

## **ROLE OF SMARTPHONES WITH THE ADVENT OF M-COMMERCE IN INDIA**

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### **ABSTRACT**

*India has witnessed a dramatic growth in the number of mobile phone users in the recent past. Equally impressive has been the increase in internet access. Although mobiles allow us to stay connected, the convergence of internet access and smartphones has resulted in tectonic shifts in consumer awareness, outlook and behaviour. Smartphones have been rapidly transformed from being just handheld telecommunications devices to being a window to the world and are now a means of expressing one's opinion and individuality. It has also become the new retail storefront. Smartphones are now a daily necessity for most and are used for a wide range of essential activities.*

*E-commerce practices have expanded its uses into the quickly evolving mobile phone industry in the form of M-commerce. M-commerce, which stands for mobile commerce, is a key positive development for businesses and organizations. It has increasingly expanded and plays a prominent role in our life. M-commerce is a new term referring to "any transaction with a monetary value that is conducted via a mobile telecommunications network".*

*M-commerce is becoming a specific kind of e-commerce that is becoming available and attractive with the technological change and that leads to a constant contact between the retailer and the customer. At the same time, new technologies are being developed to allow payments through mobile phone in fast and simple way.*

### **KEYWORDS**

**Smartphones, E-Commerce, M-Commerce, Internet, Technological Change etc.**

### **INTRODUCTION**

The idea of electronic commerce started in the early 1970s. During this time, electronic commerce meant the facilitation of commercial transactions electronically, using technology such as Electronic Funds Transfer (EFT). This technology allows businesses to send commercial documents like purchase orders or invoices electronically. The use of ICT has enabled innovations in the world of business by introducing the concept of electronic commerce or e-commerce. E-Commerce (EC) is the process of buying, selling, transferring or exchanging products or services via computer network. The second of generation of e-commerce was introduced in the 1980s with the acceptance of credit cards, automated teller machines (ATM) and telephone banking.

E-commerce practices have expanded its uses into the quickly evolving mobile phone industry in the form of M-commerce. This means that people can purchase, browse, and sell products over the mobile phone. The next generation of commerce would most probably be mobile commerce or M-commerce. Presuming its wide potential reach, all major mobile handset manufacturing companies are making WAP (Wireless Application Protocol) enabled smartphones and providing the maximum wireless internet and web facilities covering personal, official and commerce requirement to pave the way for M-commerce that would later be very fruitful for them.

Mobile Commerce refers to wireless electronic commerce used for conducting commerce or business through a handy device like cellular phone or Personal Digital Assistant (PDA). It is also said that it is the next generation wireless E-commerce that needs no wire and plug-in devices. Mobile commerce is usually called as 'M-commerce' in which user can do any sort of transaction including buying and selling of goods, asking any services, transferring ownership or rights, transacting and transferring money by accessing wireless internet service on the mobile handset itself.

Now days, the cell phone, on its own or in conjunction with an organizer is used for much more than simply making phone calls. It also acts as a flexible terminal for a huge range of applications. Therefore, the availability of information (weather forecasts, economic data, and news), e-shopping, e-ticketing, e-banking and e-brokerage is greater than ever before, regardless of time or place. The WAP (Wireless Application Protocol) and WML (Wireless Markup Language) open standards mean the Internet's innovative solution strategies can now be applied to mobile telephony too.

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M-commerce is becoming a specific kind of e-commerce that is becoming available and attractive with the technological change and that leads to a constant contact between the retailer and the customer. The possibility of creating mobile apps is also an excellent chance for seller to follow creative marketing strategies. At the same time, new technologies are being developed to allow payments through mobile phone in fast and simple way.

Smartphone has created new dimensions for business in Indian market. It is not only the smartphone sellers enjoying the business but it also created a new area for mobile application developing companies in India, Internet services provider and other sectors of life to utilize the smartphone to gain competitive advantages. There has been an extreme growth in broadband and Internet service providers business in past few years and one of the main reasons for this drastic increase in their business is the ever increasing use of Smartphone's and growth of Smartphone and mobile applications. In a very small duration, a huge number of Smartphone have been sold that provided an opportunity to businesses to invest in mobile application development and allowed to introduce new business dimensions in market space. As it is easy to change settings and make customizations on Smartphone, therefore there are several programs for Smartphone's from different sellers including Blackberry, Android, iPhone and Microsoft etc. Mobile Application Market is another business sector introduced by Smartphone's. Different mobile operating system vendors have their own mobile application technology hence having a different market for Mobile Applications. Smartphone's also impacted advertising business sector as well. Advertising is an old concept but the features of Smartphone have made it more effective and no doubt, it is an additional positive impact of mobile application for business. Mobile application publisher, distributor and service provider are getting large revenue by providing ads as a part of mobile application.

Usage of other devices (laptops, desktops) for internet access is expected to decrease further online communications, social networking, and consumption of entertainment (video/audio content etc.) services on-the-go drive usage on mobile devices without affecting customer experience. In the near future, demand for wireless broadband services would be higher as compared to fixed broadband services. Demand for fixed broadband services would be majorly limited to urban consumers, who have higher bandwidth/QoS requirements for accessing services like gaming, high definition video streaming etc.

### **OBJECTIVES**

- To analyze the trends in m-commerce.
- To analyze the factors that leads for the growth of m-commerce.

### **SHIFTING DYNAMICS OF THE INDIAN SMARTPHONE MARKET**

The mobile industry's contribution to the country's GDP currently stands at 6.5% (\$140 billion) and is likely to become 8.2% by 2020. India would be leading the smartphone revolution in the coming years, as the largely untapped market slowly gets included into the realms of digital services. In early 2016, India became the second largest smartphone market in the world, trailing China and overtaking the US with about 250 million smartphone users.

