

Present Status & Future Prospects of M-Commerce in India: A Case Study

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Abstract- The huge development of M-Commerce application is surprising in India. More buyers are exchanging to M-Commerce to accomplish better and quick transaction into market. M-Trade is mind boggling in nature and incorporates evolving technique in market. Presently a cell phone isn't use for content SMS or telephone call yet additionally is utilized for some, different exercises like perusing of web talking or other virtual exercises. This paper recognizes the elements influencing the reception of M-business. The gigantic development in the utilization of mobile phones in India demonstrates that majority of Indian populace has adjusted to cell phone and headway in portable innovation. The use of mobile phones isn't restricted for making essential telephone calls; informing or playing recreations however can be utilized practically in each segment of human action; regardless of whether it is private, business or government. It is seen that larger part of the general population utilizing E-trade dither to utilize M-Commerce in light of security issues, installment issues and mindfulness. This paper has thrown some light on various M-commerce applications, challenges, future of M-commerce & reasons to find the popularity in the market.

Keywords: M-Commerce, E-Commerce, WAP, I-mode

I. INTRODUCTION

The expansion of mobile telephone utilization has created another road for advertising applications and services. Mobile has turn into the main route for getting to correspondences since setting - up versatile system is cost - effective yet additionally portable gives more prominent adaptability and simplicity to users than landline telephone. Mobile is the most recent happening thing not just in India however in the world. By the coming of most recent advances in versatile handsets and refined benefits by administration suppliers in Indian Mobile telecom showcase is a buzz. Mobile entered in India in 1995 however entered so quick within a decade that it has turned into a need for each individual. Not just in Indian urban market however provincial showcase entrance is likewise great.

Making India is the quickest initiative of developing cell phone showcase. By utilizing m-commerce we can get to cutting edge portable applications and high speed administrations and we can utilize these gadgets remotely, anyplace, whenever. We can utilize the equivalent hand held gadget for the two Telecommunications and for bill installment and record assessment. M-commerce is a trend setting innovation of e-business. In short, Mobile business is

characterized as the purchasing and offering of items and benefits using remote cell phones.

From 1990s onwards E-commerce (electronic commerce) is adding higher qualities to a wide range of businesses and scholastics too – therefore the clients are changing the manner in which business us did, individuals are moving from disconnected to online transactions. The last methodology is moderately simple, advantageous and shoddy. However, progression of remote innovation from 2000 onwards has changed and adding new qualities to business, benefits and conveniences for every one of its clients. Furthermore, this cutting edge innovation is known as M-commerce or Mobile Commerce. In different words, M-Commerce alludes to the trade that is completed by utilizing remote gadgets. Versatile Commerce is the propelled form of web based business, portable trade, which incorporates all online business exchanges, as well as gives more noteworthy adaptability and accommodation to its endorsers. Both the media communications industry and the business world are beginning to see m-trade as a noteworthy concentration for what's to come.

In the up and coming years, web based business is relied upon to blast in the Asian district. The quantity of

computerized purchasers in Asia Pacific is anticipated to pass the one billion check without precedent for 2018, which will represent 60 percent of all web clients in the area. In accordance with the provincial development, India, a quickly developing rising Asian market, indicates hopeful projections for the internet business industry. Current dynamic web based business entrance in India stands just 28 percent, with heaps of opportunity to get better - India's retail web based business CAGR is anticipated to achieve 23 percent from 2016 to 2021.

Near 329.1 million individuals are anticipated to purchase merchandise and enterprises online in India by 2020. This implies about 70.7 percent of web clients in India will have acquired items online by at that point. The greater part of computerized customers in India is male. This development in volume of advanced purchasers has a reflection on income too. Retail internet business deals in India are conjecture to develop massively, with projections to bounce from around 16 billion U.S. dollars in 2016 to a little more than 45 billion U.S. dollars in 2021. In 2016, Amazon.in was the main online store in India with net web based business offers of 437.7 billion U.S. dollars, trailed by neighborhood contenders Flipkart and Snapdeal.

