Benefits and Drawbacks of M-Commerce in India: A Review

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Abstract: The purpose of this research paper is to identify factors affecting the adoption of M-commerce. The significant growth of M-commerce application is remarkable in India. More and more consumer is transferring to M-commerce to achieve better and fast transaction into market. M-commerce is complex in nature and includes changing procedure in market. M-commerce is emerging level in India. The astounding rate growth in mobile penetration in India, higher mobile technology and networking is coming day by day. Now a mobile phone is not only use for text SMS or phone call but also be used for many other activities like browsing of internet chatting or other virtual activities .This research paper identifies the factors affecting the adoption of M-commerce. This paper's theoretical contribution is to explain the 'How's M-commerce is developing in India and to identify clear contexts and assistant mechanism.

I.   INTRODUCTION

E-commerce normally means as transaction conducted over the internet. E-commerce is a large domain on conducting business over internet and E-retailing is a part of it. When we discuss on digitally / Internet enabled commercial transactions between organizations and individuals using latest web technologies as per the policies of the organization. Electronic commerce also includes many other activities, such as business trading with other business and internal processes that companies use to support their buying, selling, hiring, planning and other activities. It simple means as E-commerce includes buying, selling and hiring a particular product or services. The rapid growth of mobile telephony has provided a foundation for M-commerce namely E-commerce activities carried out via a mobile device, such as a cell phone it is called M-commerce. M-commerce also refers to the transaction conducted via mobile device or Wi-Fi network.

Objectives:- Main objectives of this research paper are as follows:-
1. To find out what are the benefits are of M-commerce in India.
2. To find out what hurdles are going to faced by M-commerce industry in India.
3. To find out the spectrum of M-commerce in India and 'How' it can be enlarged or grown.
4. To find out how M-commerce makes life easy in today's world?

Literature Review: - The spectrum used for the review of literature focuses upon the meaning, scope, benefit and drawbacks of M-commerce in India. According to K.S . Sanjay (2007), Mobile network is less cost included and also gives a better flexibility and effectiveness to its subscribers than landline phone. M-commerce is also a substitute of E-commerce, but the difference lies that M-commerce uses wireless networking. So it gives flexible and convenient experience.

Sujata P. Deshmukh, Prashant Deshmukh and G.T. Thampi states that M-commerce is subset of E-commerce, which includes E-commerce transaction carried out using a mobile device. Today transaction over internet, become an essential part of our daily life, but India is a land of many languages but only 2 percent of the Indian population prefers reading in English. If the content is in local language, it will not only ensure quicker adoption by the user but also will be an instant success. Manjoor Amir, states that there are several benefits and advantages in adopting E-commerce. It is helpful for doing transactions at home. It also gives an universally accepted quality, security and reliability of product so that major part of share can be increased by particular website.

Scope: - Research area mainly focuses upon M-commerce benefits and hurdles in India. Research is emphasized upon what difficulties are being faced by M-commerce industry in India and how they can be dealt with the best of their efforts. Research paper also gives stress in finding the level of M-commerce in India.

Significance: - Significance of research paper can be divided into two parts. First is for M-commerce industry, it helps to understand more intensely that what problems are being faced to run up or starting the M-commerce business in India. Second for government to analysis those factors which are responsible for growth of M-commerce business in India and how these factors can be enlarged by making rules and regulations for development of M-commerce industry as well as development of nation.
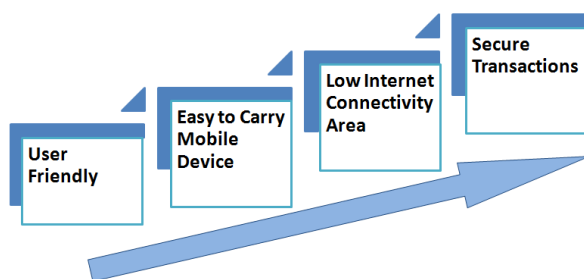
Benefits of M-commerce in India:- As we know M-commerce market grows rapidly now a days, the numbers of Smartphone users are increasing regularly. M-commerce helps to works easily and smoothly in life schedule. Its benefits are as follows:-

- **User friendly:** - Now a days websites are being designed so much user friendly. Its predict search option

helps consumers to find more easily and rapidly for a particular product. Different classification of products variety helps for consumers to choose more exclusively between products.

