

## Impact of Mobile Technology in Business Communication

\*Dr. Pooja Yadav

\*\*Dr. Ravi Saini

### Abstract

Mobile people may have a daily companion and often happens in hand. It is able to connect us to any friends and anywhere, friends and family society. Mobile phones are specially designed in the fashionable methods of life because they provide freedom to the user, are currently the most popular activities used on mobile devices connection / chatting, entertainment experience, SMS, games, music and pictures. The use of mobile devices for payments is used and it is possible to insist parking ticket / movie tickets through mobile devices in many cities. Twenty-five years ago, barely had any mobile phone. Since then, Development and progress in technologies in the portable market is very large. And mobile: Telecommunications companies and mobile manufacturers have emerged and developed worldwide. Today, almost all (in the western world) owns a mobile device, and we expected that the mobile device and app will use and in the future. Between the problems in the field of services, policy is one of the mobile devices for research, it is extremely important for development and the vehicle for business. Privacy in privatization, liberalization globalization and internet capabilities have provided unlimited opportunities for business and commerce in India. Because in recent days, the Indian economy is developing up to 6% to eight, at the same time most economics of the world are in the event of negative development. Different studies show that import and export has increased significantly in the last few years, so the effect of mobile will be important, it can be due to increase in information and communication technology. M-commerce has a significant impact on a mix of sectors offering digital services and transactions.

**KEYWORDS:** Mobile, Technology, Communication, Information, Business, Advancements, Independence

### INTRODUCTION

In India, a large section of the Indian population neither has a bank account nor a landline phone, but with the rise in mobile technology and the availability of cheap mobiles, the use of mobile devices is on the rise and others are using their mobiles to do transactions. Mobile revolution has helped jumps in the years of development in the years of development in spite of various geographical barriers, poor infrastructure countries, which has excessive benefits and changes in the lifestyle of the millions of deprived population in India. Thus, there are widespread prospects and huge markets for the

---

### Impact of Mobile Technology in Business Communication

*Dr. Pooja Yadav & Dr. Ravi Saini*

development of business through mobile. Mobile Commerce is an emerging trend where the cost of the cost will be done in the wires-free environment using mobile device or PDA. It is basically brief as M-Commerce and it can be considered as a result of the technical convergence of IT with telecommunication technology (TT). Mobile commerce is often considered because the next stage of electronic commerce can be considered as a subset of electronic or it can be considered commerce, during which all transactions are used by using hand-held device like smart phones or PDA. M-Commerce is wireless electronic commerce that requires neither plug-in device nor the stars. It provides new opportunities of online business anywhere and anytime.

#### THE IMPORTANT FEATURES OF USE OF MOBILE IN BUSINESS

1. **Mobility:** Users can take their mobile devices anywhere at their convenience.
2. **Wide reach access capacity:** The user offers anywhere, anytime. it is quite convenient and provides instant connectivity. It helps in easy access to knowledge in real-time environments.
3. **Easy authentication:** Mobile device is recognizable with an electronic chip (SIM) which is recognizable with the pin (personal identification number) and simplifies the authentication process.
4. **Very personal:** The service provider retains the identity of the buyers and keeps confidential and provides the user special and additional special for different applications.
5. **Various Users category:** Mobile Commerce users are different from graduates and grandmother and grandmother and are employed with different places.
6. **Localization:** Location-based services mobile commerce companies help customers to supply various products and service applications at their specific location.
7. **Ambivalent:** Work and Play: Mobile Commerce will be used for both business purpose and personal entertainment. 8. **Desire:** Today people are interested in paying for mobile services

#### M-COMMERCE

Mobile Commerce or M-Commerce can be considered as an extension or subset of electronic commerce, which executes each transaction made under e-commerce through mobile devices (such as smart phone or tablets). Mobile commerce is considered as any business and business ever-going business. Mobile commerce provides many benefits such as ubiquity, localization, privatization, flexibility and instant Internet connectivity. Today, the virtual malls and showrooms have been created through mobile device technologies and M-Commerce app companies where the customer can buy / buy any of the needs of your needs. Customers can make any of the activities such as anywhere and any (24x7) reservations through TVs, their online games, including banking, bill payment etc. Major features in the development of M-Commerce, extension of battery life, increase in small screens, increase speed processor, improvement in chip integration, security, more credit card for the population, faster postal services in rural India. M Commerce app includes shopping services,

