

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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**M-COMMERCE IN INDIA – GROWTH & CHALLENGES****SONIA BHATT****RESEARCH SCHOLAR****DEPARTMENT OF BUSINESS ADMINISTRATION****DEEN DAYAL UPADHYAYA GORAKHPUR UNIVERSITY****GORAKHPUR****ABSTRACT**

*Changing environment and updating technology is changing the scenario of shopping in India. Consumers turned towards online shopping because of different factors. Continuous growth of e-commerce market encourages m-commerce in India. Smart phone users and mobile internet users are increasing very fast. Increasing access to smart phones, growing mobile Internet penetration and several government-led digital inclusion initiatives, India has seen an impressive rise in everyday commerce conducted via mobile devices. E-commerce players are receiving maximum inquiries from a mobile device. A major portion of revenue or sale is derived from mobile.*

**KEYWORDS**

m-commerce, e-commerce, mobile internet users, online users.

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**INTRODUCTION**

The growth of mobile internet users is extremely high in India. It is expected, it will cross the 300 million mark by 2017 (Internet and Mobile Association of India (IAMAI) and consultancy firm KPMG). The IAMAI report also indicated that majority of mobile internet users (71%) of the estimated 371 million are from urban area. Mobile internet users are majorly from urban areas but rural area indicates the great potential to drive the future growth of mobile internet in India. As the number of mobile internet users is increasing with each year, mobile users in India are turned more towards mobile data. The portion of mobile internet spends in the average monthly bill rose up to 10% as compared to previous year and because of this cost of accessing mobile data that fell about 18% in 2015.

Now, Reliance Jio has provided 4G internet in a very nominal amount. Due to this, people are turning towards apps and internet for most of their activities. Now people prefer mobile data as compared to voice call for making more informed decisions. The forecasted figure of mobile Internet users in India is expected to grow to 314 million by the end of 2017 with a CAGR (compounded annual growth rate) of around 28% for the period 2013- 2017," (KPMG). Digital India is a program which educates all to access internet by providing infrastructure, delivering government services on the Web and mobile phone, promoting digital literacy and increasing electronic manufacturing capability. According to report, Paytm has 80 million wallet users. India is either the largest or the second largest market for Global Internet leaders like Facebook, LinkedIn, WhatsApp, Twitter, YouTube, and Amazon.

**OBJECTIVES**

The main objective of this paper is to study the current status of M-commerce in India. To study the different growth factors of M-commerce in India and to detail out the challenges facing by M-commerce in India.

**METHODOLOGY**

The paper is based on the secondary data. The secondary data was collected from various published sources like reports, magazines, journals, newspapers and the like etc. Descriptive research design is used in this paper to explain and describe the growth factors and challenges faced by M-commerce in India.

**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. Many choose to think of Mobile Commerce as meaning "a retail outlet in your customer's pocket. M-commerce is providing a platform to users to access the internet without needing to find a place to plug in. The emerging technology behind m-commerce, which is based on the Wireless Application Protocol (WAP).

**HISTORY OF M- COMMERCE**

The first mobile commerce services were used in Finland in 1997. Due to this work, several new mobile applications were launched. In 1997, the first mobile phone-based banking service was used by Merita Bank of Finland, also using SMS. By Kevin Duffey and Andrew Tobin, the m-Commerce(tm) server was developed in late 1997. The first sales of digital content as downloads to mobile phones were there, when the first commercial downloadable ringtones were launched in Finland by Radiolinja in 1998. In 1999, two national commercial platforms for mobile commerce were launched: Smart Money in the Philippines, and NTT DoCoMo's i-Mode Internet service in Japan. In 2000, mobile-commerce-related services spread rapidly. The popularity of cellular phones among the people had increased so fast and businesses were begun to include mobile for communication purpose. With the help of Smartphones, people are doing as many online activities with it. Brick and mortar business owners and big-box retailers have made an effort to take advantage of mobile commerce by utilizing a number of mobile capabilities. People are using mobile for searching product information and then they prefer retail outlet for purchasing. It creates a bridge between the gap created by e-commerce and in-store shopping and is being utilized by physical retailers as a way to compete with the lower prices typically seen through online retailers. The Google had launched the Google Wallet Mobile App in 2011. Different surveys state that smart phone customers are purchasing their retail products with their mobile devices.

