Adoption of M-Commerce in India

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Abstract- With the rapid development of wireless technology, new market has emerged with a hugh opportunities for the development. M-commerce emerged after E-commerce boom in India. Increment in internet users, mobile internet users and smart phone users are leads to the development of M-commerce market in India. It is required to study the factors which affect adoption of M-commerce. The purpose of this study is to study the factors affecting adoption of M-commerce. Companies dealing in the M-commerce should consider such variables/ factors which are responsible for development of M-commerce market while formulating strategies for influencing the consumers.

Indexed Terms- Mobile commerce, mobile internet users, Internet users

I. INTRODUCTION

Mobile commerce is also known as M-commerce. M-commerce is the purchase and sales of goods and service through wireless handheld devices. M-commerce is nothing but use of mobile devices to communicate entertains. It is buying and selling of goods ordering goods from mobile transfer services. M-commerce is a type of e-commerce done through mobile device with a wireless connection. This is quite different from traditional of e-commerce industry. Mobile commerce refers to any transaction with monetary value is carried out through a mobile communications network. The next generations of e-commerce will probably be the most mobile commerce or e- commerce. Mobile commerce has a number of major advantages over it assured counterparts. Mobile commerce promises exceptional business, ability to market and more efficiency. M-commerce can be major success for the Indian market as it required a complete ecosystem, the stakeholders need to be synchronized to insure consumers the best benefit and confidence. People are adopting M-commerce because of lot of benefits they are getting

by using it. The adoption of mobile commerce has increased in the country considerably due to several factors such as 3G penetration availability of affordable smart phone. Using mobile services, customers can receive emails or buy or goods online, conduct banking and financial transactions, find friends, book tickets, trade make interactive game online download online animation, graphics or music online. The last of them, the major benefit give to the user is the ability to access do task anytime and anywhere. All major mobile handset manufacturing companies are efficient in making smart phones and providing the maximum wireless internet and web facilities covering personal, official and commercial requirement to pave the way of m-commerce which will be very useful to them later.

Many, applications for mobile example, users can download music or ringtones, stocks trading, play interactive online games, receive emails, shops, do banking transaction and buy tickets for the performance. Other mobile commerce example may include paying for fuel or vending machine using cell phone credits an option for payment. Alkunaizan and Love did a study in 2012 that suggests mobile commerce market could record a growth of $119billion, which is 8% of the total e-commerce market.

II. OBJECTIVES OF THE STUDY

On the basis of above discussion the objectives of this study is to explain the factors affecting adoption of M-Commerce.

III. LITERATURE REVIEW

Mobile commerce (m-commerce) refers to the exchange of products and service through a mobile telecommunication networks. M- Commerce has number of application, such as mobile shopping, mobile marketing, mobile banking, mobile ticketing, mobile entertainment and others. The strategic level

focus and understanding of business models for mobile commerce enables adopters to focus on developing innovative value added solution that exploit the commercial benefits of mobility (Khawar Hameed, Kamran Ahsan and Weijun Yang, 2010). Mobile commerce (m-commerce) is a natural extension of e-commerce that allows users to wireless mode analysis and interact with other users or business anywhere. Important incentive factor includes the level of e-commerce subjective norms, perceived trust or privacy innovativeness, perceived usefulness, and perceived ease of use (Anthony A. Chew, 2006). For adopting a new technology, users also have privacy concern for the same. A privacy problem associated with e-commerce, identify additional privacy concern that arise from the wireless natural of the M-commerce environment. The responsibilities of the participating parties have been outline for increasing the privacy of the m-consumer (Coursaris and Khaled, 2003). Tiwari and Buse (2007) found that the biggest fear of customer over mobile banking is insecurity, next is cost and intolerance. There are extensive previous studies available which are indicating various factors influencing adoption of M-commerce. A number of empirical studies tested the ease of use as a major determinant of the intention of adopting (Agarwal, R. and Karahanna, E., 2000). It is one of the key behavioral believes it easy to use e-commerce technology will have a positive approach to using m-commerce. Davis (1989) pointed out the perceived usefulness factor which affecting the user's behavior for adopting the new technology. People believe that using mobile internet for online purpose is easier as compared to do activities offline. Perceived ease of use is a perception users have about the new technology. Users believe that using new technology is easy, convenient and time saver. People are using mobile internet because it is easy to access, convenient and time saver. Trust is a variable which is pointed out by previous literature. Trust is an important factor for influencing the positive behavior of users towards adopting the M-commerce (Cho et al., 2007). Subjective norms are a factor which explains the influence of social group on the user's behavior towards adopting new technology. This factor pointed out by Venkatesh and Devis 2000 study. Ajzen (1991) describe "the extent to which a person is placed to perform a certain action" is known as perceived behavioral control.

CONCLUSION

The primary purpose of this research was to study the factors affecting the adoption of m-commerce. Internet users increasing in number and mobile internet users are also increased. People are extensively using mobile internet for various purposes. People are using mobile internet for shopping, online transaction, bill payment, tickets booking and exploring various information over the internet. People are now more connected to their mobile which in turn increase the adoption of M-commerce. Students are watching various online videos related to their studies. With the development of M-commerce in India, it is essential to study which variables are actually enhancing the users' behavior for adopting the M-commerce. This study found that perceived ease of use, trust, subjective norms, perceived usefulness and perceived behavioral are the main factors indicated by the previous research. These factors are affecting the people behavior for adopting the M-commerce.

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