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A comprehensive review of m-commerce: Trends, impacts, and future prospects in digital business

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Abstract
Mobile commerce (M-commerce) has become a driving force in the modern digital business ecosystem, fundamentally transforming the way businesses and consumers interact. This review paper provides a comprehensive analysis of the current trends, key impacts, and future prospects of M-commerce in the rapidly evolving digital landscape. The study explores how the rise of smartphones, mobile applications, digital wallets, and social commerce has significantly enhanced customer convenience, expanded market reach, and reshaped consumer behavior. It also examines the challenges associated with mobile security, user experience, and technological dependencies that businesses must address to succeed in the mobile-first environment. By analyzing recent literature, the paper highlights the growing importance of emerging technologies such as artificial intelligence, blockchain, 5G, and Internet of Things (IoT) in shaping the future of M-commerce. The findings provide valuable insights for researchers, practitioners, and businesses aiming to leverage M-commerce for sustained growth and competitive advantage in the digital age.

Keywords: Mobile Commerce (M-Commerce), digital business, consumer behavior, mobile payments, mobile applications, social commerce, mobile security, user experience

Introduction
In the rapidly evolving landscape of digital business, mobile commerce (M-commerce) has emerged as a transformative force reshaping the way consumers and businesses interact. With the proliferation of smart phones, tablets, and mobile applications, M-commerce has become a central pillar of modern e-commerce, enabling users to shop, transact, and communicate anytime and anywhere. Unlike traditional commerce, M-commerce offers unparalleled convenience, speed, and personalized experiences, driving a significant shift in consumer behavior and market dynamics.

Today's digital economy is marked by increased internet penetration, mobile payment innovations, and the integration of artificial intelligence and data analytics into mobile platforms. These advancements have propelled M-commerce into the mainstream, making it a critical growth engine for businesses aiming to expand their market reach and enhance customer engagement. From mobile banking and digital wallets to app-based shopping and location-based services, M-commerce is not only reshaping retail but also revolutionizing sectors such as finance, healthcare, and entertainment.

The growing reliance on M-commerce presents both opportunities and challenges. While businesses can now access global markets and offer highly tailored services, they must also address issues related to data security, user privacy, mobile application optimization, and digital payment security. As digital transformation accelerates, understanding the impact of M-commerce on consumer preferences, competitive strategies, and business models is essential for organizations seeking to thrive in this mobile-first era.

How mobile commerce works
With most m-commerce enabled platforms, the mobile device is connected to a wireless network that is used to conduct online product purchases and other transactions.

For those in charge of developing an m-commerce application, important key performance indicators to monitor include the following:

- Total mobile traffic.
- Total application traffic.

- Average order value; and
- The value of orders over time.

Likewise, monitoring the mobile add-to-cart rate would enable developers to ascertain whether consumers are converting into buyers. M-commerce developers could also find it pertinent to record average page loading durations, mobile cart conversion rates, and SMS subscription metrics. Mobile payment solutions function via a method of peer-to-peer exchange. After a mobile device is synchronized with a user's bank card details, the phone may be held near a payment terminal to complete a transaction for a product. Contactless payment via a mobile device employs near-field communication technology.

