses to invest in their share of World Wide Web, within a decade all the organizations got a specialized team in place to operate in the internet world. Internet operations became a part their strategic plans. Now technology has pulled the second gear and that is m-commerce. What people were doing through their computers is now being done by their mobile phones. M-commerce, resulting out of the convergence between Information technology and Telecommunication technology provides many value-added services to a customer on the move and therefore possesses significant business opportunities for the providers of such services. Evolving m-



commerce presents simultaneously a challenge and an opportunity for the vendors from diverse industries. Service providers are providing entertainment services; a vast field of business opportunities is about to be created for technology providers who could offer mobile solutions to the service providers. Financial institutions are building Banking apps, stock information apps and mobile account access to their customers. A lot of mobile application developers are availing the advantage of this mobile revolution. OLX and other resale platforms are stressing on m-commerce as a major part of their USP, their tag line "Cell ko Sell phone banao" shows it all. On the backend of m-commerce, it becomes important to have concrete and transparent legal structure. As the contracting parties hardly knows each other while negotiating an agreement, safety information, privacy and personal data and the resulting misuse is a well-known worry for the users. A clearly defined regulatory framework is, hence, indispensable to boost consumer confidence and increase acceptance amongst broad sections of the society as well as to ensure smooth functioning of M-commerce. A clearly defined regulatory framework is, hence, indispensable to boost consumer confidence and increase acceptance amongst broad sections of the society as well as to ensure smooth functioning of M-commerce.

There is a relative lack of synthesized empirical documentation in the m-commerce area and the dynamic nature of the subject as there was relatively less information about m-commerce and there are no precedents available to extrapolate from. Further, being a current dynamic subject, most of the information is derived from cross-economy comparisons and longitudinal studies may bring forward richer and much more in-depth results, on which lawmakers and developers can build upon. Further the sub-categories in the classification framework particularly in the area of m-commerce applications and cases must be done, as more applications can be found. These topics can be utilized by future researchers.

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