**LITERATURE REVIEW**

The extension of E-commerce is known as Mobile-commerce. It is also known as wireless e-commerce and electronic commerce transactions processed out by mobile (Frolick and chen, 2004, Dholakia and Dholakia, 2004). It is a new type of E-commerce; transactions are conducted through mobile using wireless telecommunications networks (Siau et al., 2001). The E-commerce activities are conducted through mobile device at any time or location (Mennecke and Strader, 2001). According to Kush Dhingra, Abhishek Bhardwaj, Aashish Aggarwal (2015), 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 takes some year to develop compare to nation like China which is developing very fast. M-commerce saves our time because online transaction on mobile is less expensive than E-commerce. According to Anshu Agarwal, Dr. Pravin H. Bhatnagar (2015) M- Commerce is growing its market in India because of its ease of availability of smartphones, consumers almost access every aspect of business from viewing the product to,

adding it to cart and making the payments and getting their product at home in just few clicks, consumers are using different services available in form of M-commerce like ticket booking, we can manage our bank accounts, mail accounts etc. M-commerce also may have adverse aspect like security issues, personal data, mobile phone details, locations, bank credentials, debit card, credit card details can also be viewed to others etc. According to Sujata P. Deshmukh, Prashant Deshmukh, G.T. Thampi (2013), with the explosion of internet connectivity through mobile devices like Smartphone and tablets, millions of consumers are making decisions online and in this way enterprises can build the brand digitally with enhance productivity but government policies must ensure the cost effective methods/solutions. Due to technologies advancement and innovative services indicates that India is moving from E-commerce to M-commerce, and E-commerce and M-commerce will become asset for commerce by the people to the people in India.

### KEY GROWTH FACTORS OF M-COMMERCE IN INDIA

- **Growth of Smartphone users in India**

Smart phone penetration and demand for Internet-based services has increased, due to this mobile Internet usage has increased. India has become the third-largest smartphone market in the world. The number of smartphone users is expected to reach 369 million by 2018. Rural areas of India is still growing slowly in terms of mobile internet users but the growth of mobile internet users are very high in urban areas that's why investors were investing in 3G/4G services. The number of 3G subscribers in India is expected to grow to 284 million by the end of 2017 from 42 million at the end of 2013. After introduction of Reliance Jio4G, people are using their mobile internet more as compared to the previous scenario. Even low-income person and rural area's people are able to purchase smart phones because companies have introduced a variety of cheap smart phones in the market and Reliance Jio has given a low cost 4 G internet which in turn result in a high usage of mobile internet in India. The customer is connected 24x7 through their smart phones, tablets and other mobile devices which are leading to a gradual evolution of M-commerce.

- **Growth in mobile internet users in India**

According to the report from IAMAI, titled Mobile Internet in India 2016, India had 371 million mobile internet users in 2016. Report also suggests that India will have 56% growth in number of mobile internet users in every year. Even Reliance Jio had played a very crucial role for increasing number of mobile internet users because Reliance had given a 4 G internet in a very nominal amount, due to this rural area's people are able to purchase 4G internet connection.

### RURAL AREAS HOLD GREAT POTENTIAL FOR FUTURE GROWTH OF M-COMMERCE

The latest IAMAI report titled Mobile Internet in India 2016 indicates that mobile internet users are more in urban areas as compared to rural areas but the rural area holds a great potential. Every year, number of mobile users in rural areas is growing almost double in number which is a clear indication of great growth.

### SERVICES PROVIDED BY MOBILE COMMERCE

Smart phones are become essential part of the life of consumers. Now day's people are spending more time with their mobile phones and they used to spend lot of their time on mobile for searching information about different products/services, online shopping, banking services etc. People have started paying their bills through their mobile devices. There are different services which consumers are using through their mobiles.

