

Mobile Commerce – Issues and Challenges

OPEN ACCESS

Volume: 13

Special Issue: 4

Month: February

Year: 2026

P-ISSN: 2321-788X

E-ISSN: 2582-0397

Citation:

Arockia Anitha, A. “Mobile Commerce – Issues and Challenges.” *Shanlax International Journal of Arts, Science and Humanities*, vol. 13, no. S4, 2026, pp. 12–17.

DOI:

<https://doi.org/10.34293/sijash.v13iS4-Feb.10140>

A. Arockia Anitha

*M. Com CA, Department of Commerce with CA
Idhaya College for Women, Sarugani, Sivagangai District
(Affiliated to Alagappa University, Karaikudi)*

Abstract

Mobile Commerce (M-Commerce) has emerged as a transformative force in the digital economy, especially in developing regions where mobile penetration surpasses traditional internet access. This paper examines its growing impact on economic development, financial inclusion, and business expansion. It highlights how mobile technologies enable convenient, affordable access to services such as digital payments, online shopping, banking, and entrepreneurship. Key drivers—including stronger mobile networks, innovative fintech solutions, and evolving consumer behaviour—are discussed alongside major challenges such as security risks, infrastructural gaps, and low digital literacy. Overall, the study emphasizes M-commerce’s potential to accelerate socio-economic growth while calling for supportive policies and technological improvements.

Keywords: Mobile Commerce, Markets, Digital Economy, Financial Inclusion.

Across the globe, one of the most potent forces propelling digital transformation is mobile commerce, or m-commerce. Its influence has been particularly noticeable in emerging economies in recent years, where the proliferation of mobile smartphones, inexpensive internet connection, and cutting-edge digital payment systems have completely changed how individuals purchase, sell, and obtain services. Mobile commerce allows consumers to conduct transactions at any time and from any location using just a mobile device, in contrast to traditional e-commerce, which mostly depends on PCs and reliable broadband connections. Because of its convenience, m-commerce has become an essential tool for governments, companies, and consumers in emerging nations.

A substantial portion of the people has moved past desktop computers and straight into the digital world via mobile phones in several emerging nations. As a result, mobile commerce has developed into a gateway for financial inclusion, enabling people to take part in the formal economy, especially those who live in rural areas or belong to low-income groups. Mobile banking, digital wallets, online marketplaces, and app-based services are just a few examples of how m-commerce is expanding the market reach of small enterprises and improving consumer convenience.

However, there are drawbacks to the expansion of mobile commerce as well, including disparities in digital literacy, security worries, poor infrastructure, and regulatory challenges. Recognizing its overall role and potential requires an understanding of both the advantages and challenges.

Statement of the Study

Even though mobile connectivity is growing quickly in emerging markets, the use and acceptance of mobile commerce (m-commerce) are still not reaching their full potential. The rise in smartphone usage and affordable data plans has opened up new economic chances, but many consumers and businesses encounter serious challenges. These include weak digital infrastructure, low levels of digital knowledge, worries about security, inconsistent network service, and limited trust in online payments. Additionally, small and medium enterprises (SMEs) find it hard to adopt mobile commerce due to high costs for implementation, a lack of technical expertise, and unclear regulations.

As a result, many advantages of m-commerce—such as convenience, broader market access, better customer engagement, and financial inclusion—are not being fully realized. This situation prompts important questions about how emerging markets can tackle these challenges and take advantage of the significant opportunities that mobile commerce presents. Thus, the key issue is to identify the main barriers to adopting m-commerce and find ways to boost its growth and effectiveness in emerging economies.

Objectives of the Study

1. To study about the concept of mobile commerce.
2. To enquire about the factors affecting mobile commerce in India.

Limitations of the Study

In these markets, there is a lack of accurate and current information regarding mobile commerce. The study period might not accurately reflect how quickly mobile commerce is evolving. Due to different economic, cultural, and regulatory factors, the results may not be applicable to all emerging markets. It is possible that some aspects of mobile commerce in these markets were not fully captured by the methods employed in this study.

Research Methodology

This part will change based on whether it is a review paper or original research. A qualitative review of current studies, a quantitative survey setup, or an analysis of case studies.

Review of Literature

Urbaczewski et al. (2003) Mobile commerce adds more features to current electronic commerce, like location services and personal mobile support (Junglas & Watson 2008).

Sarder, (2016) More and more businesses are using the internet and mobile phones to connect with their customers. Companies are realizing the importance of mobile networks for marketing and building relationships.

Khurana and Mehra, (2015) E-commerce can be described as conducting business on the internet. It stands for electronic commerce and involves buying and selling goods and services through computer networks like the Internet.