---

### Impact of Mobile Technology in Business Communication

*Dr. Pooja Yadav & Dr. Ravi Saini*

Reservation Services, Banking Services, Business Promotions Services, Conferencing, Online games etc. (High-end data apps) that mobile users access on their phone. Business requires such business requirements for fast-processing, high-speed connectivity and security for these M-commerce services, the phase of electronic commerce enables the key to the commerce without buying wire connections to the buyers. Since the e-business / M-Business are the fastest growing segment in the business sector, it will help in developing and developing an array of recent app / services and business models. M-Commerce is seen as a subsidiary service for B2C businesses, which is actually depending on mobile connectivity, the very fact is that according to the report published in the Economics times - By 2022 to 2027 the country that may have highest traffic rate of growth with 44% CAGR are going to be India and it can prove to be important driver for the development of M-Commerce in India.

### **INCREASING ROLE OF MOBILE IN BUSINESS**

In recent years, mobile technology development has increased continuously due to which many small businesses have given priority to mobile commerce, enabling their sales through mobile websites and provide considerable selection of opportunities and solutions to consumers and always help them to adopt mobile devices. Adopt mobile commerce in the market many large players have started working on mobile commerce as an option for the development of their business. Different surveys have found that many consumers have not made mobile shopping and those who have purchased the purchase are not seemed regular users of mobile commerce applications. Even today, consumers have difficulties to face their credit card information to purchase through mobile commerce, even for them to know the text coming to them is difficult for them. India is the second largest population country in the world. According to the geographical area, the third largest pool of the seventh largest country and technical human power. With the acceptance of free market policies by the Government of India in 1991, the business has increased by the effect of globalization and has more investment in the Indian market which ended that India has become the fastest growing-free enterprise. The proportion of users of both e-commerce and m-commerce is increasing in India as more sellers are found in the market. With the beginning of mobile commerce, users can easily connect their internet anywhere and through the mobile devices with the requirement. Due to the unique strength of wireless internet mobile internet diffusion through mobile devices, they are unique to develop opportunities for mobile commerce. It helps to create your social and business network by increasing businesses and users reaching further and time and location. Since M Commerce companies have made a large number of potential mobile commerce applications, we will identify the key business to consumer (B2C) class of the mobile commerce app in the description.

#### **Important Mobile B2C Applications**

1. **Mobile Financial Services:** A mobile financial service can be a major and most promising mobile commerce operation, but still buyers who reduce this mobile commerce operation between buyers. The positive aspect of this operation is the positive experience of shoppers, privatization, the stability of mobile communication technologies and broad penetration.