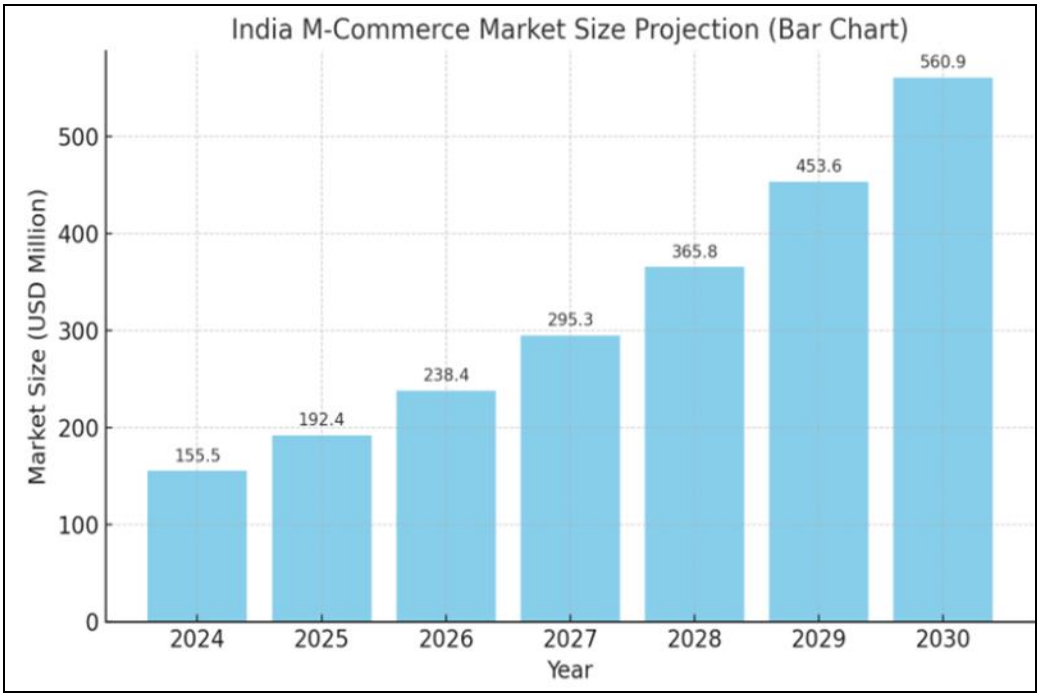

Fig 1: India's m-commerce market size from 2024 to 2030

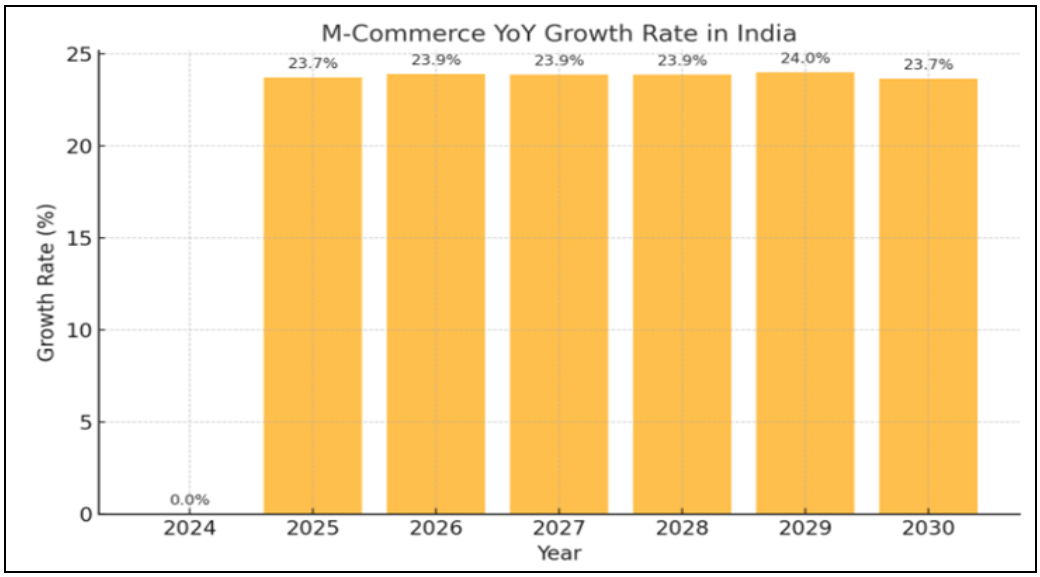

Fig 2: India's m-commerce growth rate from 2024 to 2030

The analysis shows that India's m-commerce market, though currently a small fraction of total e-commerce (about 0.11% in 2024), is on a clear upward trajectory, with its share increasing steadily through 2030 as mobile-based transactions grow faster than overall online sales. This rapid rise is driven by widespread smartphone adoption, affordable mobile data, and UPI-enabled payments, making mobile shopping more accessible across Tier II and III cities. The year-on-year growth rate remains consistently high at around 23.8% annually, reflecting a market still in its expansion phase with significant untapped potential. Together, these trends signal that mobile commerce is set to become a far more dominant force in India's digital retail landscape over the next decade.