Tarasewich (2002) For users to enjoy seamless mobile commerce experiences, the researcher thinks a well-designed user interface and ease of use are crucial. These features have the power to entice users to return and spend more time on the site. He separated user-mobile device interaction into two categories: input interaction, which describes how users enter commands or data via mobile apps, and output interaction, which describes how users receive results from such apps. It is crucial to examine these interfaces' strengths and weaknesses before determining and evaluating their usefulness.

According to **Tarasewich in 2002**, for users to have a seamless mobile commerce experience, a user-friendly design and ease of use are essential. Users may be encouraged to return and stay on the site longer thanks to these advantages. He divided user-mobile device interactions into two categories: output interaction, which deals with how users obtain results from mobile apps, and input interaction, which deals with how

users give commands or information through those apps. It's crucial to look at these interfaces' advantages and disadvantages before evaluating their usability.

Mobile Commerce

Mobile Phone Operators in Tamil Nadu

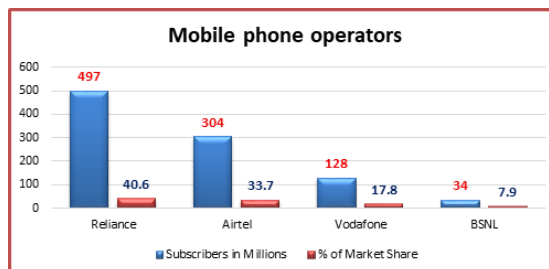
Major mobile network operators nationally and in Tamil Nadu:

- Reliance Jio Info comm Ltd.
- Bharti Airtel Ltd.
- Vodafone Idea (Vi)
- Bharat Sanchar Nigam Ltd. (BSNL)

These operators offer 2G/4G/5G services in Tamil Nadu circles.

Operators	Subscribers-2025 (Approx)	% of Market Share
Reliance Jio Info comm Ltd.	476 – 497 million	40.6
Bharti Airtel Ltd.	280 – 304 million	33.7
Vodafone Idea (Vi)	125 – 128 million	17.8
Bharat Sanchar Nigam Ltd. (BSNL)	29 – 34 million	7.9

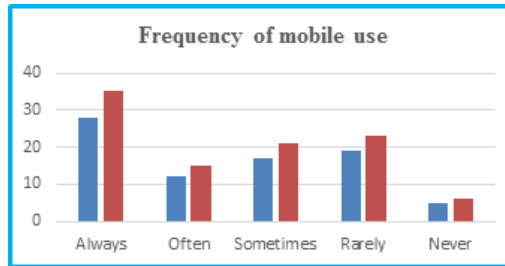
Reliance Jio remains the clear leader in mobile/wireless subscribers in India in 2025, with close to half a billion users. Bharti Airtel holds the second position with roughly 280–300+ million subscribers. Vodafone Idea (Vi) has a significant user base but much smaller than Jio or Airtel, around 125–128 million users. BSNL, the state-owned operator, is markedly smaller, with under 35 million subscribers in the overall telecom base.



Factors Affecting Mobile Commerce

Frequency of mobile commerce usage by respondents

Factors	Respondents	Percentage
Always	28	35
Often	12	15
Sometimes	17	21
Rarely	19	23
Never	05	06



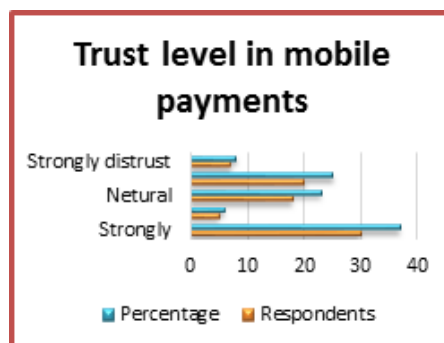
The table indicates the frequency of mobile commerce usage among the respondents. A significant proportion of respondents (35%) reported that they always use mobile commerce platforms, highlighting a strong level of regular adoption. Additionally, 15% of the respondents indicated that they often engage in mobile commerce activities, suggesting a consistent usage pattern among a considerable segment of users.

Meanwhile, 21% of the respondents reported using mobile commerce sometimes, reflecting moderate or situational usage. On the other hand, 23% stated that they rarely use mobile commerce, indicating the presence of adoption barriers such as limited trust, connectivity issues, or lack of digital literacy. A smaller proportion of respondents (6%) reported that they never use mobile commerce, which may be attributed to factors such as lack of access to smartphones, internet constraints, or resistance to digital transactions.

Overall, the findings suggest that while a majority of respondents demonstrate frequent engagement with mobile commerce, a notable segment still uses it infrequently, highlighting the need to address existing challenges to enhance adoption in emerging markets.

