

## A STUDY OF IMPACT OF MOBILE COMMERCE ON CONSUMER

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**ABSTRACT:** This paper summarizes the progress and the future directions of Mobile commerce research. Now a days, mobile companies invented new smart phones day by day, so user can get all information online on their cell phones. Empirical research has been undertaken only in a limited number of research areas. Important progress has been made in mobile-based work, word of mouth. Future studies should explore these areas. In this study we study that how M-commerce is useful to consumer as well as trader. In this study we see that definition of m-commerce and what is advantages and disadvantages of m-commerce.

### Introduction:

M-commerce stands for mobile commerce. The term refers to the purchasing and selling of products and services using mobile phones and other wireless handheld devices also known as PDA's (Personal Digital Assistants). Mobile commerce includes any monetary transaction completed using a mobile device. It is an advancement of e-commerce, enabling people to buy and sell goods or services from almost anywhere, simply using a mobile phone or tablet device.

Mobile commerce is an information and communication technologies for the use of mobile integration of different value chains in business processes and business relationships.

Mobile commerce is the use of mobile handheld devices to communicate, inform transact and entertain using text and data via a connection to public and private networks.

It has also served as a trigger for new industries and services, or helped existing one grow, including.

- Mobile money transfers.
- Electronic tickets and boarding passes.
- Digital content purchases and delivery.
- Mobile banking.
- Cashless payments and in- app payments.
- Location-based services.
- Mobile marketing, coupons, and loyalty cards.

The most important, business impacting types of M-commerce services and applications are

### Finance and payments

This is one of the most user-friendly types of M-commerce services and applications. Using a mobile app pay for something is becoming a common phenomenon. Using an app like google pay or paytm means that a customer doesn't even need to carry a wallet- their payment information lives in their phone. Not every generation has adopted this as their payment standard, but pretty soon this will be the norm alongside cash and credit-or maybe even in place of.

### Catalogues

M-commerce is changing the way that businesses run retail and even wholesale operations. Various offers customers a downloadable app like Amazon, flipcart. that serves as a Catalogues to superimpose furniture into their space to "try before you buy." This kind of technology gives customers a better understanding of a product in their space and can help to reduce the rate of



rejuvenation and returns the businesses see, this not only improves the customer experience but helps the bottom line of businesses.

**3. Marketing:**

There are different types of M-commerce services and applications help grow your brand awareness or be used as a marketing tool? Imagine owning a bookstore or a fast-food restaurant. What if you could use location-based mobile marketing to help you reach your customers when they were near your physical location? Using sms apps to send visiting customers coupons or using your branded app to announce a flash sale or in store discount is a great way to make your m-commerce app so some of your work for you.

**4. Tickets and entertainment:**

Nowadays, phones are the keys to the world. You can use an app to unlock your front door with wi-fi or date enabled door locks – you can also use it as your pass for airline flights and concert tickets. This not only offers enhanced convenience for your customers, but also a reduced impact on the environment, which can be a boost for your brand.

**5. Entertainment and Games:**

Games like Pokemon Go and Harry Potter games have changed the nature of mobile entertainment. With an augmented-reality landscape, more people are interested in gaming. These games help meet an unmet pop culture need that enables users to participate in a universe that they are fans of and also game socially with others. Game developers have opportunities to monetize their apps with in-app purchases or by selling advertiser space and time.

**1. Purpose of the study:**

The Purpose of the study is understanding characteristics of potential M-commerce users and examine the factors that influence the intention to use M-commerce as well as to show that M-commerce and potentially drive business growth.

**2. Relevance of study:**

Mobile marketing is rapidly changing the way people do business all over the world. In the business-to-consumer segment, sales through the web have been increasing dramatically over the last few years, customers, not only those from well-developed countries but also those from developing countries, are getting used to the new shopping channel. Understanding the factors that affect intention, adoption and repurchases are important for researchers and practitioners alike. M-commerce is gaining popularity among people specially the younger generation but in today scenario to become equally popular among all age groups m-commerce will have to cover a longer distance.

**Objective of Study:**

- To study awareness of Mobile commerce among the people.
- To study the acceptance of Mobile commerce among people.
- To study the impact of Mobile commerce on purchase decision of consumers.

**Premises/Hypothesis:**

- Mobile commerce has a significant effect on time and money.
- Mobile commerce has effect on consumers buying decision.

**Techniques of data Analysis:**

- After collection of data the researcher turns his focus of attention on their processing and analysis.
- Techniques of data processing are.

Classification 2. Tabulation 3. Graph 4. Chart

**Research methodology:**

Qualitative research is for tis thesis as it is used to help to understand how people feel any why do they feel as they do. It is concerned with the collection of in-depth information asking questions as to why do people say that? Depth interviews, group discussions and questionnaire analysis are three main methods used to collecting qualitative research.