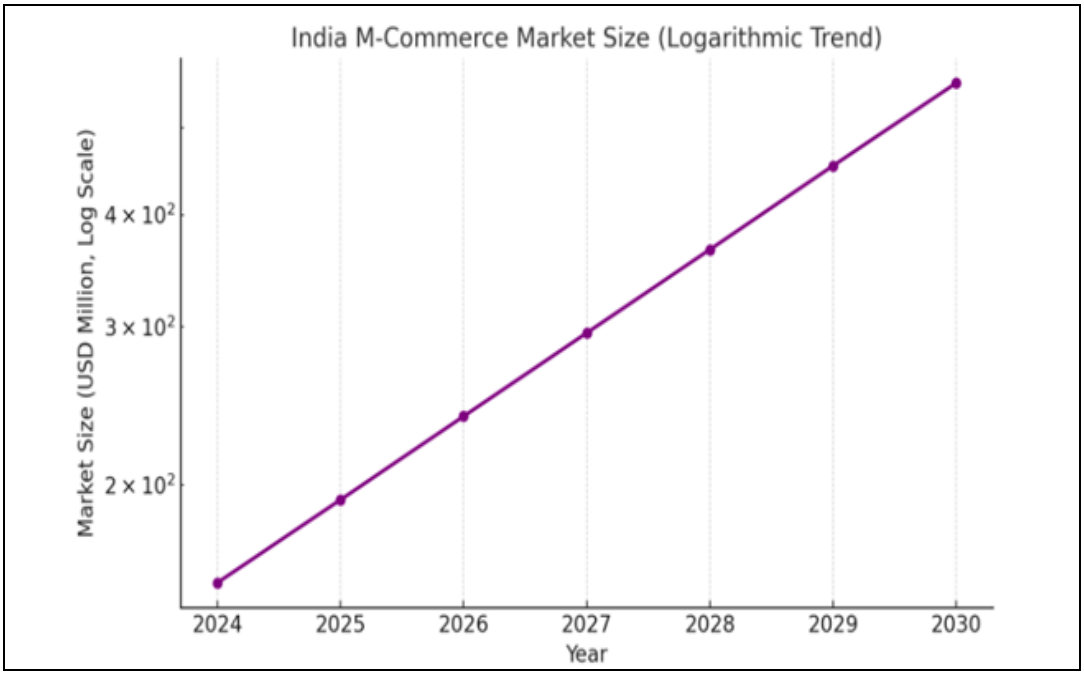

Fig 3: Logarithmic Trend Chart-India M-Commerce Market Size

This chart uses a logarithmic Y-axis to highlight percentage-based growth over time. From USD 155.5 million in 2024 to USD 560.9 million in 2030, the curve forms a nearly straight line in log scale, indicating a steady compound annual growth rate of around 23.8%. The log scale helps reveal that the growth is consistent and exponential rather than showing random spikes, making it clear that the market expansion follows a stable upward trajectory.

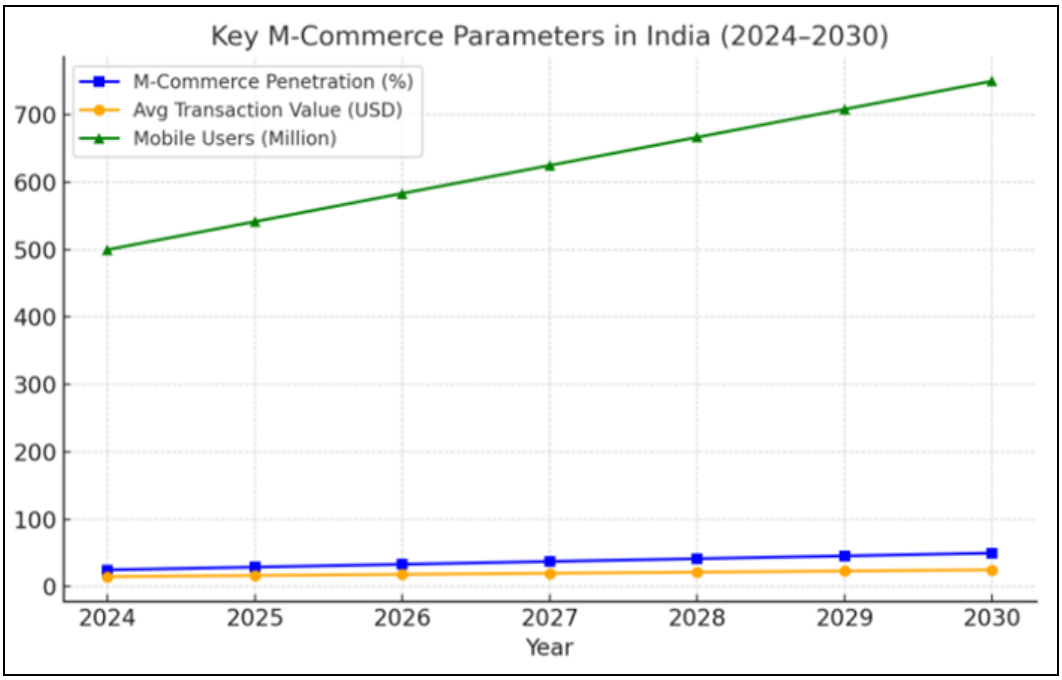

Fig 4: Multi-Parameter Trends Chart-Key M-Commerce Indicators

This chart tracks three important metrics alongside the overall market: Penetration rate, average transaction value, and number of mobile commerce users. Penetration rate rises from 25% in 2024 to 50% in 2030, reflecting deeper market adoption. Average transaction value increases from USD 15 to USD 25, showing that customers are spending more per purchase. The mobile user base expands from 500 million to 750 million, indicating strong growth in the customer pool. Together, these trends suggest that market expansion is driven by both an increasing number of users and higher spending per transaction.

