

## M – COMMERCE: A STEP TOWARDS TO GLOBAL BUSINESS

**Ms. Sheetal R. Shah**

Assistant Professor (Computer Science)

Government Science College, VALOD

At & Post: Valod, Dist: Tapi, Gujarat

E-mail: sheetalshah12@yahoo.co.in

(M)- 9427022450

### ABSTRACT

*Mobile Commerce is generally abbreviated as M-Commerce. If anyone uses mobile phone as a portable device to do commerce activity then this type of activity is known as M-commerce. In an m-commerce people do business with all over the world, without emphasis on a geographical location of business with reduced maintenance cost and can do business around the clock without any time limitations.*

*This paper suggests that m-commerce is a step towards to global business because with help of m-commerce with traditional business or with new business will refurbish the business by enforcing effective government cyber law and cyber polices to solve m-commerce issues and problems.*

---

**Keywords:** *Commerce, M-Commerce, business, Internet, Global business.*

---

### 1. Introduction

Commerce is a commercial activity in real life. If any commerce activity is done on mobile device then it is known as M-commerce. In M-commerce businessman can do business via Internet, so businessman can get customer from whole world from 24x7 hours without restricting geographical location. With the help of M-commerce businessman can expand business in world and provide different services to existing and new customers.

Now a day web developers optimize the websites to be viewed on mobile devices, so more and more people can use internet on mobile and do transactions via mobile devices.

Internet is a world wide web which connects devices in a worldwide network. Internet can be accessed using devices such as computers, handheld devices, mobile phones, laptop, tablets etc.

If anyone can select, sold, purchase and make different types of payments of different products and services via internet using mobile devices then, this type of activities is known as M-Commerce or mobile commerce or simply m-comm.

It is importance to realize m-commerce is not just about selling thing to people, with help of m-commerce any person or businessman can do business it means sold new or old products to individual person or other businessman.

## 2. Mobile commerce from the Customer's point of view

According to customer's point of view, using m-commerce customer can get information about different goods and services on mobile device during 24x7 hours. He can use m-commerce to reserve tickets, to purchase goods, to-do online banking activity, to download any necessary content etc. Appropriate secure payment methods must be offered to customers.

## 3. Mobile commerce from the Provider's point of view

Now a day's mobile operator's revenue will be earned more and more from internet used on mobile device. Mobile internet is compulsory to do m-commerce activity on mobile device. So providers focus more on value added services. To meet customer's expectations innovative services will needed. To enable mobile services providers with expertise on different sectors will have to operate. So according to provider's point of view future development of whole sector is towards to value added services.

## 4. Segment of M-commerce

M-commerce activities take place between different entities like businessman, customers, governments, citizen. According to entities involved in activity of m-commerce can be segmented in following models like B2B, B2C, C2C, G2B, and G2C.

### a. B2B (Business to business)

Here buyers and sellers both are business people and do not involve any individual customers. It consist largest form of m-commerce. E.g. wholesalers can directly purchase products from manufacturer via Internet e.g. dell, general electric

### b. B2C(business to customers)

Here sellers are businessman and buyers are individual customers. This will sell products online to customers. It is most common m-commerce segment. E.g. amazon.in

### c. C2C(customers to customers)

Here sellers and buyers both are individual people. But to do C2C some platform is required to online market e.g. quicker.com, olx.in

### d. G2B (Government to business)

Here government put different business on internet. E.g. tenders on internet. E procurement is an example of online tendering in Gujarat.

e. G2C (Government to citizens)

Here Government provides different facilities to citizen via internet. E.g. e-dhara project in Gujarat State. Citizens can pay taxes online, get different government letters online etc.

## 5. Applications of M-commerce

**Mobile banking:** It is also known as M-banking. In M-banking customers of bank can use different banking activities and transaction on mobile. Person can retrieve their account information on mobile.

**M-brokerage services:** It is also known as M-brokerage. In M-brokerage person can access stock market services and react market development instantly. Of course customer has to pay subscription for this service.

**Booking & Reservations:** With help of many different applications work on mobile, people can easily book their travel tickets through mobile from anywhere in the whole world. People can use this ticket by presenting ticket on phone to venue instead of paper printed ticket. Booking applications send copy of booked ticket on mobile phone.