---

## **Impact of Mobile Technology in Business Communication**

*Dr. Pooja Yadav & Dr. Ravi Saini*

2. **Mobile Payments:** M-payment is the process of exchange of financial value between two sides, which is mutually for the storage of the device or the service to the mobile device. Mobile payments will be classified into two items i.e. macro payments and micro payments.
3. **Mobile Banking:** Mobile Advertising is another important mobile commerce operation that is done through information of the shopkeepers and helps in the privatization of the operation, which helps both sequential or both of the users. It provides accurate information about the purchase made by the buyers and maintains their previous records of their shopping habits and current locations. It helps to mark the marketer specific to drive for individual users. Mobile advertising has a lot of possibilities due to its very personal and high targeting possibilities.
4. **Mobile Advertising:** M entertainment stands for Mobile entertainment. it is a service that provides users soothing and recreational audio video through wireless technology for mobile devices. Mobile entertainment users may have a time-off B2C service that is provided by either such event or public members by either such event or membership. Mobile entertainment services include video audio – on demand for example, Hot Star.
5. **Mobile Entertainment:** M entertainment stands for Mobile entertainment. it is a service that provides users soothing and recreational audio video through wireless technology for mobile devices. Mobile entertainment users may have a time-off B2C service that is provided by either such event or public members by either such event or membership. Mobile entertainment services include video audio – on demand for example, Hot Star.
6. **Mobile Gaming:** Technical progress in the field of computer, IT and communication has significantly influenced on mobile technology. This has recently enabled the introduction of assorted new application called mobile gaming, the spread of mobile games with attractive graphics and sounds which are able to be played as mobile. Mobile communication technology allows a player to interact with each other through wireless internet access and also allows the participation and participation of other players in the growing gaming world and it has created new opportunities for mobile commerce service providers.
7. **Mobile Music:** A mobile device serves as an option of an MP3 player, as well as the technology has developed so that the user can tune the FM radio, visual radio, in addition to the digital music can download, watch the video on demand and may be available on them Subscribed for free. Technology in mobile devices can now run different audio and video formats and the client can entertain anywhere and anytime.
8. **Mobile Shopping:** Mobile shopping is defined as the ability of a user to conduct online transactions to purchase goods and services via their mobile device across time and place. It has created new opportunities for transactions for business enterprises. Users can prepare a shopping list with an internet interface, which they will execute from their mobile phones. In

---

### Impact of Mobile Technology in Business Communication

*Dr. Pooja Yadav & Dr. Ravi Saini*

the current phase of technical development, the customer can take advantage of a button purchase experience in mobile shopping.

9. **Mobile Reservation/Ticketing:** Mobile reservation and ticketing is not a good experience for people, either to have someone go to the reservation counter, or book tickets through the center. Mobile reservation operation made it easy to book and gain tickets from your smart phone directly to concerts, railway airlines, movies and the theater.
10. **Mobile Navigation:** Mobile navigation can be a B2C operation, including tracking the location of products, people and services. Through the mobile navigation, we will find a list of places that can be displayed with a distance from a specified point that helps the customer delivery users in tracking of the products and determines the time that service providers help gradually, thus improves customer service. Usually all smart phones have the capacity of GPS, which is employed in detecting the exact location of the driver, and it can be helpful in providing the driver's directions, directions and directions about the current position, and also can be helpful in stoppage of traffic in a particular area.
11. **Education:** Many online magazines today are providing apps that can be accessible anywhere on smart phones that are beneficial for co-academics or readers, for example Science Direct Journal, The Wall Street Journal etc. Walk or sit anywhere.

#### **THE ULTIMATE ACHIEVEMENT OF MOBILE TECHNOLOGY IN BUSINESS**

With over 900 million customers in India, the demand for electronic account services, which help consumers transfer money and pay bills, has certainly not increased. The lack of awareness about these mobile commerce services and the services fee by banks or firms that offer these services have reduced the expansion of this section of multi-billion dollars globally. M - Wallet Service Play an important role and is a good tool in the developing country like India, because there are more mobile phone users than the traditional computer users in the country. Awareness about these mobile commerce services will be a powerful medium of entering the small parts of the country for the business and the government. If people know about mixed mobile commerce applications, then mobile vendors have the opportunity to tap in those markets where people do not have a bank or checking account. The Indian mobile commerce market is different because India has a large uneducated population, good postal services and risk-adverse consumer behavior that challenge the distribution system, especially in rural areas along with the military areas. In these areas consumers are found to take care of the standard of goods and after-sales services, so users should be created awareness and trust in the mind which enable capability of mobile commerce to increase and increase the entry and use the Internet in semi. - Urban and rural area if all the stakeholders, including online traders, banks and aggregators contribute to establish a favorable environment, then the realistic of mobile commerce will realize the potential. All mobile commerce companies, whether it is large or small, understanding the importance of awareness among users and will try to present their customers about mobile commerce. Mobile commerce is the way forward for globalization.