Versatile is additionally a gainful and promising shopping stage for the retail business in India. Actually, around 23 percent of Indian web clients expressed that they utilized a cell phone for making a buy in 2016. This spots India as one of the main advanced markets for versatile online business infiltration. Around 27 percent of computerized purchasers in the nation expressed making an online buy by means of their cell phones/versatile on a month to month premise, and 24 percent expressed acquiring on the web products and ventures week by week. Around 71 percent of buyers in India additionally said portable wallet is their favored strategy for advanced installment. As far as esteem, deals from versatile retail online business are anticipated to create 63.5 billion U.S. dollars in income by 2020.

II. EVOLUTION OF M-COMMERCE & CONCEPT

Commerce: Commerce manages trade of products and ventures of monetary incentive among maker and consumer. With development of new innovations and techniques, business has taken numerous forms. The method for managing, trading of merchandise and ventures has experienced enormous changes with days passed on. With rivalry rising, customers winding up more mindful and having more decision, advertisers searching for inventive approaches to manages clients to be in bleeding edge to break the opposition.

E - Commerce: E - commerce is purchasing and offering of items, benefits by business and buyers through an electronic medium, without utilizing any paper documents. E -

Commerce, remains for electronic business, on the web, it relates to a site, which offers items or administrations straightforwardly from the site utilizing a shopping basket or on the other hand shopping crate framework and permits installments through cards, e-keeping money, and money down. Customers can buy anything by sitting serenely in their office or home and blessing it to somebody sitting miles separated just by snap of a mouse. It offers a few advantages to organizations like effectively coming to a quickly developing on the web network, giving unlimited rack put for items and administrations, combining the worldwide land and time zone limits and coming to national and worldwide markets at low working costs. Ease of web access and route are the basic factors that will result in quick reception of E- commerce.

Mobile commerce: Mobile Commerce is known as M-Commerce. M-Commerce are utilized to purchase and offer products by utilizing the remote gadgets like cell phones, individual advanced collaborators and other hand held gadgets that have worked with Internet get to. By utilizing M-Commerce we can get to cutting edge versatile applications and high speed administrations and we can utilize these gadgets remotely, anyplace, whenever. We can utilize a similar hand held gadget for both Broadcast communications and for bill installment and record evaluation.

M-Commerce applications have two noteworthy attributes: wide reach and portability. Versatility infers convenience, for instance, clients can lead their organizations progressively by means of cell phones. With the assistance of M-trade, individuals can be come to whenever by means of cell phones. What's more, by expansive achieve it implies that the range of M-Commerce is more than online business with respect to the utilization M-trade, cell phones are required which are now generally spreading everywhere throughout the world. Such is the degree of selection of cell phones that analysts have anticipated that by 2022 the quantity of mobiles on earth would surpass the populace on earth.

In spite of the fact that M-Commerce advertise has shown tremendous development lately yet there is a wide hole among technology capabilities and the purchaser's desires. M-trade players need to enhance the UI soon and implement inventive estimating structures. In spite of starting hiccups the users, consumers have imagined that once the glitches are evacuated, versatile applications will become an indispensable piece of business too. However, putting resources into M-Commerce has its own dangers. While there is potential for a considerable measure of cash to be made, there is additionally potential to lose as well. Authoritative and framework changes in a business to take into account M-Commerce can be colossal, and that implies a great deal of additional expense. Getting exceptional yield

on venture can take quite a while, and organizations aren't constantly arranged to remain above water until they recoup that cash. A shopper who utilizes a gadget for M-Commerce needs to feel secure. Because customers need to give individual and money related data, henceforth the dependability and security of the systems must be high.

III. REVIEW OF LITERATURE

M-Commerce can infiltrate Indian market truly or not, issues and issues with M- trade in India and halting M-trade to extend its development and help the people to interface with the worldwide business. The think about found that, the expanding request of M-Commerce applications in India demonstrates that it has entered the Indian market yet at the same time M-Commerce is at beginning stage in India and is developing each passing day [1].

It is proposed to draw out the realities about the attainability of M-Commerce today, its development and the quality and openings, the shortcomings and dangers lying ahead. The examination found that, numerous organizations in India began utilizing versatile for working together, financial part, Telecom division; Banking and Real Estate is a portion of the segments utilizing versatile trade. The investigation moreover discovered that, there has been colossal development in remote innovation in the most recent decade [2].