This chart displays the actual market size data points as red dots, with a simple linear trendline added for comparison. Although the actual growth is exponential, the linear fit still shows a clear upward slope. In the later years, the data points sit above the trendline, suggesting that the growth rate is accelerating faster than a constant yearly increment would predict. This makes the scatter plot useful for visualizing both the historical trajectory and the divergence between linear and exponential growth patterns.

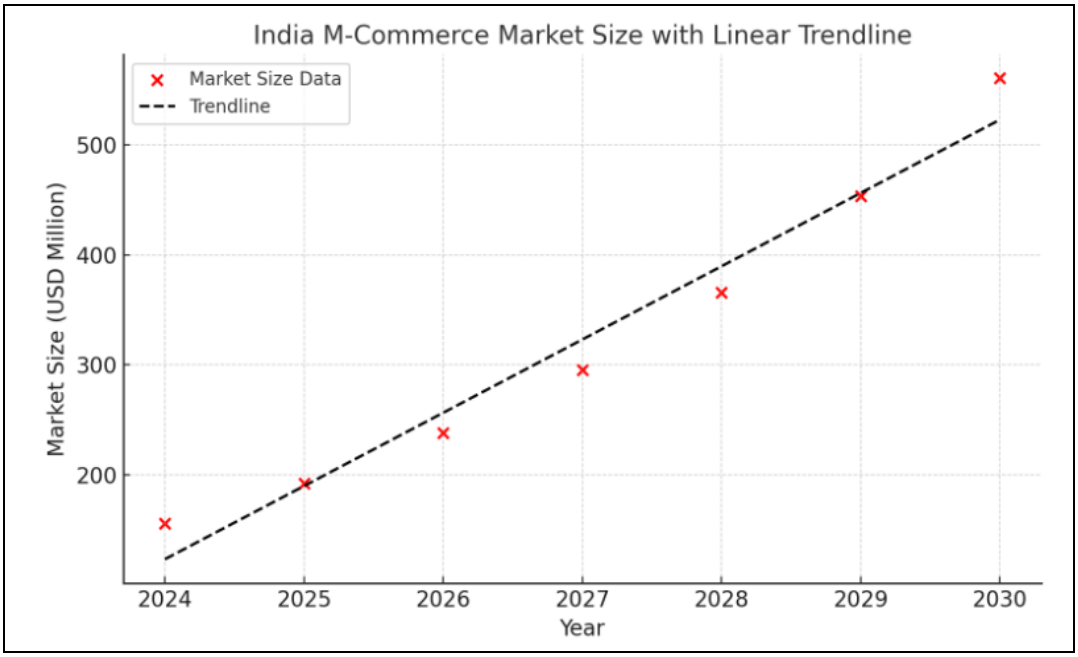

Fig 5: Scatter plot with linear trendline-market size over time

Types of Mobile Commerce

- **Mobile shopping:** It enables users to buy products using a mobile device and a web app or application like Amazon. A transaction that takes place through a native app is known as app commerce, which is a subset of mobile shopping.
- **Online banking:** Tailored for portable devices is referred to as mobile banking. Customers may use it to pay payments, manage financial changes, trade stocks, and access brokerage services. Usually, the banking institution offers specialized, secure software for this purpose. Chatbots, SMS, and other conversational app platforms are used by mobile banking services to exchange notifications and keep tabs on account activity. Customers may use the WhatsApp chatbot, for example, to analyze cash transfers, account balances, loan reviews, and real-time WhatsApp transactions.
- **Alternatives to traditional payment methods:** Such cash, cheques, debit cards, and credit cards include mobile payments. It allows consumers to utilize a mobile device to make in-person product purchases. Customers may purchase goods with digital payments like Apple Pay instead of using cash or a card swipe. The same is true with mobile payment apps like Venmo, PayPal, and others. Mobile customers pay using their phones by scanning QR codes. Sending money straight to a recipient's bank account or cell phone is made possible via mobile payments.
- **Mobile ticketing:** Using mobile devices, consumers may buy electronic tickets for events, entertainment, travel, etc. By shifting the cost to the user, mobile ticketing relieves operators of the manufacturing and distribution expenses associated with paper-based ticketing.
- **Mobile chatbots:** These chatbots allow people to interact with intelligent assistants in a human-like manner by simulating and processing human interactions.
- **Mobile wallets:** On mobile devices, mobile wallets contain credit card and debit card details. These provide the ease of online or in-store shopping and wallet-based payment processing.