---

#### **Impact of Mobile Technology in Business Communication**

*Dr. Pooja Yadav & Dr. Ravi Saini*

**PROBLEMS & ISSUES IN USING MOBILE IN BUSINESS IN INDIA**

In India, Mobile commerce is still in the nascent or embryo stage and companies are still in the phase of the use of M-Commerce. Although M-Commerce can provide convenient and hassle-free environment for companies and patrons, there are many reasons that people are not widely used by M-Commerce:

1. **Lack of Awareness & Personal Touch:** Today people are using smart phones in India but still they do not know about the app in smart phones and they will do with their smart phone. It may be right to mention that business and customers will take a moment to adopt mobile commerce. Since consumers do not get face-to-face for customer use. There are a large number of services in India, so it is less personal and therefore people have the tendency to be offline to avoid consumers because they are not confident to return policies through M-Commerce.
2. **Usability problem and language barrier:** One of the main issues in M-Commerce's optimization capacity has been restricted to the storage capacity of small devices, small size screens and keyboards etc. Big screen and colors can increase the utility but the issue of battery life is another issue because the smart phone requires regular charging. Also, using computer is usually difficult. Graphics is used in different M-commerce applications.
3. **Technical limitations and low internet connectivity:** We have insufficient bandwidth in India because the demand is being increasing day-to-day. Apart from this, the main issue is that service. The face of providers is 3G and 4G license. There is a lot of transmission of transmission and power consumption in India, in the contrast technical limit, poor reception; multipath interfaces and distance in limits are included in limited connections. India can be a big country with a type of weather and land, which is also the interruption in technical progress.
4. **Security Issues:** The fear of the consumer for your privacy using mobile business is easy to motivate theft for information. Also, the speed of the Internet does not allow the user to efficiently pay, and the repeated order is pending and can be canceled several times. Since security software is not available in all smart phones which make them prone to threats of hacking, phishing and frauds. Concept of crypto accelerator in India, and biometric identification is optional is in the initial stage Creating a transaction less secure.
5. **Internet Infrastructure:** In India, we see that Internet Infrastructure is growing rapidly, yet the number of investment and technology for the huge population like us is not enough. The infrastructure requires the infrastructure to expand speed and security, which is extra largely for the security related problems in the front and business.

---

**Impact of Mobile Technology in Business Communication**

*Dr. Pooja Yadav & Dr. Ravi Saini*

**RESULTS AND ANALYSIS**

By using the various data related to use of mobile in financial service, Payment and Banking, for the period 2016 to 2022, the following Correlation and Regression analysis has been done. The below Table 1 indicates the results of Correlation.

**Table 1:**

Variables		Financial Services	Payments	Banking
Financial Services	Correlation	1	0.9572	0.8575
	Sig.(2-tailed)	--	3.4597	0.0016
	N	10	10	10
Payments	Correlation	0.9513	0.9466	0.8465
	Sig.(2-tailed)	3.9885	--	0.0004
	N	10	10	10
Banking	Correlation	0.2433	0.8166	0.9236
	Sig.(2-tailed)	0.0001	0.0003	--
	N	10	10	10

Table 1 reveals the Pearsons coefficient of correlation between use of mobile in financial service, Payment and Banking, for period 2016 to 2022. The Pearsons coefficient correlation between Financial Services and Payments is found to be 0.9572 with significance level of 0.01 percent. The coefficient of correlation 0.8575 shows the Financial Services has very strong correlation with Banking in India during the period of 2016 to 2022. The low level of significance (0.0001) shows the coefficient Financial Services variable is highly significant. Same as the coefficient of correlation between Financial Services and Banking is also shows strong correlation i.e. 0.9236 percent during the period of 2016 to 2022. The significance level of 0.0003 indicates the coefficient of financial Services, variable is also highly significant. It is found from the coefficient of correlation result that the significance level of Financial Services with Banking (0.01%) is higher than the significance level of Financial Payments.

