

India Goes Digital..Smartphone is the New Shopping Destination

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Abstract:

Despite being in nascent stage m-commerce is gaining momentum in India. The explosive growth of smartphone users has made India much loved business destination for whole world. Indian internet user is becoming the second largest in the world next to China surpassing US, which throws open plenty of e-commerce opportunities, not only for Indian players, offshore players as well. Mobile commerce is likely to overtake e-commerce in the next few years, spurred by the continued uptrend in online shopping and increasing use of mobile apps. The optimism comes from the fact that people accessing the Internet through their mobiles had jumped 33 per cent in 2014 to 173 million and is expected to grow 21 per cent year-on-year till 2019 to touch 457 million. e-Commerce brands are eyeing on the mobile app segment by developing user-friendly and secure mobile apps offering a risk-free and easy shopping experience to its users. Budget 4G smart phones coupled with affordable plans, can very well drive 4G growth in India.

Key words: m-commerce, App (Application), retail, e-commerce, smart-phone, 4G(Fourth Generation).

I. INTRODUCTION

As per data analyzed by Google (based on survey conducted by Ipsos MediaCT) the interest of shoppers is deviating from e-commerce towards mobile shopping as they feel it is very convenient to shop as and when they get free time while commuting or eating breakfast. The study revealed that big, marathon-like shopping days are becoming less frequent. "This type of shopping has led to shorter, more purposeful mobile shopping sessions," the company said. "In fact, while shoppers now spend 7% less time in each mobile session, Smartphone's share of online shopping purchases has gone up 64% over the last year, and 30% of all online shopping purchases now happen on mobile phones." According to a report 'Internet in India 2015', jointly published by the Internet and Mobile Association of India (IAMAI) and IMRB International, while Internet in India took more than a decade to move from 10 million to 100 million and 3 years from 100 to 200 million, it took only a year to move from 300 to 400 million users. There were approximately 82 million 3G subscribers in India by the end of 2014 and the number is projected to reach 284 million by end of year 2017. Clearly, Internet is main stream in India today. And the large internet users base is definitely a good news for the overall growth of the digital industry. The findings of the report further reveal that in Urban India, Mobile Internet user base has grown at a rate of 65% over last year to reach 197 million in October 2015. The Mobile Internet Users have gushed to 80 million by October 2015 growing at 99% over last year. The user base of Mobile Internet users in Rural India is expected to reach 87 million by December 2015 and 109 million by June 2016. Among the entire app usage, shopping tops, with mobile commerce likely to overtake e-commerce. This trend is fueled by a consumer interest in being able to access business services or to communicate with other consumers anytime and anywhere. It is also motivated by the interest of the business community to extend their reach to customers at all times and at all places. However, despite growth in the number of apps developed and downloaded, companies are finding it difficult to encourage users to switch to paid versions. A report by KPMG said that "As much as 90 per cent of the apps downloaded in the country are free," adding nearly 98 per cent of Google Play's global revenue from apps and games is coming from the 'freemium' apps.

II. UNDERSTANDING M-COMMERCE

The phenomenal growth in the use of cellular phones and, more recently, also of wirelessly enabled Personal Digital Assistants (PDAs), is giving rise to yet another revolution in the business world. This revolution is focused on conducting business on the move or mobile commerce (m-Commerce).

m-Commerce could be viewed as a subset of e-Commerce. The name "m-Commerce" arises from the mobile nature of the wireless environment that supports mobile electronic business transactions. Devices, including digital cellular phones, Personal Digital Assistants (PDAs), pagers, notebooks, and even automobiles, can already access the Internet wirelessly and utilize its various capabilities, such as e-mail and Web browsing, for example (Little, 2001). m-Commerce is a natural extension of e-Commerce as they share fundamental business principles, but m-Commerce acts as another channel through which value can be added to e-business processes. It also provides for new ways through which evolving customer needs could potentially be met (724 Solutions, 2000).

Mobile Commerce includes both B2B(business to business) and B2C(business to consumer) e-commerce transactions executed through Mobile Devices. It refers to a range of transactions including buying and selling of goods and services

connected through wireless network and conducted through mobile devices, such as – mobile phones, tablet PCs etc. Wireless networks like 3G(3rd Generation) ,4G(4th Generation), GPRS (Global Positioning Remote Sensing), GSM(Global System for Mobile communication) and CDMA(Code Division Multiple Access) have enabled the Indian Mobile Users to access internet on mobile devices.