Mobile Commerce

With most m-commerce-driven platforms, the mobile device is connected to a wireless network that facilitates online purchases and related transactions. For those who develop an m-commerce application, the core performance indicators to track include the following:

- Total mobile traffic.
- Total application traffic.
- Average order value.
- Value of orders over time.

Similarly, mobile add-to-cart monitoring enables developers to determine if consumers become customers. It may also be of interest to mobile commerce developers to track SMS subscriptions, average website loading times, and mobile conversion rates.

Products for mobile payments work by exchanging information between peers. A user's bank card details can be associated with a mobile device, which can then be waved over a terminal to start the product payment process. Mobile device contactless payment makes use of near-field communication technologies.

Mobile Commerce Advantages

This diagram visually represents the key advantages of Mobile Commerce (M-commerce). It is centered on the concept of "M-commerce Advantage", and highlights six significant benefits that businesses can leverage when adopting mobile commerce strategies.

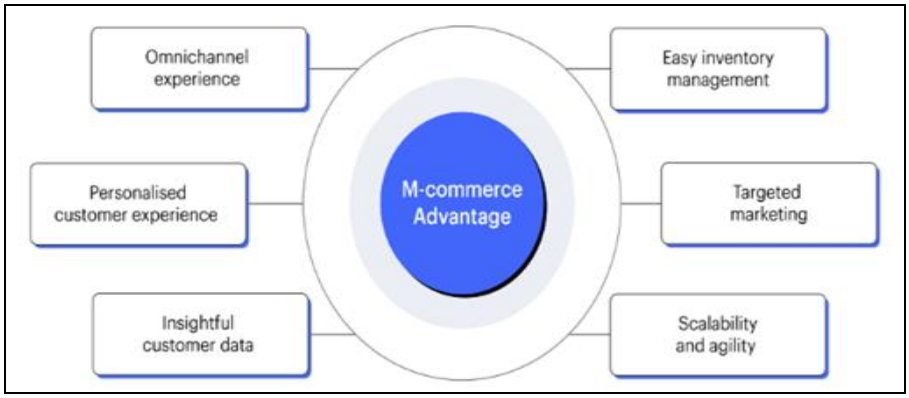

Fig 6: Mobile Commerce Advantages

- **Omnichannel Experience:** M-commerce allows businesses to offer a seamless, integrated experience across multiple channels such as websites, mobile apps, and physical stores. Customers can start their journey on one channel and continue or complete it on another without disruption. Enhances customer satisfaction and loyalty by providing flexibility in shopping methods and platforms.
- **Personalised Customer Experience:** Mobile commerce platforms can collect and analyze user data to offer personalized product recommendations, notifications, and promotions based on individual customer behavior and preferences. Improves customer engagement and conversion rates as users feel the services and offers are tailored specifically for them.
- **Insightful Customer Data:** M-commerce applications provide businesses with access to detailed, real-time customer data, such as browsing patterns, purchasing history, and app interactions. Enables businesses to make data-driven decisions, optimize marketing strategies, and improve customer relationship management.
- **Easy Inventory Management:** Mobile commerce platforms often come with integrated inventory management systems that allow businesses to track stock levels, sales, and deliveries in real-time. Helps prevent overstocking or stock outs, improves supply chain efficiency, and reduces operational costs.
- **Targeted Marketing:** M-commerce supports highly targeted and location-based marketing using push notifications, personalized ads, and real-time offers. Increases the chances of converting potential customers by delivering relevant promotions at the right time and place.
- **Scalability and Agility:** Mobile platforms offer the ability to quickly scale operations, reach new markets, and adapt to changing customer needs and technological advancements. Provides businesses with a competitive edge by allowing rapid updates, flexible business models, and the ability to respond quickly to market trends.

Research Methodology

This study employs a systematic review methodology to comprehensively explore the trends, impacts, and future prospects of mobile commerce (M-commerce) in the digital business landscape. The methodology follows four key phases: Search Strategy, Data Selection and Inclusion Criteria, Data Extraction, and Screening and Quality Assessment.