- **Easy to carry mobile device: -** Mobile device is easy to carry by user, It helps to avoid user to go physically to any particular shop as well as it also helps to user for avoid once of use of computer /laptops.

- **Low internet connectivity area:** - M-commerce is also efficiently used where the internet connectivity is less and website is taking more time to upload or hit. Through mobile devices less internet data will be used, so it is also economical with comparison of using internet via computer devices

(Benefits for E-commerce in India)

- **Secure transactions: -** M-commerce also gives an assurance of secure transactions, for the transaction, confirmation code is sent on the e-mail and mobile phone. And after filling this code the transaction will be processed, So that chances of wrong transactions are very less and unsecure transitions can be eliminated.
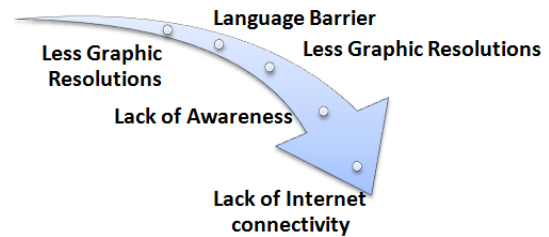- This increases the trustiness level for websites and increases the number of customers.

Condition of M-commerce in India
As we know mobile devices are becoming a part of our daily routine life, People use internet for various purposes which include: email, academic and financial information search, music and video on internet, chatting, online job search, gaming, booking tickets, hotel reservation, online news, internet telephony/video chat/voice chat, and online banking.

E-commerce has touched every field of human life from information search to entertainment, job search & matrimonial site.

Drawback of E-commerce in India: - Each coin has two sides; M-commerce also has some hurdles for growth in India. Drawbacks of M-commerce market in India are as follows:-

- **Lack of Internet Connectivity: -** In India, still internet connectivity is under the dark room; still broadband connection is not accessible at many places in India. Also 3G networks are not available at so many states.

(Drawbacks of E-commerce in India)

- **Language Barrier: -** In India, mostly people are not aware about the English language or not so good in English language. So that for the transaction over internet through mobile devices, language becomes one of the major factor to purchases, hire and sell a particular product or services.

- **Less Graphic Resolutions**: - In comparison to computer/laptop, mobile devices are still less graphic resolutions, for that reason consumers are least interested to buy a particular product. In other words Product is not properly or exactly shown in mobile devices as compare to computers /laptops/notebooks.

- **Lack of Awareness: -** Still in India people do not aware about the term M-commerce, In India literacy rate grew by 74.04%, but the world's average literacy rate is 84% in 2011. People in India still afraid to adopt to purchase things online as well as they are feeling uncomfortable to buy a product through M-commerce.

- **Less Number of Mobile phone users: -** In India total numbers of mobile phones are 1, 104, 48000; it is 90.47% of entire population of India but the world's percentage of mobile phones is 97% in 31 Oct 2013. This figure explains that number of mobile users is less in India as compare to world number of mobile users. In India mobile network is not available in entire region; low connectivity problem is still faced by our Indian people in remote areas.

Findings: - Still there is a lot of work, which is to be done for M-commerce. We just keep in mind that M-commerce is a new Industry in India. Internet connectivity and mobile networking is still not accessible to entire population. These industries see an astounding rate of growth. M-commerce market grows in India because so many growth drivers are favorable in India such as changing youth's perception, introduction of trusteeship model, growth of financial area and numbers of smart phone buyers are increasing. But it is still a single step in long stair as compare to developing nation like China.

Suggestions: - Indian government should take necessary steps to enhance these growth factors like building of infrastructure to internet connectivity, provide awareness and literate more people for English language and M-commerce usage. Some rules and regulations should also be liberalized for enhancing M-commerce industry. At last but not the least, we conclude that since M-commerce

industry is not new in India, because of this, there are so many challenges, gaps, hurdles and obstacles are in front of the industry, which can be managed & removed for better upliftment of economy of Indian industry.

Limitations:- Certain limitations were recognized while interpreting the findings. First, these studies only focus on M-commerce in India, while other types of E-commerce like T-commerce is ignored. Second, the Indian market is huge; question remains as to growth ability of medium and small scale E-commerce companies.

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