III. M-COMMERCE IN INDIA AT A GLANCE

According to Hindu Business Line, India is the second largest mobile phone market with more than 930 million customers. Major reason for the increase in mobile commerce is the penetration of Smartphone into the urban markets and particularly rural markets, 45 per cent of the online users in India access internet only through their mobile phones. The gravitation towards mobile app only shopping is occurring at a time when shopping using Mobile devices is showing tremendous growth in India, especially in categories like Mobile Recharge, Entertainment, Bus Tickets and Food ordering.



Fig.1 m-commerce uses in India

(Source:<http://www.digit.in/telecom/mobile-commerce-in-india-ready-to-hit-mainstream>)

a)M-pesa

- Vodafone has teamed up with ICICI Bank for M-pesa. The users can send money through mobile phones to anybody. The system is fast and secure. The user has the option to sent money either to a mobile number or to a bank account.
- Airtel Tied up with HDFC Bank and Axis Bank for Airtel Money.

b)Financial Services

- Banking companies such as HDFC bank, ICICI Bank, State Bank of India have introduced Mobile version of their website whereby customers may use their mobile devices, such as, smart phone to access their accounts and transfer of fund to other account or to pay their bills. Funds can be transferred through Mobile Phones without the need to go to ATM.

c)Mobile Recharges

Mobile Recharge is the widely used M-Commerce transaction in India.

d)Tele Communications

Those include service bill payment, and account reviews can all be conducted from the same hand-held device.

e)Online Purchases

The consumers are given the ability to place orders and make the payment from mobile devices.

- E-commerce companies such as flipkart, jabong, yepme have launched mobile version of their websites.
- Myntra, which was acquired by Flipkart and is all set to quit its desktop portal by shifting exclusively towards selling through its Mobile App.

f)Information on Mobile Web

Those include the delivery of financial news, movie downloads, entertainment, m-training etc. through a single mobile service.

g)Payment of Utility Bills

M-banking is also used to pay insurance premium payments, electricity and other bills, internet bills etc.

h)Entertainment

Many restaurants and movie theaters also allow to reserve seat from Mobile Devices.

As stated by Nilotpal Chakravarti, associate vice-president of IAMAI(Internet and Mobile Association of India)-"The advent of low-cost Smartphone, coupled with low mobile tariffs, has empowered consumers in the hinterland to use data connectivity and we will be seeing more usage of internet from these areas in the months to come. Also, the increased internet usage will boost digital commerce in India."

As per report by App Annie, "This is the first time ever when India recorded a greater number of retail apps downloads than the US. The later received only 1.3x growth during the same period while the number of app downloads grew by just 1x in Japan. India's top 10 retail apps grew 4.4 times year over year, beating developed countries like US and Japan."

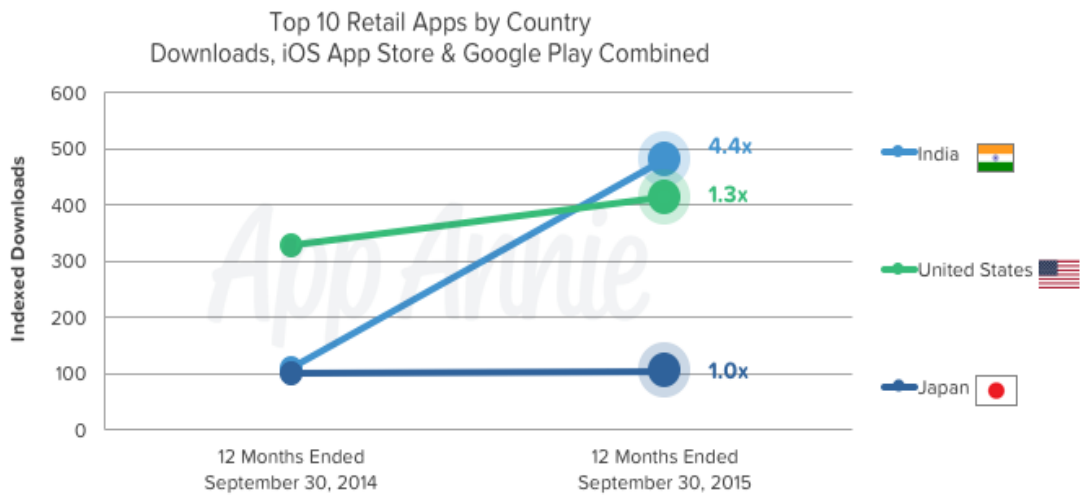


Fig 2. Retail Apps downloads comparative analysis India-US-Japan

(Source: <http://www.nextbigwhat.com/wp-content/uploads/01-Top-10-Retail-Apps-Country-Downloads-iOS-Google-Play-India-US-Japan.png>)