**CONCLUSION**

The initial debate on mobile use in business was characterized by high level optimism, after there was a more subtle and realistic approach. This is a replacement concept and establishment is emerging in a very reference of criteria, rules and standards. As more and more mobile devices, such

---

**Impact of Mobile Technology in Business Communication**

*Dr. Pooja Yadav & Dr. Ravi Saini*

as smart phones and tablets became more comprehensive and economical, the demand of mobile commerce increased and it has become the most popular issue of the current scenario in developing countries like India. Mobile companies have increased stress for consumer applications with the business of mobile commerce with the amount of faster in customer base. Although people still living in semi urban areas do not know about their mobile device capabilities because they have smart android phones, but they are unaware of the smart phones or employment of Android phones, they use these phones buy just because of its presence in the market, and to watch/listen video songs, mp3 songs and flicks after download from vendors of image and ,mobile shops, many of us are used to call that B2C operation will be cut in their recharge balance and they also have a reduction in mobile commerce pricing schemes. Some people have information about mobile commerce, but they do not have information about mobile commerce operations on their mobile device because they do not take the ability of their mobile device compatibility for mobile commerce operations. They do not know which mobile commerce app on their mobile devices is not easy to go or download the mobile commerce app for B2C operation on their mobile phone. Along with people, they are not adopting new technology and they need to stay in older of communication. We see that the person is still pushing on e-commerce, that is using the computer for online purchase and it also seems that mobile is not a convenient tool for purchase / transactions and it is also the notion in their mind that using mobile devices instead of using Computers for online working/transactions involves excessive time consumption.

**\*Assistant Professor**  
**Department of ABST**  
**Sri Sathya Sai P.G. College for Women, Jaipur**  
**\*\*Lecturer**  
**Icon Classes, Jaipur**

#### REFERENCES

1. Aftab N, Iqbal A. 3G mobile communication services perspective. Unpublished master"s thesis. Retrieved March. 2006 Feb 9;5(2010):1653-0187.
2. Arora D, Quaraishi S, Quaraishi Z. Mobile Commerce the Next Big Leap in India. Pioneerjournal.in/files.Php.
3. Bearden WO, Calcich SE, Netemeyer R, Teel JE. An exploratory investigation of consumer innovativeness and interpersonal influences. Advances in consumer research. 1986 Jan 1;13(1)
4. Deshmukh SP, Deshmukh P, Thampi G. Transformation from E-commerce to Mcommerce in Indian Context. International Journal of Computer Science Issues. 2013;10(4):55-60.
5. Grewal S. M-Commerce and its growth: An Analysis. International Journal of Technical research 2012 Dec;1(2):32-35.

---

#### **Impact of Mobile Technology in Business Communication**

*Dr. Pooja Yadav & Dr. Ravi Saini*



6. Kumar M. E-Commerce: Living and Working in an Interconnected World. IRACST-International Journal of Research in Management & Technology (IJRMT). 2011 Dec;1(2).
7. Malhotra Y, Galletta DF. Extending the technology acceptance model to account for social influence: Theoretical bases and empirical validation. In Systems sciences, 1999. HICSS-32. Proceedings of the 32nd annual Hawaii international conference on 1999 Jan 5 (pp. 14-pp). IEEE.
8. Mohan N, John F. Customer Awareness And Satisfaction of online Banking Services: An Analytical Study of Nationalised Banks in India. 2014 Oct;3(10)
9. Nandini KN, Chandrika KG. Mobile Commerce: An Indian Perspective. International Journal of Innovative Research and Development. 2014 Dec 1;3(12).
10. Rao S, Troshani I. A conceptual framework and propositions for the acceptance of mobile services. Journal of Theoretical and Applied Electronic Commerce Research. 2007 Aug 1;2(2):61.
11. Saini D, Rathore S.V. Study & Analysis of Secured E-Commerce Transactions Information Protocols- Purchasing Order. In IJCSMS 2012 Sept;12(3):2231 -5268.
12. Thakwani P. The Awareness of M-commerce Amongst Customers Today. International Journal of Scientific & Engineering Research, 2014 Dec, 5 (12): 16-28.
13. Venkatesh V, Davis FD. A theoretical extension of the technology acceptance model: Four longitudinal field studies. Management science. 2000 Feb;46(2):186- 204.

---

### **Impact of Mobile Technology in Business Communication**

*Dr. Pooja Yadav & Dr. Ravi Saini*