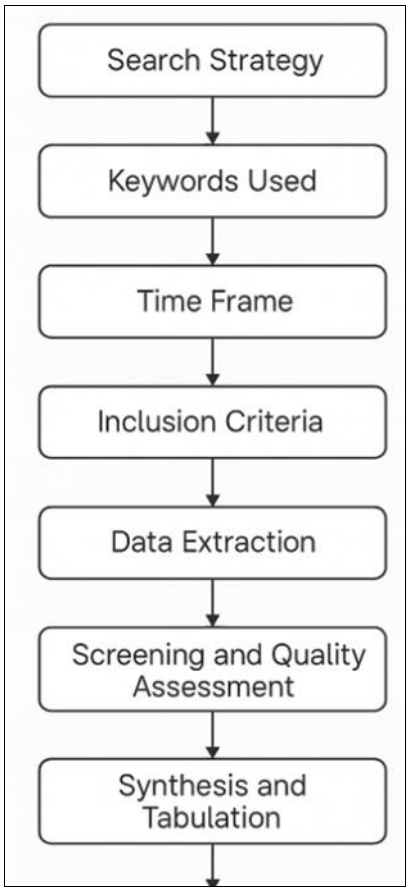

Fig 7: Research Methodology

Search Strategy

A thorough search was conducted using various electronic databases and academic repositories, including:

- Google Scholar
- IEEE Xplore
- Springer Link
- Science Direct
- Research Gate
- Statista for statistical data

The search was performed using specific keywords and combinations such as:-

- Mobile Commerce (M-commerce)
- Mobile shopping behavior

- Mobile payments and digital wallets
- Social commerce trends
- Mobile commerce user experience
- Mobile security in digital business
- Impact of mobile commerce on consumer behavior

The search covered articles, conference papers, industry reports, and statistical reviews published from 2018 to 2024 to ensure the inclusion of the most recent developments and insights.

Data Selection and Inclusion Criteria

To ensure relevance and quality, the following inclusion criteria were applied:

- Studies focusing on mobile commerce platforms, applications, consumer behavior, mobile payments, and social commerce.
- Research papers that provided empirical data, theoretical models, or industry-based analysis.
- Articles published in peer-reviewed journals, high-quality conferences, and validated industry reports.
- Studies available in full text and written in English.

Exclusion Criteria

- Articles unrelated to M-commerce or those focused exclusively on traditional e-commerce without mobile integration.
- Studies without sufficient empirical support or with outdated datasets prior to 2018.

Data Extraction

Relevant information was systematically extracted from each selected study, including:

- Author(s) and publication year
- Study objectives and focus areas
- Methodology and data analysis techniques
- Key findings and contributions
- Impact on digital business and consumer behavior

Screening and Quality Assessment

The quality of the selected studies was evaluated based on the following:

- Clarity of objectives
- Appropriateness of research design
- Validity of data collection and analysis methods
- Relevance to the current M-commerce landscape

Table 1: Research Methodology

Research Phase	Description	Tools/Databases Used	Outcome
Search Strategy	Comprehensive search for relevant studies and reports on M-commerce trends, impacts, and future prospects.	Google Scholar, IEEE Xplore, ScienceDirect, SpringerLink, ResearchGate, Statista	85 articles and reports initially identified.
Keywords Used	Mobile Commerce, M-Commerce, Mobile Payments, Social Commerce, Mobile Apps, Consumer Behavior, Mobile Security	Advanced Boolean Search	Ensured broad coverage of topics within M-commerce.
Time Frame	Focused on research published from 2018 to 2024 to include the most recent advancements.	Manual and automatic database filters	Ensured up-to-date information for current relevance.
Inclusion Criteria	• Studies on M-commerce platforms, apps, mobile payments, and consumer behavior. • Peer-reviewed journals, high-quality conferences, industry reports. • Studies with empirical data or strong theoretical models.	Systematic selection and manual review	32 relevant studies selected after filtering.
Exclusion Criteria	• Studies focusing solely on traditional e-commerce without mobile aspects. • Non-English articles. • Outdated or low-quality papers.	Abstract and full-text screening	Removed 53 irrelevant or low-quality articles.
Data Extraction	Extracted data points: author, year, study focus, methodology, key findings, relevance to M-commerce.	Microsoft Excel spreadsheet	Created a synthesis table for analysis and comparison.
Screening and Quality Assessment	**Quality assessment based on:** • Clarity of objectives • Research design validity • Data reliability • Methodological appropriateness	Critical appraisal tools, manual quality grading	Final selection of 25 high-quality studies.
Synthesis and Tabulation	Summarized key aspects like impact on consumer behavior, mobile payment trends, user experience, security challenges, etc.	Data visualization and comparison tables	Enabled comprehensive review and cross-study comparisons.