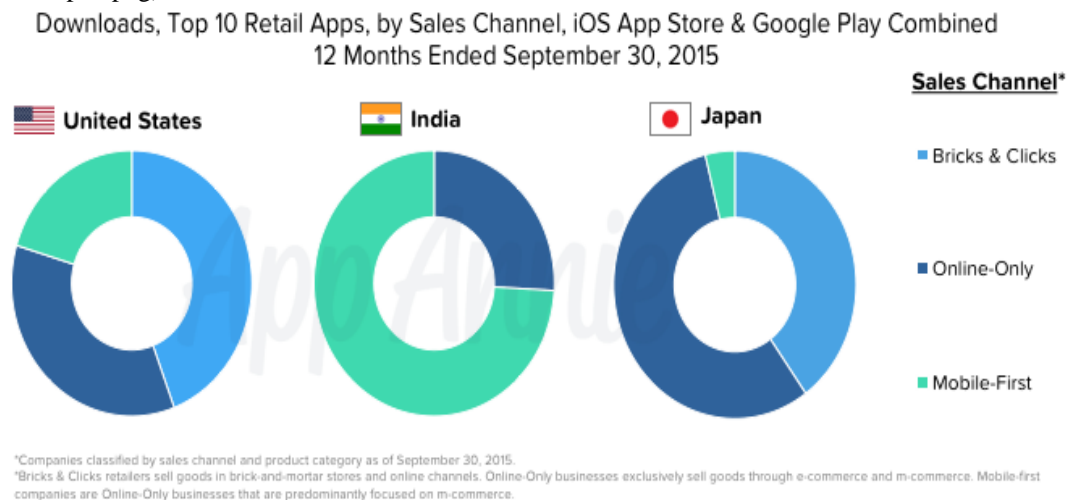


Fig 3.Top 10 retail apps downloads sales channel US-India-Japan




(Source:<http://www.nextbigwhat.com/retail-apps-india-ecommerce-report-297/>)











As per report by App Annie, "India is witnessing a commendable rise in digital technology in several industries, the uniqueness of India's retail app economy reflects this larger trend as 6 out of the 10 apps maintain a mobile-first retail strategy, while the rest of the top apps are online-only. The trend is quite different from developed markets like the US, where Bricks & Online stores accounted for 40% of the total retail apps during the same period."This can be clearly understood from Fig 3, which shows comparative analysis of sales channels of top 10 retail apps in United States, India and Japan. Q3 market index observed by App Annie reveals that Google Play downloads across different app types and categories increased dramatically in India. The growing number of first-time Smartphone users in India is paving way for immense market openings for e-tailors locally and globally as well.


IV. MAJOR M-COMMERCE PLAYERS IN INDIA

India tops a list of the world's major economies for the greatest share of Internet traffic happening on smart phones and the country's online shopping companies see a greater share of shoppers transacting on smart phones.

Fig 4. enlist top 10 e-tailors in India which are making huge impact in m-commerce world.

  **Top Retail Apps by Downloads, India**
iOS App Store & Google Play Combined, 12 Months Ended September 30, 2015 

Rank	App	Company	Sales Channel*	Product Category*	Company HQ
1	 Flipkart	Flipkart	Mobile-First	General Merchandise	India
2	 Paytm	One97	Mobile-First	General Merchandise	India
3	 Amazon	Amazon	Online-Only	General Merchandise	United States
4	 Snapdeal	Snapdeal	Mobile-First	General Merchandise	India
5	 Myntra	Flipkart	Mobile-First	Apparel	India
6	 Jabong	Jabong	Mobile-First	Apparel	India
7	 ShopClues	ShopClues	Online-Only	General Merchandise	India
8	 Voonik	Voonik	Mobile-First	Apparel	India
9	 LimeRoad	Limeroad	Online-Only	Apparel	India
10	 Yepme	Yepme	Online-Only	Apparel	India

 New apps in the top 10 vs. previous 12-month period

*Companies classified by sales channel and product category as of September 30, 2015.
See [report methodology](#) for definitions of sales channels.

