



### TRANFORMING E-COMMERCE:MOBILE PAYMENT SYSTEM AND CONSUMER BEHAVIOR

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#### Abstract:

A Mobile based payment system or mobile commerce is an emerging issue of e-commerce in India. the topic is still under development and offers potential opportunities for further research and applications. Mobile commerce had been expected to become a major force of e-commerce in the 21st century. While academics and practitioners have presented many views about the lack of rapid growth of mobile commerce. So, the purpose of this research paper is to explore, investigate and analyze various systems of electronic payment services, security issues related to them and the future of the mobile payment mode. This paper will also examine the various factor affecting adoption of mobile payment methods by consumers. With how the customer and sellers struggling.

**Keywords:** E-Commerce, E-Payment, Mobile Payment and E-Business

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#### Introduction:

M-commerce (mobile commerce) is the buying and selling of goods and services through wireless handheld devices such as smartphones and tablets. M-commerce is a form of e-commerce that enables users to access online shopping platforms without the use of a desktop computer. Over time, content delivery through wireless devices has become faster, more secure and scalable. As a result, mobile commerce has grown rapidly. M-commerce use in specific industries includes Financial Services, Telecommunications, service and retail and information services etc.

#### Types of m-commerce:

M-commerce is categorized based on the following three basic functions:

**Mobile shopping** enables customers to buy a product using a mobile device with an application such as

Amazon or a web app. A subcategory of mobile shopping is app commerce, which is a transaction that takes place over a native app.

**Mobile banking** is online banking designed for handheld technology. It enables customers to access accounts and brokerage services, conduct financial transactions, pay bills and make stock trades. This is typically done through a secure, dedicated app provided by the banking institution.

**Mobile payments** are an alternative to traditional payment methods, such as cash, check, credit and debit cards. They enable users to buy products in person using a mobile device. Digital wallets, such as Apple Pay. Mobile consumers also use QR codes to pay for things on their mobile phones. With mobile payments, users send money directly to the recipient's cell phone number or bank account.

Mobile payment products operate through a form of peer-to-peer sharing. Once a mobile device is paired with a user's bank card information, the phone can be waved over a payment terminal to pay for a product. Contactless payment using a mobile device uses near-field communication technology.

#### **Reachability and convenience:**

M-commerce makes it easier to reach a target audience. With mobile apps, businesses can reach more people and make their buying experience easier and faster.

#### **Security Requirements for Electronic Payment System:**

The concrete security requirements of electronic payment systems vary, depending both on their features and the trust assumptions placed on their operation. In general, however, electronic payment systems must exhibit integrity, authorization, confidentiality, availability, and reliability. M-commerce can be defined as a payment system in which mobile devices are used to initiate, activate, and/or confirm any payment. In short, mobile payment is a payment that is conducted with a mobile device, such as smartphones and tablets.

#### **Literature Review:**

The m-commerce (MC) is a unique, dynamic and rapidly changing business opportunity with its own characteristics and concept. Mobile technologies on the one hand make life easier progressively and have numerous advantages for the companies to reach customers. Features such as individual use, personalized information and services as well as feedbacks from users make mobile technologies superior. This study used the technology acceptance model to explain the factors affecting the Adoption of mobile commerce. If this technology is to lead to the development of mobile electronic commerce, there must be both the capacity to develop, as well as the demand for suitable applications. We see a population of mobile phone and computing users who are

(typically) young, technophilic and cash-rich/time-poor. Early and rather eye-catching examples of M-Commerce already under discussion include soft drink purchases from vending machines and acceptance of directed advertising via mobile phone in return for discounted services. It is clear, therefore, that commercial attention is already being drawn to seeking new services or new structures within existing markets which might allow mobile phone companies to redefine the mobile telephone business by offering services additional to voice communication or simple text messaging.

#### **Objectives of Study:**

To study the requirement and importance of mobile commerce and payment system and make business easiest in terms of payment of business transaction.

#### **Research Methodology:**

**Primary data:** A Quantitative research approach is aimed with a well-designed close ended questionnaire. To conduct this study, a total of 101 respondents were interviewed with a structured questionnaire. Five-point Likert scales and dichotomous question were used to in designing the questionnaire. By online google form this interview was conducted among the people living in Mumbai city and Mumbai suburban to test the attitudes of the customer regarding m-commerce.

**Secondary data:** The secondary data is collected from research journal, internet websites, newspaper articles, google, etc.

#### **Data Analysis and Interpretation:**

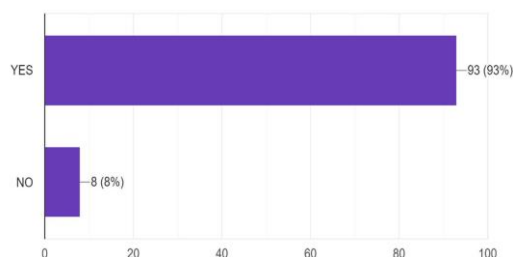
Random sampling was used to select the sample respondents. After collecting the data, it was scrutinized and analyzed. Both descriptive and inferential statistics were used in analyzing the data. Descriptive statistics such as simple percentage, mean, standard deviation, tabulation etc. were used to describe the situation.