Trust Level in Mobile Payments

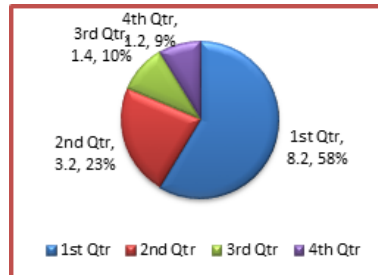
Factors	Respondents	Percent
Strongly	30	37
Trust	5	06
Neutral	18	23
Distrust	20	25
Strongly distrust	7	08



From the data, the highest proportion of respondents (37%) strongly trust, indicating a generally positive attitude. However, a considerable section shows distrust (25%) and strong distrust (8%), which together form 33% of the respondents, reflecting notable dissatisfaction. The neutral group (23%) suggests uncertainty or lack of clear opinion. Only a small percentage (6%) fall under simple trust, showing that opinions are more polarized. Overall, while strong trust dominates, negative perceptions are also significant and cannot be ignored.

Future Willingness

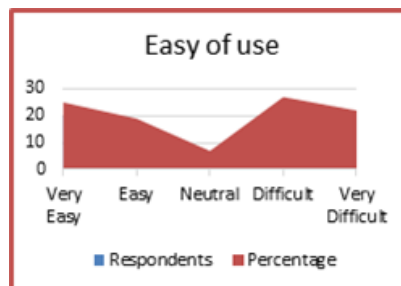
Factors	Respondents	Percent
Definitely will use	20	25
Likely to use	10	12
Neutral	20	25
Unlikely to use	15	19
Definitely will not use	15	19



The data shows that 25% of the respondents will definitely use the service, indicating a strong positive intention. A smaller group (12%) are likely to use it, showing moderate interest. An equal proportion (25%) remain neutral, suggesting uncertainty or need for more information. On the negative side, 19% are unlikely to use and another 19% will definitely not use, together forming 38%, which is a significant share. Overall, opinions are mixed, with positive, neutral, and negative responses almost evenly distributed.

Ease of use

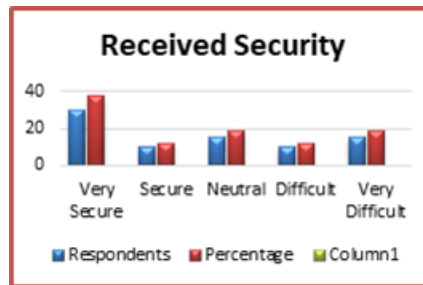
Factors	Respondents	Percentage
Very Easy	20	25
Easy	15	19
Neutral	05	07
Difficult	22	27
Very Difficult	18	22



The table indicates that 25% of the respondents find the system very easy and 19% find it easy, showing that 44% have a positive experience. Only 7% remain neutral, suggesting most users have a clear opinion. On the other hand, a larger proportion consider it difficult (27%) or very difficult (22%), together accounting for 49%. This reveals that nearly half of the respondents face difficulties in using it. Overall, while a considerable number find it easy, usability issues are significant and need attention.

Received Security

Factors	Respondents	Percentage
Very Secure	30	38
Secure	10	12
Neutral	15	19
Difficult	10	12
Very Difficult	15	19



The data reveals that a majority of respondents perceive the system as secure, with 38% rating it as very secure and 12% as secure, totalling 50%. This shows a strong sense of confidence in security among half of the users. However, 19% remain neutral, indicating uncertainty about security features. On the negative side, 12% feel it is difficult and 19% feel it is very difficult, reflecting concerns among a sizeable group. Overall, while positive perception dominates, security-related difficulties are also notably present and need to be addressed.

Conclusion

Emphasize the enormous potential and significant obstacles that m-commerce faces in emerging markets. Make suggestions for future research subjects, such as examining regional differences in technology adoption or the ways in which certain government initiatives influence this expansion.

References

1. Bhatia-Kalluri, A. (2021). E-commerce for Rural Micro-Entrepreneurs: Mapping Restrictions, Ecologies of Use and Trends for Development. arXiv.
2. Malik, M. (2020). A review of empirical research on Internet & mobile banking in developing countries using UTAUT model (2015–2020). *Journal of Internet Banking and Commerce*.
3. Mkansi, M., & Nsakanda, A. L. (2023). Mobile application e-grocery retail adoption challenges and coping strategies: a South African small and medium enterprises' perspective. *Electronic Commerce Research*.
4. Saharan Africa: A systematic literature review and meta-analysis. *Research in International Business and Finance*, 73 (2022).
5. Bhatia-Kalluri, A. (2021). E-commerce for Rural Micro-Entrepreneurs: Mapping Restrictions, Ecologies of Use and Trends for Development. arXiv.