**Primary Sources:** Researcher collects primary data with the help of interview of people and the questionnaire.

**Secondary Sources:** the available literature related to the problem. The published the data from various sources like e-Journals, Internet, Books were studies  
 Every invention has its Advantages and disadvantages. It is applicable in this M-commerce also-

Advantages of Mobile Commerce	Disadvantages of Mobile Commerce
Increasing the knowledge of product	Smart phone limitation
Cover wide distance	Habituate
Savings	Risk Factor
Easy to use	Connectivity

**Analysis:**

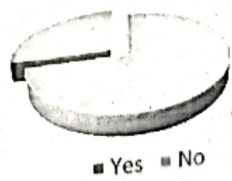
Researcher selected 30 respondents which is use smart phone of M-commerce. All questions are aimed to know how the respondence use smart phone for M-commerce. Researcher selected same no of respondence with different age group as given below.

Age group	No of selected respondence
25-35	10
35-45	10
45-55	10
Total	30

**Do you like this new technology in M-Commerce? If no why?**

Sr. No.	Option/Classification	No. of respondents	Percentage
1	Yes	22	74
2	No	08	26
	Total	30	100

Do you like this new technology in M-Commerce

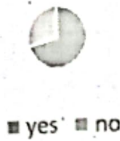


In this chart we see that (22)74% respondents say yes that they like this new technology and only (8)26% respondents say no they don't like this new technology because of they can't this device and they are more caring their money séance they don't want to share their financial information.

Do you think this technology save time and money? If yes Why? If No Why?

Sr.no	Option/ classification	Time (no of respondent)	Money (no of respondent)
1	Yes	21	15
2	No	09	15
	Total	30	30

A (Time)



B (Money)



In the above table we see that 21 respondent say yes for new technology save their time and 15 respondent say that they save money and 09 respondent say that no for they can't save time and 15 respondent also say that they can't save money because of M- Commerce they keep various offers and discount so they can't save money of time.

3. Purpose for using M-Commerce?

Sr.no	Option classification	No of respondent	Percentage
1	Recharge/ bill payment	11	37
2	Ticket booking	06	20
3	Online shopping	09	30
4	Money transfer	04	13
	Total	30	100



Purpose of M-Commerce

■ Recharge/ bill payment ■ Ticket booking ■ online shopping ■ Money transfer

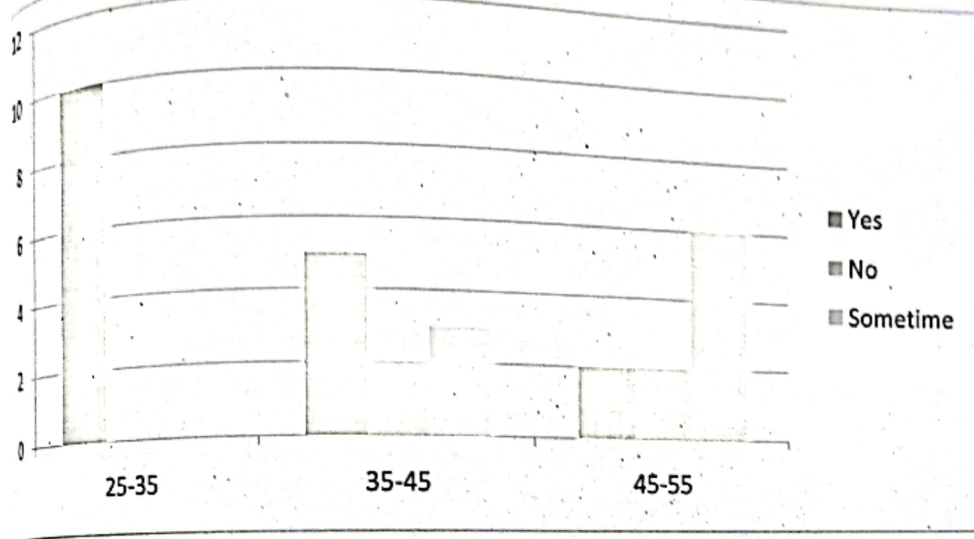
The purpose M-Commerce is used through cell phones, most of respondent (11)37%use m-commerce for Recharge and bill payment done for their won cell phones or their family members. The recharges were mainly for top-ups, rate cutters and for internet packs.(9) 30% respondents say that they use M-commerce for online shopping, they purchase various things and also did window shopping. (6)20% respondents used Mobile commerce for tickets booking like train, flight tickets and movie tickets. Only (4) 13% respondents say they use m-commerce for money transfer.

do you feel Smart phones have enough security to make online transactions?

Age	25-35				35-45				45-55			
	Yes	No	Sometime	Total	Yes	No	Sometime	Total	Yes	No	Sometime	Total
Option/Classification												

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of	10	0	0	10	5	2	3	10	2	2	6	10
respondenc	100	0	0		50	20	30		20	20	60	



in this chart we see that most of response in age group 25-35 say Yes and in age group 35-45 only 5 response say Yes and in 45-55 group only 2 response say Yes. In 45-55 age group most of response say sometime and 2 response say No

in the age group 25-35 there is no one say No and Sometime all response say yes. So we can say that young generation are feel secure with online transaction with compare to other

**Conclusion:** Now a days M-commerce is more popular but have some issues regarding security social as well as financial, since it may gather the confidential information of consumer. new generation is embracing the m-commerce more easily with security but old generation is not ready or understanding the gambling of m-Commerce. Most of respondent like M-commerce because they possible to online shopping and window shopping, but at that time they also worried about their security. In some manner M-Commerce provides information to save a lot of time and money. It helps to consumer to solve their problems form any distance.