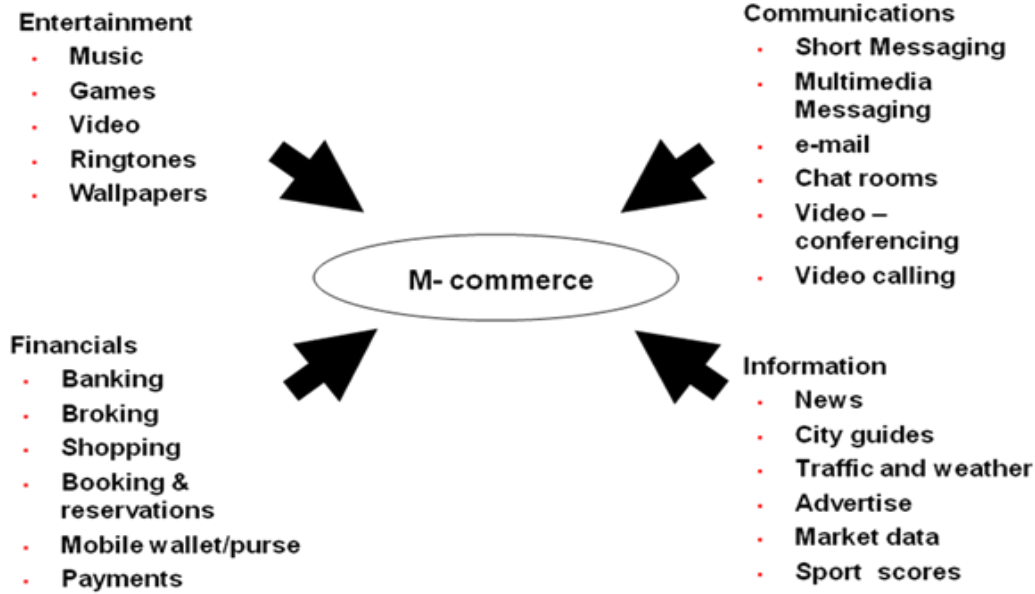
**Mobile wallet/purse:** Mobile can be used for the distribution of vouchers, coupons to users. Now a day, it is possible that instead of taking hard cash in purse take e-money or m-money in mobile.

**Shopping:** Using m-commerce, anyone can make Price comparisons, check Order status, purchase items, etc... on wireless device without location and time constraints.

**Payment services:** Many types of payment can be made through mobile in m-commerce. Customer can use m banking, m wallet including Premium-rate telephone numbers Charges added to the consumer's mobile telephone bill, Charges deducted from the consumer's prepaid amount.

**Targeted Advertising:** Marketers can send User-specific advertising messages, Location-specific advertising messages by knowing user's surfing habits and user's preferences.

## 6. Mobile Service Scenarios



## 7. Revolution in traditional business

M-commerce can revolutionize traditional business; a businessman can include a myriad of capabilities for existing businesses. M-commerce can present many new options for organizing and conducting business. In a holistic sense, it can be applied to following things:

- Improvising upon the performance of existing businesses activity.
- Creating new and various types of businesses, products and services and at the same time responding to the business and strategies of another business competitor.
- Serving as a way of doing real-time business activity via telecommunications networks, quite convenient when the customer and the businessman are in different geographical zones.
- Operating on a bona fide basis, without prior arrangements between customers and merchants.
- Maximizing the use of technologies. M-commerce operates through the Internet using all or any combination of technologies designed to exchange data, to access data (shared databases), and to capture data (bar coding and magnetic character readers or optical character readers).
- People use the internet to present their own information and services providing by them. They also use internet to access information and services created by another people. Thus in essence of m-commerce people can do business round the clock in all over the world with help of internet.



## 8. Economic Advantages of M-commerce

- Mobility—users carry cell phones or other mobile devices.
- Broad reach—people can be reached at any time, any place around the clock.
- Ubiquity—easier information access in real-time.
- Convenience—devices that store data and have Internet connections.
- Instant connectivity—easy and quick connection to Internet, other mobile devices, databases
- Localization of products and services—knowing where the user is located at any given time and match service to them.
- Time Sensitivity – Access to real-time information such as a stock quote that can be acted upon immediately.

## 9. Issues in M-commerce

**Usability Problem:** User can not browse all sites on mobile device easily because of small size screens, keyboards, etc.; Mobile has limited storage capacity and hard to browse all sites on small device.

**Extra time for delivery:** In m-commerce delivery of physical products will take some more time compared to delivery from local shop.

**Extra delivery charges:** Many of m-commerce web sites take extra money as handling charges. Sometimes it may be happened that cost of product and cost of delivery charge are approximately same or even also possible that delivery cost is more than product cost.

