



VOLUME - 15 | ISSUE - 2 | NOVEMBER - 2025

Moreover, the availability of different payment methods—such as UPI, debit and credit cards, Phone pay, Gpay and cash on delivery—has made transactions more convenient and user-friendly. M-commerce activities can be broadly divided into three categories. The first is mobile shopping, which simply involves using shopping websites or applications on smartphones. The second is mobile banking, where users can transfer or receive money at any time through apps like Google Pay, Paytm, and others, without visiting a bank or ATM. The third category covers a wide range of services such as bill payments, money transfers, booking airline and movie tickets, making hotel or restaurant reservations, and ordering food. Overall, M-commerce enables users to conduct transactions anytime and anywhere.

METHODOLOGY

The study follows a descriptive research method and relies entirely on secondary information obtained from books, research articles, Journals from Internet and related reference materials.

OBJECTS OF THE STUDY

- 1) To Understand the Concept of Mobile Commerce
- 2) To study the benefits and growth drivers of M-Commerce in India
- 3) To find out the issues and challenges of M-commerce in India.

Mobile Commerce:-

- 'M-commerce refers to any transaction involving the transfer of ownership or rights to use goods and services, which is initiated and/or completed using mobile access to computer-mediated networks.' -Tiwari & Buse (2007)
- 'M-commerce involves the use of mobile devices to conduct business transactions, including buying, selling, and information exchange.' -Barnes (2002)
- Today, mobile internet services are accessible globally rather than being limited to specific local areas as in the early days, which has significantly contributed to the expansion of M-commerce.
- A wide variety of M-commerce applications are now available for mobile users. These apps are easy to use, can be customized without difficulty, and offer location-based services along with highly time-specific features.

Characteristics of M-Commerce (Rephrased)

Mobility:

Users can conveniently carry smartphones and other handheld devices like tablets or PDAs, allowing them to perform M-commerce activities anytime and from any location.

Easy Access:

Information can be retrieved effortlessly and instantly, providing a real-time user experience.

Diverse User Base:

M-commerce caters to a broad spectrum of users—ranging from young students to senior citizens—across different regions.

Willingness to Pay:

Customers are increasingly willing to spend on various mobile-based services.

Mobile Commerce applications: -

Mobile is an application that was developed by ICICI Bank that allows users to complete all internet banking transactions through their mobile phone. It allows money transfers between ICICI accounts as well as to other banks, facilitates bill payments, stop-cheque requests, and more. This single platform makes mobile banking convenient, efficient, and accessible to users.

1) Mobile marketing :

Mobile marketing is another significant application of M-commerce. Businesses can send promotional messages, alerts about new products or services, discount offers, and other communication directly to customers' mobile phones. Since people carry their smartphones almost all the time, mobile marketing becomes an effective way to reach customers instantly and enhance engagement.

2) Mobile Ticketing:-

M-commerce also supports mobile-based ticket purchasing. Airlines, cinema halls, concerts, and various events allow customers to buy tickets using mobile apps. Digital tickets can then be displayed on the device during entry, reducing the need for physical paper tickets and making the process faster and more convenient.

3) Mobile Reservation:-

Mobile phones make it easy to book reservations for hotel rooms, restaurants, parking spaces, and more. This convenience benefits both customers and service providers by reducing the effort and time required for booking and managing reservations.

4) Mobile Entertainment:-

M-commerce enables access to a wide range of mobile entertainment options. Users can stream movies and TV shows, watch videos on platforms such as YouTube, listen to music, or enjoy other entertainment services through mobile apps. This is one of the most popular uses of mobile devices beyond traditional calling.

5) M-Commerce in Retail:-

Retail businesses increasingly use M-commerce to reach customers. Companies can develop mobile-friendly online catalogs where customers browse products and make purchases through their phones. This expands business reach and provides customers with a convenient retail shopping experience.

Key Drivers of M-Commerce Growth**1) Easy to use:-**

Mobile commerce applications are designed to be simple and user-friendly, making them accessible to the general public. These apps do not require any advanced technical skills or specialized knowledge, which allows even an average user to operate them with ease.