Fig 4. Top 10 retail app in India

(Source: <http://www.nextbigwhat.com/wp-content/uploads/03-Top-Retail-Apps-Downloads-India-iOS-Google-Play.png>)
Above list clearly indicated that the two Indian online retail giants Flipkart and Paytm have beaten the US retail behemoth Amazon by the number of app downloads in India in 2015.

Myntra, the country's largest fashion e-retailer, discontinued its website and moved to an app-only portal. Flipkart is planning to do the same in upcoming future. While Paytm has started looking beyond being just a mobile wallet, the growth of Indian e-commerce giants Flipkart and Snapdeal in the retail app segment highlights the changing equation in the mobile industry and users' behavior in India.

Few other mobile apps which are making huge impact in this industry are

Online Travel :

- m.makemytrip.com

Mobile Banking-

- m.icicibank.com
- m.onlinesbi.com
- m.axisbank.com
- m.hdfcbank.com

The first-time mobile users are preferring smart-phones over feature phones, thanks to the low price Android phones from Chinese manufacturers such as Xiaomi, Huawei, and few others. Besides, the cut-throat competition among network carriers has further helped Smartphone users to come on the internet at very competition data-plan pricing. The overwhelming growth in the number of app downloads in India can be attributed to the jaw-dropping discounts being offered by retail companies. In the bid to push shoppers to mobile apps, almost every major retailer is offering additional discounts on product purchased through mobile apps.

Fig 5. Shows pictorial demonstration of most popular mobile app for shopping of apparel and general merchandise amongst customers in India

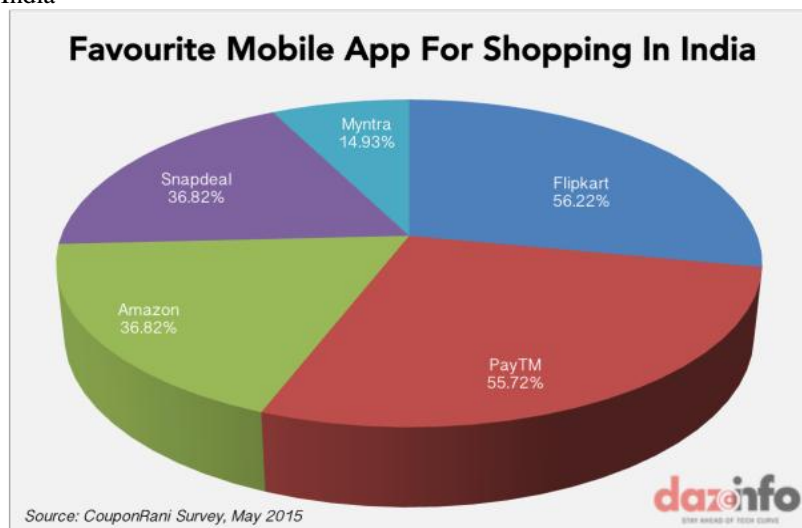


Fig 5. Favorite Mobile app for shopping in India

(Source: <http://dazeinfo.com/2015/05/20/flipkart-paytm-myntra-amazon-mobile-app-shopping-consumer-preferences-india-report/>)

Flipkart and PayTM emerged as the hot favorites among the respondents of the survey with 56% of them crowning both as the best Mobile App. On the other hand, Myntra, which was acquired by Flipkart is among the least favorite with 15%.

V. REASONS FOR GROWTH OF MOBILE APP INDUSTRY IN INDIA

Apart from evident factors such as rise in rural income, urbanization, consumer awareness some more factors are listed which gives m-shopping an edge over brick and mortar shopping or tablet shopping such as-

a) Navigation Facility

- Easy navigation through different categories as it is lighter version for m-shopping
- Can Search for products, categories or brands using text, voice or even by barcode
- Can read user reviews about different products
- Track status of order directly in the app
- Offline access to recently browsed products and their details
- Share products on social networks etc.

b) Allow Urgent Transactions

- M-commerce allows time critical and emergency transactions. For an instance, train availability and train schedules can be obtained even at the last moment. The mobile user uses his mobile device itself for the payment of utility bills, such as – phone bill, electric bill, petrol purchase etc. Thus, in a way it is more secure than other modes of payment.

c) Easy Payments

- Payment options include cash on Delivery, Credit cards, Debit Cards, EMI and Internet Banking

d) Target Based Advertising

- The region-specific promotion or advertising can be easily conducted in the mobile commerce environment. Mobile Advertising allows to target Location based Advertising. For example, if your business is in India, you can set Mobile Advertising campaigns based on your locality, city etc.

e) Anytime Access

- Mobile internet is available anytime 24x7x365. Mobile users can conduct their mobile transaction and access information at their convenience.