The situation of E-business and M-Commerce in India which will be further useful for expanding profitability in India. In the meantime, it will likewise valuable to outline and execute distinctive models of portable business in India as model for the business in India. The examination found that, redid and creative services, right direction and right models will drive the future E-business and M-Commerce in India [3].

It distinguishes the advancement and future bearing of M-trade. M-trade is the up and coming age of E-trade which empowers the client to get to web without need of a place connects to. The investigation found that, today versatile isn't use for sending message or calling however it too utilized for different ways like web perusing and so forth. The examination additionally found that, the innovation utilized in M - business in view of Wireless Application Protocol (WAP), M- business helps in enhancing association with client [4].

It distinguishes factors influencing the reception of M-Commerce and how M-Commerce is creating in India. The examination found that, still there is part of work, or, in other words improved the situation M-Commerce. Web availability and portable systems administration is as yet not open to whole populace [5].

It introduces an audit of portable trade plans of action and their significance for the making of versatile trade arrangements. The examination found that, the key level concentration and comprehension of plans of action for versatile trade empowers adopters to center around creating imaginative esteem included arrangements that endeavor the business advantages of versatility [6].

It broadens inquire about on versatile business in India. It records the issues being looked by the Indian M-trade industry. Organizations and its techniques are consistently changing with the headway of time and advancements. Prior, business systems depended on restricted land reach and degree for the development. But due to quick progressions in the Internet and interchanges innovations topographical limits are decreasing. M-trade industry is youthful in India. 55% Indians are utilizing cell phones with the end goal of quickly expending substance, for example, gaming, recordings, melodies and diversion on their keen gadgets and this prompts relentless development in portable promoting and applications industry. Indian M-Commerce industry, in any case, is yet not sufficiently grown for correlation with the m-Commerce showcase in the created nations [7].

Objectives:

- To find out the reasons for popularity of M-Commerce
- To study the various M-Commerce Applications
- To portray the Future of M-Commerce in India
- To identify the M-Commerce Challenges in India

IV. RESEARCH METHODOLOGY

The optional information has been assembled at first. Consequently, extraordinary magazines and journals have been used as it is a figured paper. Subsequently, the focus is to get some answers concerning the thought, its application and the impact on economy. Thusly emotional data have been used. As the paper is of ascertained and overview nature, the pro has associated exploratory research design by using changed auxiliary information benefitted from the discretionary data sources. In perspective of the helper data and review, the researcher has expounded on various rising examples and issues and troubles in cutting edge India. Research report, journal and every day paper articles from acclaimed writers have been kept an eye on.

Reasons for Popularity of M-Commerce

M-Commerce is described by some extraordinary highlights that generate certain favorable circumstances vise-a-via traditional types of business exchanges or as contrast with electronic trade.

Moment availability: Ever since the introduction of the GPRS portable devices are offering predictable network and

administrations, which assist individuals with remaining constantly associated with others. This component brings convenience to the customers.

Personalization Factor: Since cell phones are regularly utilized by an individual, they are perfect for individual data. Versatile innovation gives the advantages to customize messages to different portion gathering, in view of time and area etc. For the M-Commerce' prosperity portable databases have progressed toward becoming a primary factor by giving customized administrations and assembling customized data.

Versatility factor: Users can without much of a stretch convey PDAs or cell phones with them. So any buyer who needs to do money related exchanges require not going for any digital to utilize web based business yet he/she can perform exchanges from anyplace.

Quickness: Immediacy is the likelihood of continuous of administrations (the "whenever" highlight). This element is significant for a few administrations that need time basic and a snappy response. For instance, on accounts of securities exchange a dealer require constant information in a quick way.

Localization: The most recent situating technologies, such as the GPS, permit companies to offer administrations and products to the client dependent on the present area of the clients. So the area based administrations meets the buyer's prerequisite and limited substance and administrations.

Wide achieve capacity/Ubiquitous computing: Mobile gadgets or advanced mobile phones give moment availability to the clients and its achieved capacity is additionally high when contrasted with other conventional business or web based business strategies.

Pervasiveness: Ubiquity implies that the client can utilize administrations and carryout online exchanges autonomous of his current geographic area. What's more, with the assistance of this component a client can utilize numerous administrations, for example, he/she can check the cost of an item on the web while shopping in a grocery store.

