

Mobile commerce

[Business](#), [E-Commerce](#)



Advances in wireless technology improve the rapid development of electronic commerce conducted with mobile devices. Small mobile devices have become more popular and are used in different application areas. Mobile commerce is referred as customer sharing their information and purchasing products and services using their mobile devices such as mobile phones, notebooks, GPRS enabled cell phones, smart phones, personal digital assistant dash-top mobile devices etc. We can also say It is a mobile electronic commerce.

It is similar to electronic commerce the only difference between mobile commerce and electronic commerce is in mobile commerce we use mobile mediated networks while in electronic commerce we use computer mediated network. Mobile commerce plays a large part in the lives of all. Mobile commerce has gained increasing acceptance amongst various societies and builds trust among the people. It plays a significant role amongst the developing middle classes. The number of mobile phone users is increased rapidly over the years worldwide. It grows stronger every day and surely has chances to grow.

There is no need to sit at a PC to perform mobile commerce. Mobile commerce provides the facility of mobile financial service, micro payment, macro payment, mobile banking, mobile browsing, information services, fund transfer between accounts and stocks trading. It provides high mobility of convenience. It reduces the cost of transaction and communication. It allows users to execute transactions any time anywhere. Mobile devices, wireless systems and software's enable a transmission of data, along with reliability and security.

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Using carriers billing system users can bill their purchases to their monthly carrier bill. Using financial services users can transfer money between accounts or pay bills through wireless transaction. With the new smart phones, G services and unlimited data services it provides business owners to connect their customer easily and increase their sales and customer loyalty. It provides businesses to offer flexibility to their customers to have access to their business. They can do business promotions using mobile commerce.

Mobile marketing is used to communicate with customers through the use of mobile devices to promote the selling of products and services. They can reach their customer and can establish one-to-one marketing relationships and can communicate with them whenever they want. Mobile commerce increases the accuracy of order processing and order fulfillment. In transaction perspective the main participants of mobile commerce are; Customer which can initiate the transaction in one place and can receive the product or services in another place and can complete the transaction in third place.

Mobile portal offers customer services with personalization and localization. Mobile network provider plays different roles varying from a simple mobile network provider to an intermediary or trusted third party depending on where it stands in the value chain. Technological development provides some protection of mobile commerce. The protocols used in mobile commerce technology are client-server based and involve new functions on the mobile devices. Mobile devices use such technologies which speed up the existing mobile data applications.

Mobile devices use packed switched wireless protocols that offer instant access to data networks. Using cell broadcast user can many service. WAP provide such applications which operate on mobile telecommunication network and transmit internet content on mobile devices. Blue tooth is an inexpensive short-range standard and a cable replacement technology which allow different devices to communicate with each other. The issues' involving mobile commerce has been popular topic amongst scholars for many years.

Lack of privacy and security could be a great hurdle in the growth of mobile commerce. Mobile commerce has the problem of identity theft, virus and mallards, denial of service attack, sniffing pashing, inexperienced users and other attacks on internet become more popular. User will prefer mobile commerce only if they got trust that transaction done through their device is secure. People perception about the security and reliability of technology could also be a hurdle. Most of the people are not well known about the technology and they don't want to make transactions through mobile phones.

Mobile devices have limited graphics and limited speed then computers therefore mobile websites have to be optimized to satisfy their customer. Mobile devices have small screen size which limits type of file and data transfer. It is expensive to establish connection using mobile devices. To overcome these limitations some technologies are developed. When a customer makes a transaction wrought web browser while using his mobile he is protected by inactivity lock out technology which automatically loges out the customer when the connection is lost.

Bluetooth have a security feature that is devices cannot communicate with each other until they are paired. Mobile telecommunication have SIMI cards which are registered with network operator so there is no need to provide extra personal information for making purchases so there will be less chances of personal information leakage. Some companies develop such software's which allow the users to look at the website on small screens. Some cryptography functions are now available over mobile screens which allow users to protect their personal information.

Security companies are also providing antivirus software's in order to filter malicious software programs. Due to wireless evolution, the upcoming mobile revolution will bring dramatic change to businesses, enterprise resource planning, customer relationship and supply chain because mobile subscriptions are easier to obtain than fixed lines. It is a next generation electronic commerce and in few years will replace it. It will provide important data in real time for better decision making ND great influence on the business communication and relationship with customer.

There is still a need to check whether users are adequately protected from the threat of being lost or stolen. Operators should always try to eliminate most of the barriers to the adoption of upcoming mobile services. Customer confidence should be developed using reliable payment mechanism. They can make new service accessible to broad market by lowering the price. There is need for global wireless communication infrastructure which sufficiently high band width the need of mobile commerce application.