

**ISSUES AND CHALLENGES IN COMMERCE AND MANAGEMENT - (MOBILE -  
COMMERCE)****D.Manimegalai**

Assistant Professor, J.H.A.Agarsen College of Arts and Science Chennai.bIndia

E-Mail: mani\_maanik@yahoo.com

**Abstract:**

Mobile-commerce will play a vital role of bridging the gap between sellers and customers. People from the most remote parts of the country will be able to shop online through their mobiles – ably backed by superior supply chain options are available and payment options. Mobile commerce holds a lot of promise for the conduct of business. Mobile commerce also defined as the combination of technology, information and products.

Keywords: Transactions, broadband, applications, services, entertainment, technologies,

**Introduction:**

Mobile commerce originally coined in 1997 and developed by Kevin Duffy at the launch of the global Mobile-commerce forum. Mobile-commerce is used to describe about the growing trends or modernised trends of using networks that involves with wireless devices, such as laptops, computers or mobile phones (smart phones) [5]. It is called as the complete online electronic commerce transactions. And it is shortly said as mobile E-commerce, Mobile-commerce enables in world. Mobile commerce is the buying and selling of goods and services through wireless handheld devices such as mobile phones, computers etc. Mobile-commerce is about the explosion of applications and services that are becoming accessible from internet-enabled mobile device. It involves new technologies services and business models [2]. It is quite different from traditional e-commerce. Mobile phones

impose very difficult constraints than desktop computers. But they also open the door to a slew new applications and services. They follow you wherever you go, making it possible to look for a restaurant, stay in touch with colleagues, or pay for items at a store. Mobile commerce holds a lot of promise for the conduct of business. However, the starting point to understand the concepts behind the application of mobile phones to business. It also provides services and information. Mobile-commerce helps internally and externally with relation to customers, suppliers and to stakeholders too [3]. Services are: banking, trading, shopping, entertainment, ticketing, and more....



## Definition:

Mobile commerce is a term that describes online sales transactions that use wireless electronic devices such as hand held computers and mobiles or laptops. These wireless devices interact with computer networks that have the ability to conduct online merchandise purchase. Mobile-commerce is not just a transaction, but it extends to provide services and information [1].

For example many mobile applications are providing large number of services like Banking, payment process, marking services etc. Mobile commerce also defined as the combination of technology, information and products. These three factors are involved in these Mobile-commerce [4]. It is otherwise called as the process of buying and selling of goods and services with help of wireless mode of systems or hand held like mobile phones (smart phones), computers [9].

## Objectives:

The following are the Objectives of Mobile commerce.

- Understands Mobile-commerce and its role in modern business.
- Investigates specific Mobile-commerce technologies
- Examine the future trends impacting Mobile-commerce.

## Role of mobile-commerce:

Mobile-commerce is briefly explained in the introduction itself and to clear knowledge is this helps to gather information and provides services and availability of products. Mobile-commerce will play a vital role of bridging the gap between sellers and customers. People from the most remote parts of the country will be able to shop online through their mobiles – ably backed by superior supply chain options are available and payment options. The year 2015 is truly will be the deciding year to Indian E-commerce, with will see the rapid growth along with different dynamic shopping behavior [7].

## Investigate specific mobile-commerce technologies:

When launching a mobile commerce service, most clients wants a proper approach to the devices they will support. They might build a set of smart phone apps for Android, Blackberry, iPhone and windows mobile, then have a WAP option for a middle-of-the-road user experience plus an SMS option for guaranteed connectivity [8]. The landscape of mobile technologies is complicated and constantly changing. Companies planning to build applications should research the options and work with a knowledgeable partner that can make reliable recommendations based on the target market and services offered [6]. So, the customers need to investigate regularly for the updates of new technologies in mobile-commerce and need to go back with the modern trends.

## Future trends impacting mobile-commerce:

The future trends will be the role of financial institutions that can take the advantage of existing trends and untapped consumer confidence to define the future of the mobile commerce.

### **Benefits of mobile-commerce:**

The below said are the advantages of m-commerce.

- Providing wider reach.
- Reducing transaction cost.
- Competitive pricing.
- Reducing time to order.

### **Limitations of mobile-commerce:**

The followed comings are the limitations of mobile-commerce.

1. Small screens of most devices still limit types of files and data (i.e. streaming and videos)
2. Standard's guiding applications and technology development and connections.
3. Use of graphics limited.
4. Cost of establishing mobile and wireless broadband infrastructure.
5. Business investment in hardware infrastructure is seen as riskier as rapid evolution of

Mobile & wireless technologies continue.

Issue in mobile commerce: We can say some four issue mainly in the Mobile-Commerce they are,

1. Too many devices, too much choice.
2. Payment is pain.
3. Coping with a small screen.
4. It is onward & upward.

Too many devices, too much choice:

There is too much of devices and apps (applications) available in the field. Smart phone adoption has gone top to the level, led by the innovative I phone and now being spearheaded by android device, it seems almost everyone has one. There is too much of choice available in the field, it make the confused condition.

Payments is pain:

As anyone who has done his needs confirm, typing your 16-characters credit card Number into a mobile phone is not a happiest experience mobile payments are a highly innovative area and payment providers are rolling out new solutions at an impressive rate.

Coping with a small screen:

One of the issues among the Mobile-commerce is the screen size, the messages texted in the Mobile-commerce are less texted and more pages are needed to cover the whole information so, that more information can be gleaned if the customer requires.

Onward & upward:

Mobile commerce is clearly on this top. However there is much activity, actual sales, discounts, music, apps and ring tones and more remains subdued. But, it is clear that these changing trends it makes the important for retailers to be completely on top of the changing landscapes.



These are the different types of applications in android mobiles, which give you lots of option in different fields

Challenges of the mobile-commerce:

People are more and more spending their time on their Smartphone's, and visiting more websites on their mobile. Thus makes increasing the probability of buying products through them. At the same time, the people are also using their phones for comparisons of prices of product or check the specialisation & features on competitors.

This means that retailers have no other way than to bet on Mobile-commerce. The people are more trends oriented so due to availability of information they may change their taste and preference frequently this may affects the producers or suppliers. The other one is the quality of the products; people do not mostly prefer these types of purchase due to the unchangeable qualities. There are more possible for the fraud and cheatings at the time of payment process and so the customers are avoiding this process. Like this there are lot of challenges are need to be faced by the mobile commerce management. Because technologies are high in speed and demand for that also be high.



There are lot of discounts and sale offer price and free coupons etc. This make the customers to choose from the variety and that the point where competition rises in mobile commerce.

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