VI. CONCERN REGARDING M-COMMERCE

In spite of the convenience that mobile app offers where users can make purchases while, on the go, there are some major concerns that are pushing online shoppers away from mobile apps for shopping, to mention a few are-

a) Mobile v/s Tablet shopping

The m-Commerce and the e-Commerce business environments and activities have a lot in common. This is the case since they involve much of the same functionality in terms of facilitating electronic business over the Internet. However, some differences exist in the mode of communication, the types of Internet access devices, the development languages and communication protocols, as well as the enabling technologies used to support each environment.

Table 1. Major difference between e-commerce(tablet shopping) v/s m-commerce(Mobile shopping)

Feature	e-commerce	m-commerce
Communication Mode	Wired connection-LAN(Local Area Network)	Wireless network
Internet Access Devices	Desktops, Laptops/Tablets	Cell phones, PDAs, Wireless enabled tablets
Nature of device usage	Can be used by more than one user	Tend to be used by single user thus personalized products /services offered are higher.
Development Languages & Communication Protocols	Hyper Text Markup Language (HTML)-Easy to use by most of customers	Two variations of HTML: Wireless Markup Language (WML) or compact HTML (cHTML).
Display area	Large	Limited
Accessibility	User has to sit at one place to operate	User can access anywhere and anytime
Product Browsing	Facilitates to open multiple tabs to check different options, reviews and price differences compared to other e-Commerce sites	Fail to offer better product viewing ,Time consuming and cumbersome

According to the survey by CouponRani in May 2015 regarding tablet v/s app only shopping facility, regardless of ease of accessibility it was observed that product viewing time on the mobile apps is one of the major concerns. As a result 63% of respondents who shop online preferred desktop above mobile apps. Shopping through desktop portal offers enough space for the consumers to browse and review multiple products using tabs on their desktop browsers in order to make the right choices while shopping online.

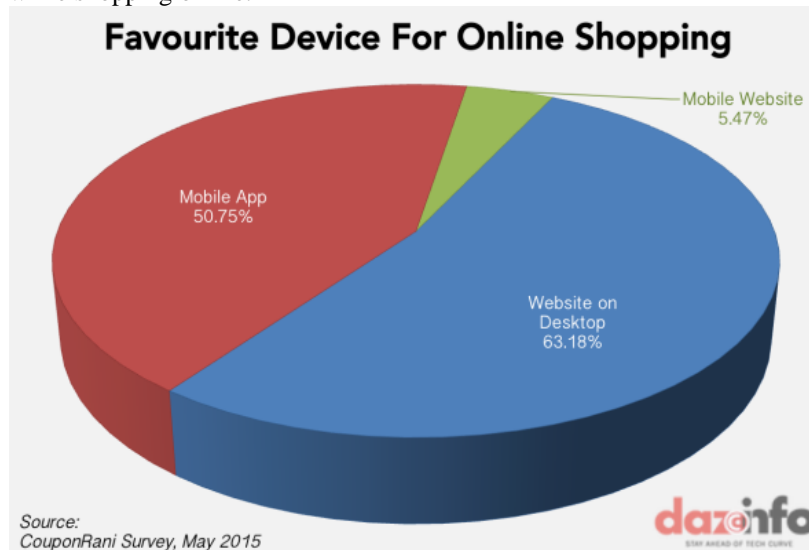


Fig 6. Device preference by customers for online shopping

(Source: <http://dazeinfo.com/2015/05/20/flipkart-paytm-myntra-amazon-mobile-app-shopping-consumer-preferences-india-report/>)

Even-though mobile app is also not lagging behind and m-commerce companies are offering lighter versions websites with higher navigational facilities to become customers favorite mode of shopping. In short, convenience is winning over the concerns in M-Commerce world. Many brands are trying to shift their focus on Smartphone users as the main target market in this fast-paced digital world where time is money. Looking at this vast opportunity, as mentioned earlier in this paper, Myntra has acted boldly after planning to shut down their desktop operations while fully relying on sales through Mobile App. Even Big Bazaar which is undoubtedly the No.1 retail outlet in India is all set to launch its mobile app in order to take advantage of the growing tally of Smartphone users in India. M-Commerce sales is blooming globally and e-Commerce brands in India are trying to repeat the success of Mobile Commerce in India as well by getting equipped with better connectivity and trying to lure shoppers to download their mobile apps offering App-Only sale discounts and other great offers on purchases made through Mobile Apps.

b) Security Concern

Security in terms of payment is the another major concern among shoppers.