2) Saves Time and Energy:

M-commerce provides significant savings in both time and effort. Users can conveniently pay bills such as electricity charges through their internet-enabled smartphones. Different types of mobile recharges can be completed quickly and without hassle. As a result, users benefit by completing tasks in far less time and with minimal physical effort.

3) Secure Transactions:

To protect users from fraud, robust security measures are built into M-commerce platforms. Users are provided with login IDs and passwords to carry out transactions safely. Additionally, one-time passwords (OTPs) are generated to verify the authenticity of the user, ensuring secure and reliable transactions.

4) Facilitates Better Deals:-

Through mobile applications, users can search for the desired products across multiple shopping platforms such as Myntra, Flipkart, Snapdeal, and Amazon. Customers can view the available designs, colours, and product reviews shared by previous buyers. They can also compare prices offered by different sellers, helping them choose the best deal.

Following are some of the current and future mobile commerce trends:**1) Mobile retargeting :-**

Mobile retargeting is an advanced form of location-based mobile marketing. Rather than displaying advertisements randomly, this approach delivers ads contextually to users who are more likely to be interested, thereby focusing only on potential customers.

2)Augmented Reality (AR):

The use of AR-integrated mobile applications is increasing quickly. To strengthen its brand visibility and enhance digital content experience, Ikea launched an AR-based mobile app in 2017.

3) Mobile SEO:

As more users access the internet through smartphones, having mobile-responsive websites has become essential. Sites that are not optimized for mobile devices or fail to deliver a smooth user experience are likely to lose visitors, leading to higher bounce rates.

4) Virtual Reality (VR):

Virtual Reality is emerging as a significant future trend in mobile commerce. VR technology allows users to experience immersive, computer-generated environments through their mobile devices. This helps customers virtually explore products, try out experiences, and make faster purchase decisions.

CHALLENGES FACED BY M-COMMERCE

M-commerce in India is still in its early, developing stage. E-commerce companies are experimenting with mobile websites and applications to create a smooth and convenient shopping experience for consumers. Many businesses remain uncertain about whether to focus on mobile-optimized websites or develop separate mobile apps.

Despite the growth of smartphone users, several factors still limit the widespread adoption of M-commerce in India:**1) Lack of Awareness**

Although smartphone usage has increased, many people in India are still unaware of the full range of services that can be performed through mobile devices. There is a general sense of insecurity about making payments using mobile phones, which prevents many users from engaging in mobile-based transactions.

3) Low Internet Connectivity

While 3G rates have dropped significantly, not all mobile devices support 3G services, and 2G speeds are too slow for browsing, purchasing, or making payments efficiently. Even though 4G is available, its coverage is limited to certain urban areas.

4) Security Concerns During Payment

Slow internet speeds often disrupt online payments, causing inconvenience. Users also face cybersecurity risks such as hacking, phishing, and identity theft. Most mobile phones do not have adequate security software, increasing the vulnerability of personal information. When accessing apps, users often share sensitive details like personal information and banking credentials, making them cautious about using M-commerce platforms.

5) Language Barrier

Most mobile applications are primarily available in English, which many people in different parts of India are not comfortable using. Users often prefer accessing services in their own regional languages. However, only a limited number of apps currently support these local languages, making it difficult for many individuals to fully adopt M-commerce.

6) Many people enjoy owning stylish, large-screen smartphones, but they hesitate to actually use these devices for making online purchases. They appreciate the technology but are reluctant to utilize it for M-commerce activities.

CONCLUSION :-

In a developing economy like India, the potential for the growth of the mobile commerce is substantial. Rising income levels in developing regions have improved living standards, encouraging people to purchase modern gadgets such as smartphones and to use internet services. However, certain challenges hinder the rapid expansion of M-commerce. Individuals from economically weaker sections may struggle to meet their basic needs and therefore cannot easily adopt such technologies.

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