India currently has around 300-400 million smartphone users and is expected to lead the smartphone growth reaching 810 million by 2021. The telecommunications market in India is characterized by an urban-rural divide which is manifested by an urban tele density three times higher than that of rural. This explains the high smartphone user concentration in urban cities and an overall low smartphone penetration in the country. The current smartphone penetration in the country stands at as low as ~35%.

Although India continues to be a price sensitive market, there is a growing section of the new-age buyers who are willing to pay a premium for better technology. The access to low cost 4G data services, digital infrastructure, growing middle class and content ecosystem are key contributors to the smartphone market expansion in Indian cities.

Over the years, the choices offered to consumers have sharply increased. In the past, they would walk into a small kirana store and quickly buy what they needed. The number of brands and variants available were limited. If they needed help, advice was available from the owners of these shops; decisions were based on input from a trusted source, and the risk of the consequences of poor decision-making was low. Therefore, the cognitive load of a wrong buying decision was minimal, and consequently, making a choice was simple.

With a rapidly growing economy and free trade, the number of products available has increased rapidly. While consumers have a huge variety to choose from, they also have many more product categories on offer. Earlier, one product served multiple consumer needs, now we have various brands, and within these are numerous variants and pack sizes catering to sub-segments with refined needs.

**Table-1: Trends of Category-Wise Online Shopping 2015: India**

Category	Exclusive Purchase Online (100%)	Most Purchase (61-99%)	About half of Purchase (41-60%)	Some Purchase (1-40%)	Don't Purchase Online
Consumer electronics and computers	6%	16%	10%	43%	16%
Household Appliances	4%	11%	11%	38%	25%
Clothing & Footwear	4%	23%	23%	41%	7%
Books, Music, Movies	6%	21%	17%	42%	7%
Furniture/ Home ware	4%	12%	12%	31%	26%
Sports/ Outdoor Equipment	4%	16%	11%	35%	17%
Jewellery/Watches	4%	15%	12%	33%	22%
Grocery	5%	16%	14%	30%	23%
Toys	5%	19%	11%	37%	13%
Health & Beauty	5%	20%	18%	36%	13%

Sources: PwC Total Retail 2015 Survey

### **GROWING ACCESS TO THE INTERNET AND GREATLY INCREASED USE OF SMARTPHONES**

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### **INTERNET USERS AND THEIR PENETRATION IN INDIA**

**Table-2**

Particulars	2014	2106	2018(E)
Users	226.3 mn	321.8 mn	411.1 mn
Penetration (% of internet users)	18.3%	25.4%	31.7%

Sources: eMarketer, July 2015;

Individuals of any age who use the internet from any location via any device at least once a month

### **SMARTPHONE USERS AND THEIR PENETRATION IN INDIA**

**Table-3**

Particulars	2014	2016	2018(E)
Users	123.3 mn	204.1 mn	279.2 mn
Penetration (% of mobile users)	21.2%	29.8%	36.0%

Sources: eMarketer, July 2015;

Individuals of any age who use the internet from any location via any device at least once a month

### **FREQUENCY OF PURCHASES MADE USING SMART OR MOBILE PHONES IN INDIA IN 2015**

**Table-4**

Particulars	2013 (%)	2015 (%)
Shop Daily	6%	9%
Shop Weekly	12%	24%
Shop Monthly	20%	27%
Shop less Frequent	62%	40%

Sources: PwC Total Retail 2015 survey

### **RETAIL M-COMMERCE SALES IN INDIA**

Companies, which try to be successful in the e-commerce space, should have in mind the specific characteristics of mobile shopping, viz. smaller screens, touch interfaces, limited data volume, etc. in order to target potential customers, who are limited by mobile access. Many e-tailers have realized the potential of mobile commerce in multiplying their sales and are rapidly adopting the necessary tools, with encouraging results.

Customers and companies can choose between various payment options, which use mobile commerce, like stored-value cards, credit cards, premium rate telephone numbers, and charges, added to the customer's phone bill. By selecting the right payment method, different sets of customers can be targeted, including the ones who have no banking accounts. The smartphone will become increasingly important as a digital wallet in the future.

**Table-5: Retail M-Commerce Sales in India (2015-2020) (In US Billion Dollars)**

S. No.	Year	US Billion Dollars
1	2015	7.78
2	2016	15.27
3	2017	26.91
4	2018*	39.56
5	2019*	50.54
6	2020*	63.53

**Sources:** e-marketer (Statista 2017)

The further development of mobile commerce offers great opportunities for e-tailers in India. For some, mobile devices will be the only contact point on their journey towards becoming online customers, while others will use smartphones in addition to computers and laptops. Besides the fact that mobile commerce in India will grow significantly over the next few years, the content available on mobile devices will be personalized to suit individual customers to a greater degree, using information about their previous purchases, social networks, etc. Although screen sizes and data speeds limit the user experience on smartphones, companies will have to continue to find innovative ways to present their products in ways that are competitive for e-commerce stores over personal computers. Moreover, the connection between social networks and mobile commerce will have to be leveraged in order to escalate sales.

### **CONCLUSION**

E-commerce practices have expanded its uses into the quickly evolving mobile phone industry in the form of M-commerce. M-commerce, which stands for mobile commerce, is a key positive development for businesses and organizations. It has increasingly expanded and plays a prominent role in our life.

Smartphone has created new dimensions for business in Indian market. It is not only the smartphone sellers enjoying the business but it also created a new area for mobile application developing companies in India, Internet services provider and other sectors of life to utilize the smartphone to gain competitive advantages. Smartphones have been rapidly transformed from being just handheld telecommunications devices to being a window to the world and are now a means of expressing one's opinion and individuality. It has also become the new retail storefront.

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