- **Financial services** – Mobile banking as well as brokerage services, in which stock quotes can be displayed and trading conducted from the same handheld device. People are using their mobile as a mini bank. They are using internet banking in their mobile. They are saving lot of their time by using mobile for their most of the online activities.
- **Payment** - In India, the most used payment method is cash on delivery payment method. Now, consumers are recharging their mobile data from mobile wallets instead of going to the retail shop. They are also getting good discount for it. Even card holders prefer mobile wallets like Paytm, Mobikwik and several others present an alternative to unreliable online check-outs and cumbersome cash payments. Different payment gateways companies are giving good discount to the consumers. Consumers are using these gateways companies just to grab discount coupons. After using these payment gateways platforms, consumers are feeling more secure while doing online transaction. Paytm companies gradually become a most preferable portal because it gives a number of offers plus a secure platform for online transaction.
- **Telecommunications** – Now, people are paying bills from their mobile only and at the same time they are connected with the world through social media from their mobile. In different shops, retail shops, restaurants, people are using their mobile for paying bills, giving orders and for searching what new in the market. Instead of asking to anyone, they are preferred to search online.
- **Service/retail** - Consumers are given the ability to place and pay for orders from their mobile. Now, people are doing online shopping through their mobile instead of desktop. For laptops, desktop they need proper space for placement of it but they can use their mobile anytime and anywhere. They are standing in queues but still they are placing orders for their product. Even many market leaders like flipkart, Amazon are giving good discount to the consumers for using their mobile app. These companies are motivating consumers for using their mobile app.
- **Information services** – It include the delivery of financial news, sports figures and traffic updates to a single mobile device. People are reading newspapers in their mobile only. Every newspaper companies and news channel companies are maintaining their portals and people are subscribing newsletters by which they are getting day to day news and information.

### CURRENT STATUS OF M-COMMERCE IN INDIA

According to ASSOCHAM paper, mobile commerce (m-commerce) is growing rapidly as a stable and secure supplement to the e-commerce industry. Shopping online through smart phones is proving to be a game changer, and industry leaders believe that m-commerce could contribute up to 70% of their total revenues. Indian e-commerce leaders are turning towards mobile by giving discounts to their consumers for using their mobile app. 75% of Snapdeal's orders and around 70% of Flipkart's orders are coming from mobile. India, China and Brazil are leading the smartphone growth worldwide. Because of mobile penetration in Indian market, Mobile Advertising revenues are growing but still contain a small part of the total market.

In India, people are browsing on mobile rather than on desktop. Many research papers point out that consumers are preferring mobile for online shopping. 78 % of shopping queries were coming through mobile device in 2015 (ASSOCHAM). People are using smart phones in their daily life and they are even connected to the world through it. Now, they are doing their major online activities through it.

### CHALLENGES IN M-COMMERCE IN INDIA

- **Devices:** Laptops have more functions as compare to mobile phones. Consumers are using mobile phones more as compare to laptops that's why big industry leaders are trying to create such mobile apps which are able to provide such platform where they can access each and every function which they used to access in websites on laptops.
- **Low internet connectivity:** 4 G internet has entered in the market but still many people are using 2G/3G internet connection. The speed of 2G/3G internet connection is slow. Because of slow speed of internet connection, sometime consumers are placing orders and in between the process, whole thing is stop working. People are doing online transaction through their mobile but sometime its stop in between the process.
- **Lack of Awareness:** Still people are not aware about usability of different function of mobile phones. People are feeling insecurity while doing online transaction through their mobile.
- **Digital Illiteracy:** People have mobile phones and they are using it for voice calls and for accessing social sites like facebook, orkut, instagram etc but they have very less knowledge about how to do online payment and how to use net banking in their mobile. Maximum people are using mobile for searching product information or for other information. Still digital illiteracy is there. Some people have knowledge about how to do online transaction but still they are not doing it because they have a habit of going in retail shop and for them touch & feel factor is important.

- **Security Issues:** Consumers are able to do online shopping easily from mobile but they feel insecure for their personal information. The speed of internet connection is slow and it does not support user to make payment efficiently. Online fraud is a big issue for users of mobile internet.

## CONCLUSION

Increasing internet penetration, growing smart phone users and mobile internet users in India are a positive indication of the future growth of M-commerce in India. Urban areas in India are more passionately using mobile for transaction and shopping purpose but rural areas are also showing great potential for future of M-commerce in India. E-commerce players should pay more attention for Mobile internet users because people are like mobile more as compared to the desktop. There are some challenges also for M-commerce in India because maximum internet users are using 2G in their mobile, there are a lot of network problem and reach of 4G is limited and is costly also. People are less aware of multitasking usability of mobile. People are not using proper features of mobile and they have very less knowledge of operating net banking in their mobile. Due to less knowledge of how to operate online activities in mobile, they are feeling insecure while doing online transaction. In India, big companies should take step forward to make people more digital literate which in turn give them a long way profit.

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