

Emerging Trends in Mobile Commerce

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Abstract

M-commerce is means of digital transaction through wireless handheld devices such as smartphones and tablets. These instruments of part of e-commerce, M-commerce are used to access online shopping platforms without needing to use a desktop computer. Such that of m-commerce includes in-app purchasing, mobile banking, virtual marketplace apps, like the Amazon mobile app Snapdeal, E-Mitra, or a digital wallet such as Apple Pay, Android Pay, and Samsung Pay, etc.

Consumers are the use m-commerce for online transactions through digital payment. as per data in the present scenario that m-commerce has become faster, more secure, and accessible. Most of the consumers the use of m-commerce accounted for 34.5% of e-commerce sales. The e-commerce services by m-commerce include:

- Digital payments, which include mobile banking (when customers use their handheld devices to access their accounts and pay their bills) as well as brokerage services, in which stock transactions.
- Telecommunications, in which service swap payments, bill payment, and account details mini statements ATM transactions can be shown at the time for payments. Allis performed from m-commerce.
- In the retail market, consumers have to order for payment on online payments for shopping for goods and services. And get about Information services, which include the delivery of financial news, sports figures, and traffic updates to a single mobile device.

Keywords: M-commerce, e-commerce. Online payment, swipe –payment, digital payment.

Objectives of the Study

The main aim of this research work is to understand Digital payments by mobile. This study is descriptive;thus, the objective of this research is to explore the challenges and opportunities of the Digital India Campaign as well as discover practical form and innovative measures for the success of the Digital India Program. Along with this, future possibilities have to be explored.

Research Methodology

For the success of the research work, it is necessary to prepare proper planning effectively. Secondary data have been used for this research work. Various newspapers, research journals, magazines, and websites have been used to collect the required data.

Need and Importance of the Study

This study has been conducted to make a framework for future research in the area for Digital payments by mobile commerce. M-commerce, the basic objective is to, which is helpful in increasing the speed of work. Digital payments by m-commerce is a tool that can transform the country into a digital power society and give India a new look. With

the Digital India program, every information and record of the country is being kept in an electronic mode with cleanliness, which will bring ease to work as well as speed. Thus, this study will be beneficial to perceive the main aim of the Digital India Program by m-commerce.

Review of Literature

- **Rani Suman (2016).** “Digital India: Unleashing Prosperity” has studied that Digital India Project has given society a big opportunity for using new technology. She has also described that some projects are under process and there is a need for redevelopment to achieve the decided goal.
- **Jani, Jindal, and Girish Tere. (2015).** "Digital India: A need of Hours." have studied that due to many phases of implementation some important projects are under process to attain the decided goals.
- **Gupta Neeru and Arora Kirandeep (2015).** “Digital India: A Roadmap for the Development of Rural India” has concluded that Digital India Project has a huge impact on rural life. The government of India has implemented several digital-related schemes for the

improvement of the agricultural and industrial environment.

- **Sharma, S.K. Lama, V. & Goyal, N. (2015). "Digital India: A Vision Towards Digitally Empowered Knowledge Economy."** has concluded that after the emergence of this project the life of the common man is going to change, which we will see in a few years. The country's economy will get a new direction when various new projects are launched for the youth in the country.
- **Kapur, D & Ramamurti, R (2001). "India's Emerging Competitive Advantage in Services"** has studied that a big impact can be seen on biotech, chemical, media, entertainment, banking, etc. due to Digital India Project.

Advantage of M-Commerce

- Customer retention is high value
- Availability on demand
- Wide range of variety in product differentiation.
- Direct response of the customer
- More convenience and reliability in customer
- Cashback offer.

Disadvantage of m-Commerce

- Not availability in remote and hills stations
- The corporate tax rate is high
- Poor networking facility
- High delivery cost
- Lack of right knowledge of the product

Conclusion

M-commerce sales are set to reach the highest point. More than customer prefers online payments by e-banking, Paytm, Google Pay, swap payments. Amazon Pay, e-Mitra, Snapdeal, myntra, etc. m-commerce increase by 67.2% globally. The Digital India program is more beneficial for customer preference and convenience. This study focuses on digital transactions through smartphones.

For the success of this awareness program is needed in rural and remote areas. To improve internet speed a proper infrastructure is required which will help to connect every citizen. It is also required to promote indigenous cybersecurity tools from the fear of cyber-crime. To eliminate the problem of electricity, Government has to take initiative to prepare a roadmap for proper power supply. Digital Illiteracy is also a big threat so the government has to launch literacy programs in rural areas and give them proper knowledge of the benefits of the internet. Thus rural people can also avail the benefits of the government schemes and programs.

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