Achieve factor: Due to the uncommon development in cell phone segment from the last recent years, cell phones have entered profound into the population and this entrance level is considerably higher than different regions, for example, wire line telephones, satellite TV, financial balances, Internet, PCs, and so forth. Versatile systems cover country territories where there are absence of different offices, for example, bank offices, landline telephones, web and so forth.

Cheap 4G services: In the coming couple of months it is normal that the 4G systems and administrations anticipated

that would be taken off in India. What's more, with this the client encounter for the utilization of information benefits over cell phones is required to enhance essentially.

Modest and Smart handsets: From the most recent couple of years the cell phone industry has given a considerable measure to the clients, not just as far as most recent handsets, even brilliant handsets on a less expensive and sensible cost. With the headway and rivalry in this industry all organizations are attempting to give most recent innovation to in less expensive rate.

M-Commerce Applications

Versatile Ticketing: Versatile Ticketing is where the clients can arrange, pay for, get and approve tickets from any area and whenever utilizing Mobile Phones. Tickets can be reserved and dropped on the cell phone with the assistance of basic application downloads. Store exceptionally of tickets to versatile telephones should be possible as SMS or by MMS. Portable ticketing is utilized in numerous applications like Carrier ticketing, Cinema ticketing, Railway and Bus ticketing, Concert/Event ticketing, Consumer voucher conveyance.

Portable ATM: With the presentation of portable cash administrations for the unbanked, administrators are currently looking for effective approaches to take off and oversee appropriation arrangements that can bolster money in and money out. Versatile ATM has been uncommonly designed to associate with mobile cash stage and give bank review ATM quality.

Portable Money Transfer: Alludes to installment administrations which are performed by utilizing a cell phone. By utilizing this administration, we can exchange cash from one individual to other by utilizing a cell phone.

Versatile Content Purchase and Delivery: Right now, portable buy and conveyance chiefly comprises of the offer of ring tones, backdrops and recreations for cell phones. The union of cell phones, convenient sound players and video players into a solitary gadget is increasing the buy and conveyance of full length music tracks and video. The download speeds accessible with 4G systems make it conceivable to purchase a motion picture on a cell phone in two or three seconds.

Portable Data and Extended Packaging Services: A wide variety of data administrations can be conveyed to cell phone clients similarly as it is conveyed to PCs. These administrations incorporate News, Stock statements, Sports scores, Traffic revealing.

Versatile Banking: Banks and other budgetary organizations utilize mobile internet business to enable their clients to get to account data and make exchanges, for example, acquiring stocks, dispatching cash, get warnings,

exchange cash to different banks. Versatile Banking administrations are;

- Scaled down explanations and checking of record history.
- Stick arrangement, change of PIN and update over the web.
- Trade out Cash out exchanges on an ATM.

Portable Brokerage: Securities exchange administrations offered by means of cell phones have likewise turned out to be more famous furthermore, are known as Mobile Brokerage. They enable the supporter of respond to advertise improvement in a convenient mold and thoughtful of their physical area.

Portable Vouchers, Coupons Loyalty Cards: Portable ticketing innovation can likewise be utilized for the circulation of vouchers, coupons and faithfulness cards. These things are spoken to by a virtual token that is sent to the cell phone. A client giving a cell phone one of these tokens at the point of deals gets indistinguishable advantages from on the off chance that they had the customary token. Stores may send coupons to clients utilizing area based administrations to decide when the client is adjacent.

Portable Browsing: Utilizing a portable program a World Wide Web program on a cell phone client can shop online without being at their own client.

Activity Control: Traffic is the development of people on foot or vehicles through a zone or course. The travelers in the vehicles and the people on foot are generally portable items, perfect customers of versatile trade. With the assistance of innovation, portable trade can enhance the issues identified with the congested road from multiple points of view. For instance, normally all cell phones have capacities of a GPS, these can be utilized in deciding the driver's correct position, and can be utilized for giving bearings, and prompting the driver on the flow status of activity here. A movement control focus can likewise control and screen the activity as per the activity signals which are sent from cell phones in the vehicles.

