



## **A STUDY OF AWARENESS AND PROBLEMS FACED WITH RESPECT TO M-COMMERCE IN PUBLIC**

**Dr. Sonali Gopal Kale**

Sinhgad Institute of Business Management, Mumbai

### **ABSTRACT-**

The purpose of the research is to find the awareness and problems of M-commerce in public. M-commerce helps in E-banking, browsing, services booking, buying, and selling through mobiles/tablets wireless devices. M-Commerce is the subsequent generation of E-commerce. M commerce requires two things internet access and a mobile device. The technology used in M-commerce centered on wireless application protocol.

**Keywords:** M-commerce, Mobile

### **Introduction:**

Mobile commerce, also known as mobile commerce or M Commerce, refers to online purchasing trades that make use of devices such as smartphones, tablets, or laptops. Through mobile commerce, users can carry out functions like paying bills, buying and selling goods and services, booking transportation tickets, and conduct other commercial transactions simply with a mobile device. Consumers can also use these devices to do research prior to buying items from unfamiliar retailers, or to track the delivery of their order.

## Value of retail M-Commerce sales across India from 2015 to 2020

(in billion U.S. dollars)

Year	Revenue in billion US Dollar
2015	6.02
2016	10.46
2017	16.81
2018	23.64
2019	30.2
2020	37.96

### Retail M-Commerce sales India 2015-2020

Published by Statista Research Department, Nov 6, 2019

Mobile retail e-commerce sales in India were projected to be valued at nearly 38 billion U.S. dollars by 2020. This was a significant growth since 2015, yet not surprising considering the penetration rates of smartphones and mobile internet in the country. □

### Research Methodology

It is a Research based on primary and secondary data for the proper finding and analysis. Primary data is collected with the help of the questionnaire and interview from different costumers of banks in Mumbai, Pune city and other regions.

Secondary Data is collected from newspapers, periodicals, books, journals and website.

### Objectives of Study

1. To study the awareness of Mobile Commerce.
2. To study the Services and Applications of Mobile Commerce.
3. To study problems like technology constraints, functionality, of M-commerce.

### Scope of the Study:

Research area mainly focuses upon M-commerce only, i.e. it considers only awareness, services and applications, problems of M commerce in Mumbai and Pune region and other region.

This research is related with in Mumbai and Pune City and other region.

### **Research Questionnaire Questions:-**

It is the study about awareness of M commerce in Mumbai, Pune city and other regions and so generally question is based on M commerce.

### **Sample Selection:-**

Researcher had used the Google questionnaire form for data collection in the Mumbai, Pune city and other regions, The survey was carried out on 50 respondents.

**Sample Unit:** - In this paper sampling unit consisted of the various individuals who had their bank accounts in Bank.

**Sampling Technique:** - In this paper for the research convenient sampling technique was used.

### **Limitations of the Study:**

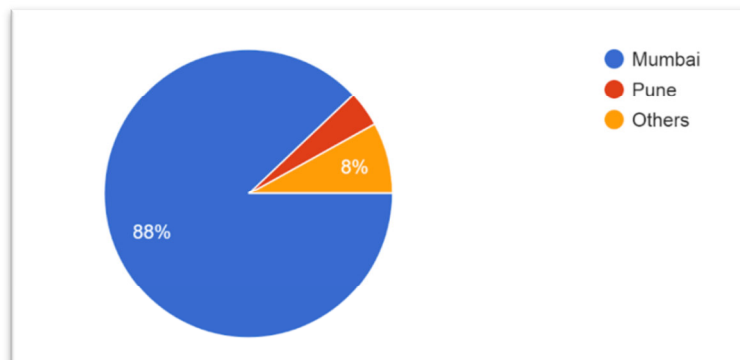
1. The study is limited to Mumbai, Pune city and other regions.
2. M commerce as one of factor of effect has been taken for study.
3. A sample of 50 respondents was selected.
4. The time period of study was very limited