Literature Review

Tana Siqin *et al.* (2024) [21] examined the evolving landscape of mobile e-commerce by analyzing a dual-channel system involving websites and mobile apps for selling holiday items. Their study focused on how online stores can optimize inventory management through risk pooling and forecast-Enhancement Technology (FET). They explored how cross-channel effects influence stocking decisions and assessed the role of blockchain technology in improving FET efficiency. Sheng-Wei Lin *et al.* (2022) investigated how mobile commerce activities shape brand image through customer satisfaction, mobile service quality, and perceived value. Using the cues-images-impressions model, they confirmed that the quality of mobile services directly influences customer satisfaction and brand perception. Fen Liu *et al.* (2022) [23] studied consumer decision-making in mobile social shopping, particularly in mobile coupon sharing, using the stimulus-organism-

response (S-O-R) framework. They identified key factors like perceived coupon value and situational product involvement that drive coupon use and sharing behaviors. Jean-Éric Pelet *et al*. (2022) [24] explored how mobile commerce user experiences, influenced by environmental factors like light and temperature, as well as design features such as font style and color contrast, affect usability and consumer behavior in outdoor settings. Umair Akram *et al*. (2023) [25] applied the S-O-R model to understand how situational factors like visual appeal, interpersonal influence, and mobility affect both hedonic and utilitarian browsing in mobile commerce. They also highlighted the moderating roles of scarcity and serendipity in online cosmetic shopping behavior. Prasanta Kr Chopdar *et al*. (2020) [26] focused on customer retention in mobile commerce, emphasizing the importance of perceived ubiquity and app incentives in shaping impulsiveness, perceived value, and customer satisfaction. Lastly, Xiabing Zheng *et al*. (2019) [27] explored how mobile commerce encourages impulsive buying, using the S-O-R model to analyze the effects of portability, visual appeal, and interpersonal influence on hedonic and utilitarian browsing, ultimately linking these browsing patterns to impulsive purchase behavior.

Table 2: Impact of M-Commerce in Digital Business

Author (Year)	Focus Area	Key Findings	Methodology
Tana Siqin *et al*. (2024) [21]	Dual-channel E-commerce (Mobile Apps & Websites)	Cross-channel effects impact inventory management; blockchain improves forecast investment efficiency but does not affect cross-channel decisions.	Supply chain modeling, Nash trading framework
Sheng-Wei Lin *et al*. (2022)	M-commerce and Brand Perception	Mobile service quality, perceived value, and customer satisfaction are key drivers in shaping a brand image in m-commerce.	Online survey with 744 responses, Cues-Images-Impressions model
Fen Liu *et al*. (2022) [23]	Social Commerce in Mobile Promotions	Perceived coupon value (PCV) and situational product involvement (SPI) influence coupon redemption and sharing behaviors.	Partial Least Squares analysis, social commerce feature modeling
Jean-Éric Pelet *et al*. (2022) [24]	Mobile user experience & environmental factors	Interface design (color contrast, font, spacing) and outdoor environmental conditions significantly influence usability and purchase intention.	Real-world outdoor experiments, factorial design, online survey
Umair Akram *et al*. (2023) [25]	M-commerce in Cosmetics	Visual appeal, social influence, and mobility positively impact online browsing; scarcity and serendipity moderate purchasing intentions.	Online survey of 988 participants, Structural Equation Modeling (AMOS 23)
Prasanta Kr Chopdar *et al*. (2020) [26]	Customer Retention in M-commerce	Perceived ubiquity and app incentives drive impulsiveness and perceived value; impulsiveness decreases repurchase intent but increases satisfaction.	Cross-sectional survey of 420 users, Structural Equation Modeling
Xiabing Zheng *et al*. (2019) [27]	Impulse Buying in M-commerce	Portability, visual appeal, and social influence affect browsing types; hedonic browsing directly drives impulse buying behavior.	Online questionnaire, Partial Least Squares estimation