E-sell off: E-closeout is an electronic execution of the offering instrument. It gives the advantages to providers and purchasers and furthermore expands proficiency and time-funds for both, there is no requirement for physical transportation until and except if the arrangement has been built up by the provider and purchaser.

M-Commerce Challenges

Portable trade is confronting numerous difficulties, for example, security issues, absence of universal remote system inclusion, absence of models, and specialized confuses among different remote gadgets and cell phones. Besides, there are numerous different issues that in a roundabout way

huge affect this industry. This incorporate staggering expense of cell phones; moderate access speed and so forth makes leaps in the development of portable business industry. Main versatile trade challenges include:

Data Transmission Rate: The real development factor that makes versatile business effective is the information transmission transfer speed, or, in other words to different nations is exceptionally restricted. Because of this factor even with the most recent equipment one can't get to web substance quicker.

Remote Internet Infrastructure: Wireless web foundation in not adequate to give the way the portable enterprises for their development and success. Government is yet to give such adequate framework to the development of remote industry without such help versatile business market could turn out to be seriously injured.

Security: The principle issue rotated around portable trade is security. Clients stress that their gadgets could be hacked or assaulted by some sort of infections. Generally, it went to the notice that while having versatile exchanges client lost their cash and to maintain a strategic distance from such issues clients stay away from of utilizing such portable trade related administrations.

Privacy: Privacy is another issue identified with the development of m-commerce. For all sort of fiscal exchanges or different administrations one has to uncover his personality which numerous a times makes an immense issue for the client. Programmers hack the security of remote transmission and acquire all the data identified with the client, who might be identified with the social or money related matter of a client. GPS, on the one side offering advantages to the client by telling the headings and one can get the advantage amid a crisis yet in the opposite side a client is additionally send his area which might be utilized be another person to track the present area of the client.

Numerous customers are not innovation sharp: Numerous shoppers won't utilize portable for exchange particularly in urban areas as they don't know and dread to utilize the innovation in buy the things. Still individuals have confidence in utilizing traditional strategies in buying things.

A large portion of the retailers don't have innovation: The majority of the retailers don't have trend setting innovation which can execute with portable. As it requires distinctive stage in versatile and association with your online bank for the exchange of assets from your client record to retailer accounts.

Numerous items can't be acquired: Numerous items can't be obtained through versatile. So it assumes a restricted job that to in top of the line items.

New Phenomenon for some Consumers: In urban territories additionally this is new marvel which sets aside opportunity to get with customers

Deferral in Reverse exchange: In portable business in the event that we restore the purchases, customers are confounded how to invert the request and to get the cash. It is likewise a tedious procedure.

Restricted speed and capacity limit: Portable trade arrangements have restricted speed contrasted with PC frameworks and capacity ability to store essential data with respect to portable exchange.

Future of M-Commerce in India

The future Mobile business is the following legitimate advance for Indian dealers. With the development of cell phones and expanded issuing and utilization of charge and Master cards, versatile business will convey solid development over the coming years. Versatile innovation gives us the edge over our rivals. First Data's versatile trade arrangements can encourage organizations meet the developing requests of the versatile and internet based life transformation. Internet based life systems, for example, Face book are liable to progressively move toward becoming channels for deals and shopper commitment. First Data as of now offers a reliability arrangement for the Face book web based life arrange and in addition versatile installments openings utilizing our Trusted Service Manager (TSM) benefit, which controls some portion of the Google Wallet which has stood out as truly newsworthy as of late. With Google Wallet, a great many shoppers will never again need to convey their cowhide wallets. This portable application safely stores credit cards, offers, gift vouchers and more on their cell phone. This virtual wallet is changing the face of trade by empowering clients to just make "tap and go" installments with their cell phones, while expanding reliability at shipper areas.

Despite the fact that m-trade showcase in India is still in its underlying stage, India is getting more extravagant and telephones are getting less expensive. Numerous e-posteriors have understood the capability of portable trade in duplicating their deals and are quickly embracing the vital devices, with empowering results. Snapdeal.com, for instance, gets over portion of its deals from clients utilizing cell phones, while even one-year prior the offer of versatile buys was a simple 5%. Flipkart, the biggest internet shopping stage in India, gets 50% of its e-business orders from clients utilizing cell phones furthermore, plans to expand this number to as much as half in future. India has in excess of 100 million clients in India, of which about 84 million access the site through cell phones. This recommends the ascent of the "portable first" age of web clients [8].