### **Collection and Analysis of Data and Statistical Tools:**

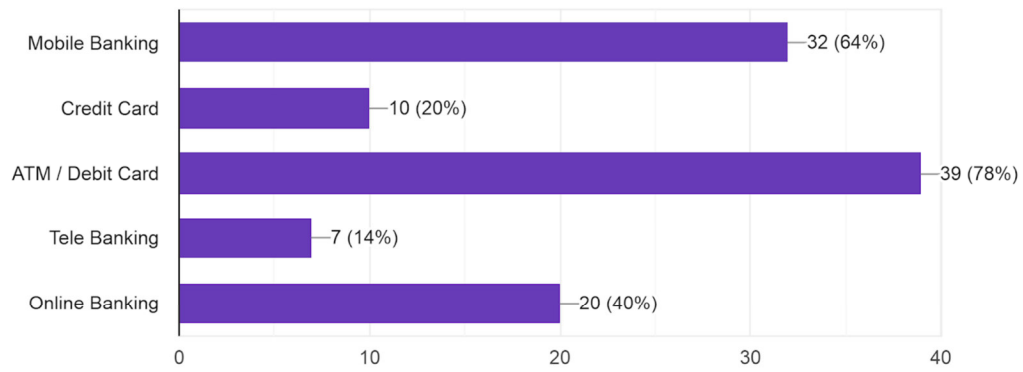
Here we deal with the presentation of data, its analysis using various statistical tools and the interpretation of the data. The information collected through the questionnaires and other sources is analyzed with the help of Microsoft Excel Sheets. The statistical tools like tabulation, average, Graph, Pie Charts, Bar Diagram and percentage are used for analyzing the data.

The few analysis of data is as provided under:

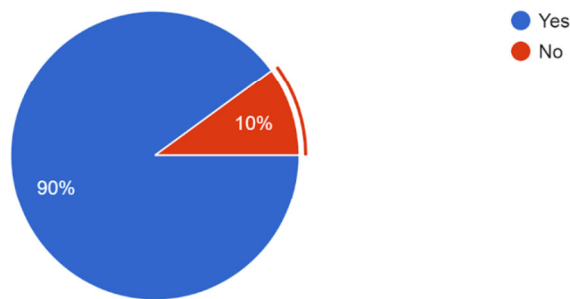
### **Region:**



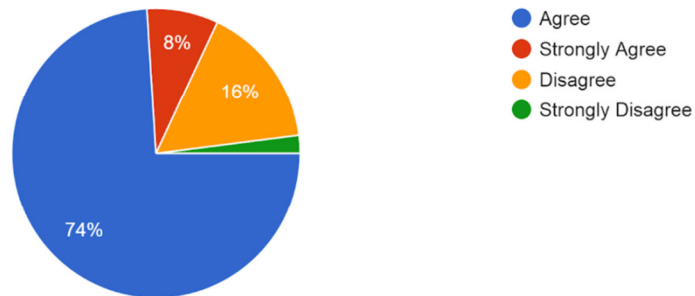
### Services:



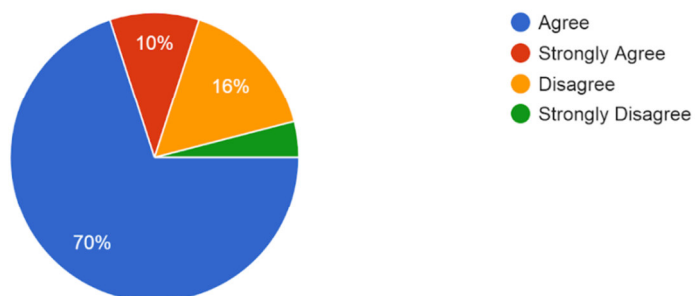
### Usage of application:



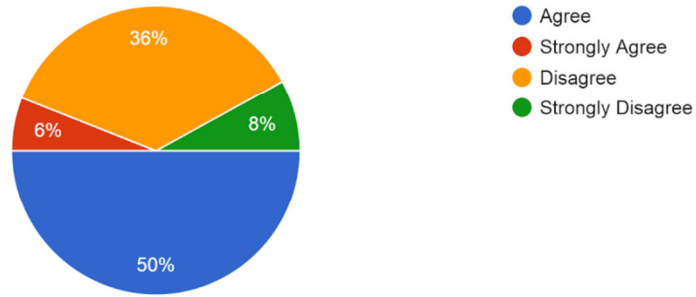
### Awareness:



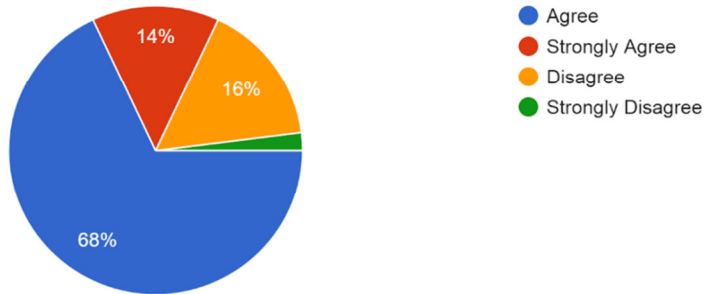
### Technology Constraints:



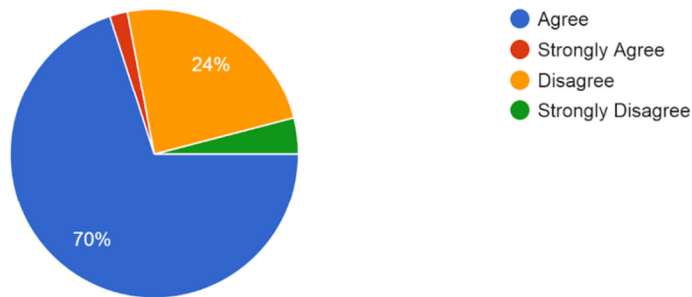
### Functionality:



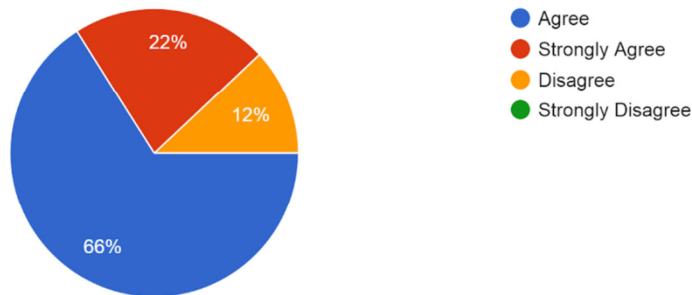
### Responsive:



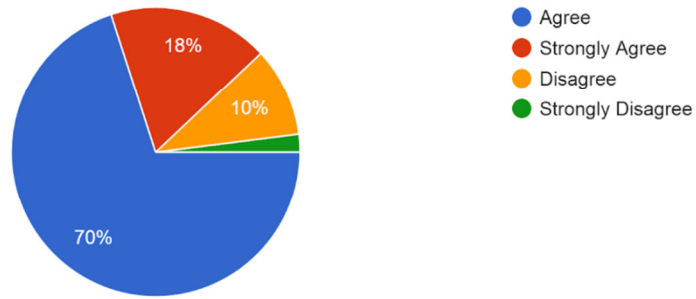
### Security:



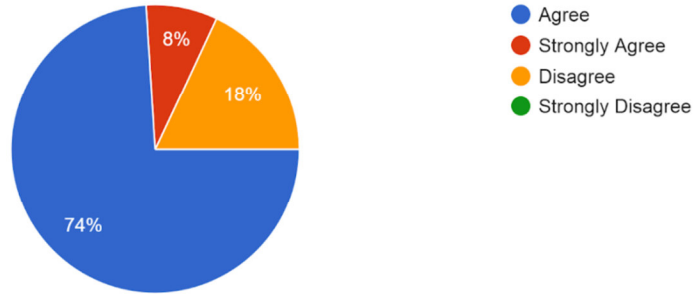
### Excellency:



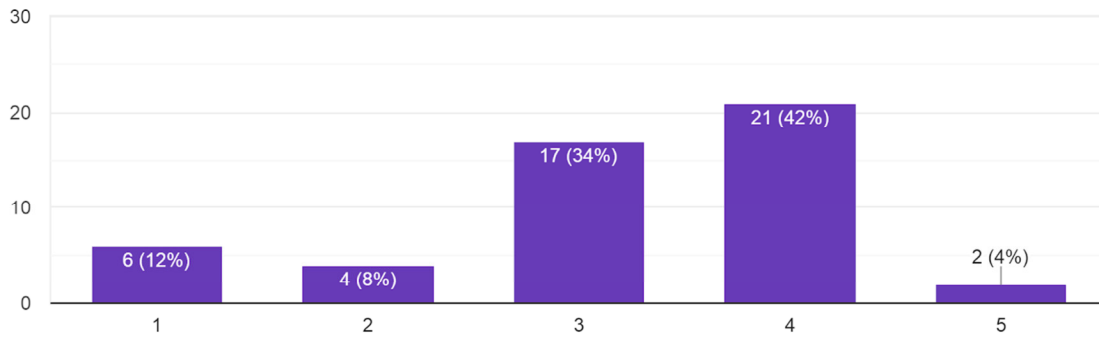
**Efficiency:**



**Problems:**



**Rating:**



### Analysis (in Percentage from Primary Data)

Sr. No.	Questions	Agree	Strongly agree	Disagree	Strongly Disagree
1	Awareness of M-Commerce services	74	8	16	2
2	Technology constraints of Mobile devices	70	10	16	4
3	Functionality is limited for Mobile phones	50	6	36	8
4	M-commerce is responsive for their services	68	14	16	2
5	M-commerce is secure	70	2	24	4
6	Access of M-commerce is excellent	66	22	12	0
7	M-commerce is efficient	70	18	10	2
8	Frequent problems arise while using M-commerce	74	8	18	0

#### Findings:

1. It is found that people are less awareness of M-Commerce in study area.
2. It is found that there is technology constraints of mobile devices.
3. It is found that Mobile/tablet is not properly displayed compared to laptops/computer.
4. It is found that there is less functionality on mobiles/tablets compared to Laptops.
5. People fear to buy products through M-commerce.

#### Suggestions:

1. Efforts should be taken to overcome technology constraints of Mobile devices
2. Functionality of mobile phones should develop as per desktops.
3. There should be solution on frequent problems like security, connectivity arise while using M-commerce
4. Banks and Government should to start drives for M commerce awareness and knowledge.

5. The steps should be taken to development affordability of mobile devices, mobile internet connectivity (like Jio).

**Conclusion:**

M-commerce is playing a major role in payment conducting through wireless devices like mobiles or tablets. In M Commerce usage of mobile phone has greater than to make calls, but significant medium to fulfill all the financial needs. M Commerce is the innovative technology or way which help banks to provide better services to their customer to access services with less effort at anytime and anywhere. It is concluded that it is necessary to aware, adopt of new technology like M Commerce and solve problems faced.

**Bibliography:**

Names of all reference books, magazines, journals are mentioned here.

1. Research Methodology- R. Panneerselvam
2. Research Methodology- Dipak Kumar Bhattacharyya.
3. Website of different Banks
4. [www.onlinebanking.in](http://www.onlinebanking.in)
5. <https://www.statista.com/statistics/266119/india-retail-mcommerce-sales/>
6. <https://www.statista.com/topics/1185/mobile-commerce/>
7. <https://99firms.com/blog/mcommerce-statistics/#gref>