Identity Theft - Identity theft and fraud are terms used to refer to all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain. Online identity theft is a growing crime and has become major concern for customers as well as online business sector. For example, if someone steals your debit card number, your entire checking account is exposed. Within minutes, identity thieves can drain your account and set you back financially for years. That is why, customers should be stingy about giving out their personal information to others unless they have a reason to trust them. Customers should check their financial information regularly, and look for what should be there and what shouldn't. They should maintain careful records of their banking and financial accounts and ask periodically for a copy of their credit report.

Consequently, almost every major m-commerce brand offers multiple payment channels such as net-banking, Digital Wallet service offered by PayTM, PayuMoney or Mobikwik, COD(Cash on delivery- where the consumer gets the luxury of paying cash on delivery of the product). Hence, the concern regarding payment security can be easily resolved by opting for Cash on Delivery mode which is nowadays preferred by customers while doing m-shopping. Net Banking is considered to be the best mode of payment and online consumers though reluctant and concerned about payment security are using different forms of payment modes evenly while making purchases through Mobile App.

VII. CUSTOMER VIGILANCE NEEDED

With advancement of technology and services offered in m-commerce sector the customer base is rising in an unprecedented way but customers need to become tech-savvy and reduce chances of online fraud. Few of them are mentioned here-

a) Fake Online Reviews -

A collection of five-star ratings can do amazing things for online sellers. As a result, some authors have confessed to posting fake reviews; see "Fake Reviews: Amazon's Rotten Core". **How to mitigate this risk** -Be skeptical of reviews

that lack detail, or are too positive and Check the source- Does it link to the reviewer's profile and previous reviews, or a social media page that shows the reviewer is real?

b)Hidden Charges -

Additional fees like shipping, may be hidden until late in the checkout process. **How to mitigate this risk** – Remember there is “no free lunch”, in other words you're going to pay for delivery one way or the other.

c)Counterfeit Goods -

Even e-retail giant such as Amazon is having difficulty keeping counterfeits off its site and it is leaving no efforts to police counterfeit goods sold by its third party merchants. **How to mitigate this risk** - Research the third party seller or website you are buying from. Don't be afraid to ask lots and lots of questions. Do comparative analysis of the product from other sites so as to find true value of the product.

d)Order arrival delay –

Many customers face this problem of packages getting lost in transit or stolen, order not arriving on time, order damaged when delivered. These cases increases when third party sellers (e.g. Marketplace Retailers) become involved. **How to mitigate this risk**- When shopping, stick to top Internet Retailers as they have highly advanced tracking network and better return and reimbursement record.

e)Phishing -

Phishing occurs when the fraudsters are able to access your personal and financial information by tricking the user to click on a link or download an attachment via email or text. Most of the criminals bait people by creating a sense of urgency and action on the part of the recipient. Users can be a victim via their laptop, tablets or even smart phones. **How to mitigate this risk** - Consumers can prevent fraud from occurring by making sure their antivirus software is updated frequently and never share their personal and financial information.

VIII. CONCLUSION

The intrusion of information communication technology in our lives has changed our life completely and m-commerce is the future .Even though there are numerous issues in m-commerce ,all e-commerce companies, be it small or large understand the importance of going mobile and started offering mobile commerce solutions to their customers . As per eMarketer study, by the year 2017 more than 25% of all online retail transactions will happen in the mobile paradigm. Adweek explains that statistic with information that "18-34 year olds are very likely to use their mobile devices as a shopping tool. Their process is to visit their favorite retail stores not to shop but to view a product and compare prices, and then to compare prices at various online locations using their phones. They then buy the product using their mobile device."

According to the latest data from TRAI, there are 890 million active mobile subscriptions in India. However, out of those, only 192 million are using Smartphone and the rest are yet to upgrade. The penetration of Smartphone in India (population) is just 15% unlike the other two developed marketers such as the US and China which are already on the verge of saturation. Therefore, India holds a big window of opportunity for both indigenous and global retailers to make a big name in field of m-commerce.

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