### Questionnaire -Close Ended Questions

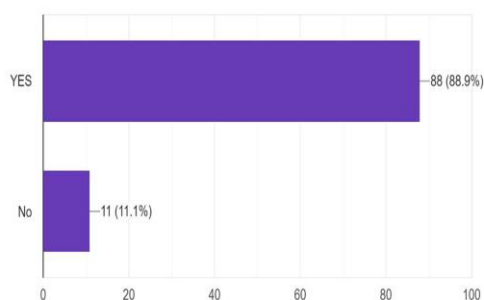
The technique used to collect the data was a structured questionnaire. It contained 07 questions.

Are you aware of Mobile Commerce Payment system ?  
100 responses



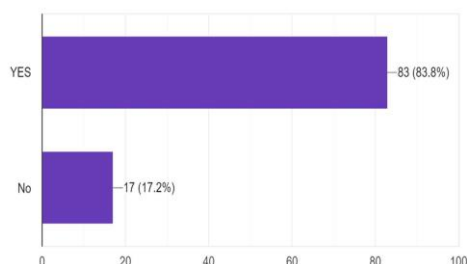
93% people answered that they aware of mobile commerce payment.

Is Mobile Commerce payment system is convenient to use ?  
99 responses



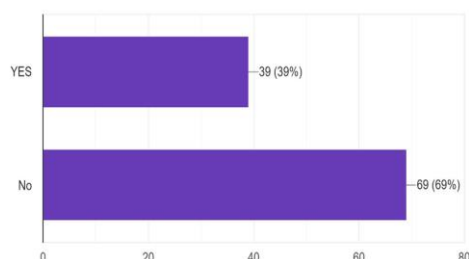
88% people said that it is convenient to them.

Do you think Mobile Commerce payment saves time ?  
99 responses



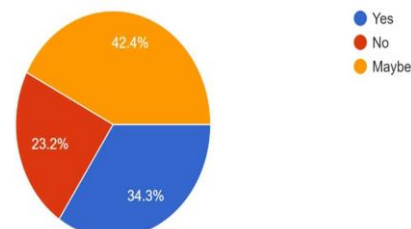
83 % people think that mobile commerce payment saves time.

Do you think Mobile Commerce Payment device is expensive to use ?  
100 responses



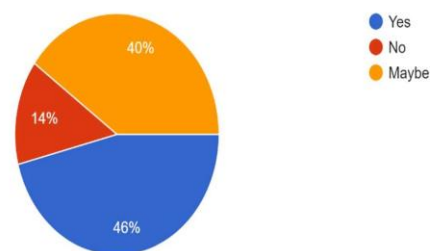
39% people think that it is expensive and 69% people think that it is not expensive.

Is mobile Commerce payment has decreased the barrier to enter the market place ?  
99 responses



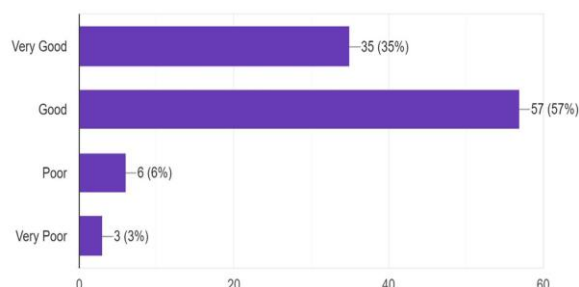
In above pie diagram shows that 34.3% people said that MCP has decreased the barrier to enter the market place. 42.4% people not agree with the same.

Do you think mobile Commerce technology is safe for use ?  
100 responses



In above pie diagram shows that 46% people answered that mobile commerce technology is safe for use and 14% people felt that MCT is not safe. And 40% people ambiguous.

Overall performance of mobile commerce  
100 responses



### Conclusion:

Now a days more people are depended on m-commerce as it is user friendly, convenient and fastest. In this research it is found that, there are some people who found difficulties regarding bank link to payment automation app as they are not user



friendly to android mobile phones due to lack of device knowledge and fear of losing money by online payment. Mobile commerce is evolving and starting to reach a wider audience. According to survey I came to know that many businesses are adopting mobile commerce to avoid falling behind the competitors. And gone are the days when users had to wait in long lines to buy movie or concert tickets. With mobile ticketing, users can buy and receive tickets through their smartphones. Mobile ticketing also eliminates the need to print the tickets as users receive them on their phones in a text format with a barcode that gets scanned at events. With mobile commerce on the rise, mobile apps are a necessity for businesses looking to build a loyal customer base. M-commerce provides for a larger customer base and better retention than e-commerce in general, because m-commerce capabilities are more widely and easily accessible. M-commerce makes it easier for customers to compare prices, read reviews and make purchases

when and where they want to do these things. But Many users are still hesitant to make purchases over a mobile device because of security risks. Even with two-factor authentication, mobile fraud is on the rise and many merchants have still not adopted fraud prevention practices for the smaller screen. Attacks, such as SIM swaps and mobile malware, are becoming more common and can discourage users from making payments through their mobile devices.

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