**Trust factor:** In m-commerce normally we do not know about seller websites ,so purchasing is made totally on trust , while in local shopping many times you or your relative know information about shop owner.

**Virtual selection:** While we are purchasing anything from website we cannot really touch it or smell it or feel it or actually physically seen it. So we have to make assumption about product from available online catalog, photos and videos.

**Authorization:** We do not know about website authority or who is authorize person for particular transactions.

**Fraud:** In recent days some web site makes fraud it means they do not send product or they send lower quality product or damaged product or something else other than what you ordered.

**Legal:** If any legal issues are arising because of on line transaction than it is difficult to take legal action because of supplier location can be in another state or another country. Laws are varied by country to country.



**Return or exchange goods:** In online purchase exchange or return policies are complex than local shopping. Some question arises like who decide whether to exchange or return products? Who pay postage charges to send product back? Sometimes it may happen that after returning product refund amount is not paid by web site.

**Privacy:** When any one makes online payment of product by any method either by net banking or by credit card or debit card or m wallet then some personal details is given by payers. During payment some hackers can hack your personal and secured information like your ID, name, password etc. After hacking hackers may misuse payer's information by any way. It is difficult to identify attackers.

**Technical Limitations:** M-commerce is effected by many technical limitations like insufficient bandwidth, poor signal in remote places and in tunnels, whether problem, licenses issues and lack of standard security protocols

**Security risks:** Without a secure OS, achieving security on mobile devices is almost impossible. Malicious attack can be possible. It is difficult to identify attackers. Loss or theft of device is possible. Mobile devices are more prone to destruction because of handy small size.

## 10. Future of M-commerce

With the rapid technological advancements in integrated circuitry increases in processor speed of mobile devices, RAM of mobile devices, memory storage space of mobile devices, increases in Internet speeds and effective cyber laws from government, the future of m-commerce looks increasingly exciting. In future day's m-commerce will be more and more use by common man.

## 11. Conclusion

In India majority of population lived in the rural area. Generally they migrate to urban area to do business. M-commerce is a tool which can reduce inflow of people from rural to urban area specifically for business setup.

If rural people adopt m-commerce then they can do business with all over the world from home of village, but for this government should provide fast internet facilities to village people and give training to villagers about m-commerce by conducting different workshops of m-commerce.

One major drawback of m-commerce is that some hackers use m-commerce websites to hack user's net banking or credit card or debit card security password details. So today in India many people use m-commerce websites to see catalog of product, to make comparison of products and decide brand and model number which they want to purchase. By afraid of hackers for actual shopping many Indian people go to physical store to purchase products. So by enforcing powerful and effective cyber laws and policies by government security and privacy issues can be solve, than m-commerce would be best and effective medium for new and existing business.

## References

- ✂ Bharat Bhasker (2013) "Electronic commerce: Framework, Technologies and Applications" India: Tata McGraw Hill Education Private Limited India
- ✂ Brain E Mennecke and Troy J Strader "Mobile Commerce: Technology, Theory and applications": IRM Press,
- ✂ Dave Chaffey (2014) "Digital Business & E-commerce Management". Pennsylvania USA: Trans-Atlantic Publications;
- ✂ Efraim Turban, Jae Lee, Dennis Viehland (2005) "Electronic Commerce: A Managerial Perspective". USA: Pearson Prentice Hall
- ✂ Janice Reynolds (2004) "The Complete E-commerce Book" London: CRC Press
- ✂ Karabi Bandyop-adhyay "Mobile Commerce" New Delhi, India: PHI
- ✂ Ravi Kalakota and Andrew B Whinston (1996) "Frontiers of Electronic Commerce" USA: Addison-Wesley Pub
- ✂ Sonal Shah "Concepts of E commerce and Cyber security" Gujarat, India: Benison Education
- ✂ Vikas Taneja, Sakshi Parashar "E Governance" India: Alfa publications
- ✂ Mobile Commerce – Case Study, Retrieved February 1 2017 from  
<http://www.geocities.ws/neelam21582/>
- ✂ Wikipedia, the free encyclopedia, Retrieved December 1 2017 from  
<http://en.wikipedia.org/wiki/E-commerce>
- ✂ Wikipedia, the free encyclopedia, Retrieved January 31 2018 from  
[http://en.wikipedia.org/wiki/Mobile\\_commerce](http://en.wikipedia.org/wiki/Mobile_commerce)