Table 3: Impact of M-Commerce: Key Parameters

Parameter	Impact of M-Commerce	Example/Details
Customer Convenience	Greatly Increased	24/7 shopping, mobile apps, faster checkout
Sales Growth	Boosted	Mobile flash sales, impulse buying
Market Reach	Expanded	Global access through mobile platforms
Customer Engagement	Improved	Push notifications, app-based loyalty
Payment Methods	Diversified	Mobile wallets, UPI, QR payments
Security Challenges	Increased	Data theft, app security issues
User Experience (UX)	Critical	Responsive design, fast load time
Social Commerce	Growing	Coupon sharing, social media shopping

Mobile commerce (M-commerce) has become a powerful driver of growth in today's rapidly expanding digital business environment. It offers unmatched convenience by enabling customers to shop, browse, and complete transactions anytime and anywhere using mobile devices. This flexibility has significantly increased consumer engagement and purchasing frequency, contributing to a notable rise in sales. M-commerce has also expanded market reach, allowing businesses to access a global audience through mobile apps and responsive websites. The integration of mobile wallets, UPI, and QR code payments has diversified transaction options, making the shopping experience faster and more seamless. Additionally, social commerce is thriving, as mobile platforms make it easier for users to share deals and recommendations, boosting peer influence on purchasing decisions. However, the growth of M-commerce has introduced challenges, particularly in mobile security and data privacy, as businesses must protect customer information from threats like fraud and cyber-attacks. Providing a smooth and responsive user experience is also critical, as customers expect fast-loading, user-friendly mobile applications. Overall, M-commerce is reshaping consumer behavior, sales strategies, and global market dynamics, positioning itself as a vital pillar in the digital business ecosystem.

Mobile commerce worldwide-statistics & facts

Choose a region: Worldwide

The way people shop has changed drastically in the digital era. Due to the growing usage of cellphones, purchasing things is now feasible almost anywhere and at any time. These days, accessibility and convenience are essential components of the modern shopping experience. Customers may easily browse goods, compare prices, read reviews, and

make purchases with a single swipe on their devices. According to estimates, mobile commerce revenue will reach over 2.5 trillion dollars in 2025 and roughly double over the next four years to account for 63 percent of all retail e-commerce.

Globally, mobile phones have been the preferred option for internet purchasing in recent years. They perform better than other devices in adding products to the basket, but they still struggle to complete purchases and have lower conversion rates. Regardless of the technology, cart abandonment data indicates that more costly and individualized items typically cause customers to rethink their purchase. However, out of all product categories, desktops consistently show the lowest cart abandonment rates. Optimizing websites for mobile devices or creating applications that guarantee a smooth buying experience are challenges faced by retailers hoping to increase sales through mobile devices. Despite these initiatives, a lot of consumers still favor desktop computers for their bigger screens and perceived security while making purchases.

Mobile shopping and apps go hand in hand

The success of online shopping applications is primarily responsible for the global penetration rate of mobile commerce in e-commerce. The total amount of money spent on applications worldwide shows how frequently people utilize mobile apps. In the fourth quarter of 2024, its value was more than 35 billion dollars. When it comes to pure e-commerce apps, Temu, a Chinese online marketplace, is the most downloaded app worldwide, followed by Shein, a rival. Despite only being around since 2022, Temu has already taken the app stores by storm. According to the most current worldwide rating, Chinese competitors Temu and Shein have forced the Amazon app back to fourth place.

Mobile commerce is now nearly on par with e-commerce as a whole, surpassing its previous status as a niche channel. Since desktop computers continue to lose market share every year, online merchants who prioritize mobile devices will have the best chance of giving their customers the shopping experience they want.

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Conclusion

Mobile commerce (M-commerce) has become a transformative force in the modern digital business landscape, offering unprecedented opportunities for businesses to enhance customer engagement, streamline operations, and expand their market reach. This review highlights that M-commerce is not just about enabling transactions on mobile devices but also about creating personalized, data-driven, and seamless shopping experiences across multiple channels.

The advantages of M-commerce such as Omni channel integration, personalized customer interactions, insightful data collection, easy inventory management, targeted marketing, and scalability provide businesses with significant tools to remain competitive in a rapidly evolving marketplace. However, these benefits also come with challenges, including ensuring mobile security, maintaining user privacy, and delivering consistently high-quality mobile experiences.

The growing influence of emerging technologies like artificial intelligence, blockchain, 5G, and the Internet of Things (IoT) is expected to further shape the future of M-commerce, driving even more sophisticated, efficient, and user-centric solutions. As mobile commerce continues to grow, businesses must strategically invest in mobile platforms, optimize user experiences, and address security concerns to fully capitalize on the potential of this dynamic ecosystem.

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