Telecom major Bharti Airtel declared the dispatch of its m-Trade benefit 'mChek on Airtel', which will enable its supporters of pay their Airtel versatile and settled-line bills on the voice stage. The administration would likewise help in reviving Airtel versatile pre-paid and DTH accounts and in addition Delhi- Gurgaon freeway toll labels through Interactive Voice Response (IVR). There is a gigantic potential for voice empowered m-Trade services in India and we are giving a gigantic push around there. Airtel trust that m-Business has the ability to encourage a change in perspective in the manner in which versatile clients do business execute particles and business in future.

Alternate applications which will increase extensive consideration in future is restriction of substance, relocation to 4G condition bringing about higher data transmission and better administrations in music, video applications. Stock buys and offering could additionally be led utilizing portable innovation. As the administrations offered by portable administrators may lose its oddity thus the requirement for steady advancement in terms of administrations offered will keep on testing the portable administration industry [9].

The internet business has changed the manner in which business is done in India. The Indian online business advertises is relied upon to develop to US\$ 200 billion by 2026 from US\$ 38.5 billion starting at 2017. Much development of the business has been activated by expanding web and cell phone entrance. The progressing computerized change in the nation is required to expand India's aggregate web client base to 829 million by 2021 from 445.96 million in 2017. India's web economy is relied upon to twofold from US\$125 billion as of April 2017 to US\$ 250 billion by 2020, significantly supported by web based business. India's E-trade income is relied upon to hop from US\$ 39 billion out of 2017 to US\$ 120 billion of every 2020, developing at a yearly rate of 51 percent, the most elevated on the planet.

Impelled by rising cell phone entrance, the dispatch of 4G organizes and expanding purchaser riches, the Indian internet business showcase is relied upon to develop to US\$ 200 billion by 2026 from US\$ 38.5 billion out of 2017. Online retail deals in India are required to develop by 31 percent to contact US\$ 32.70 billion out of 2018, driven by Flipkart, Amazon India and Paytm Mall. Amid 2018, hardware is at present the greatest supporter of online retail deals in India with an offer of 48 percent, pursued nearly by attire at 29 percent.

V.CONCLUSION

The capability of E-trade is no more a matter of discussion and India understands the significance, as this is a rising routine with regards to organizations in this day and age. The steps taken by RBI to enhance E-trade exchanges what's

more, the information of online client and utilization demonstrated that India is embracing the E-business yet it isn't omnipresent and inescapable due powerlessness to use portable and electronic trade propels. Portable infiltration in India is extremely vast however the M-trade industry in India is in its incipient stage and is developing each passing day. Information demonstrates that numerous organizations are approaching in this field to offer new administrations. The immense unbanked populace, the absence of credit-plastic infiltration, higher charges on layaway – charge uses and a few hindrances like absence of client trust and mindfulness in web based business and m-trade innovation, questions about security and need have broadly acknowledged measures would little be able to upset the development of m-trade in India.

Be that as it may, the overall acknowledgment furthermore, use of norms, for example, Japan's I- mode and Europe's WAP, in blend with the work performed by market-based rivalry, joint effort of key- players, and controls forced by direction specialists, securities in online installments are relied upon to help customer trust in M-trade and fortify its potential and points of view. India has third biggest store of specialized human asset, yet it isn't for medium of trade for mass individuals, new models require be creating and working out with fitting methodologies to make electronic trade and M-business as key strategy for the improvement and advance in India. This present state will be further supportive to build up the new age E-trade i.e. versatile trade for mass in India. With the blast of web availability through cell phones like Smartphone and tablets, a huge number of shoppers are settling on choices on the web and along these lines endeavors can assemble the brand carefully and upgrade efficiency however government approaches must guarantee the financially savvy techniques/arrangements. The progressions in advancements and inventive administrations demonstrates that India is moving from E-business to M-trade, and in future internet business and M-trade will moved toward becoming resource for trade by the general population to the general population in India.

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