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# Innovation of Mobile, Mobile Commerce and Mobile Apps As Disrupted the Businesses of Small Units

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Abstract: Mobile, Internet and Mobile Application have created a new market and new world of network which has eventually disrupts an existing traditional business market and given importance to internet through Mobile Apps to online Business. The electronic gadget, computer which was nothing better than a big calculator has taken over the entire business market and captured as electronic market through e-Commerce, eventually established itself to M-Commerce, Business on the Mobile gadget where consumer carry any time, any place and do business at any point of time. This created a huge platform to new market and ultimately eliminated the existing business. Purpose of the study says that Flipchart, Amazon, e-bay, BigBasket, these business houses are attracting the customer through online. Customer can shop from home at much cheaper rates could save even up to 80% discount rates with all kind of guarantee and warrantee with best quality and replacement assurance. An objective of research work is too "To assess the impact of mobile, Mobile Commerce and Mobile apps on business practices." The article expected to through the light on the disruptive innovation of Mobile, Mobile Commerce and Mobile Apps.

Keywords: Mobile, Mobile Commerce, Mobile Apps.

#### I. Introduction

The line between browsing & buying online and offline is burning issue of today's latest technology which is playing vital role in converting every physical touch point for consumes into digital services. E-Commerce is just a channel whose services help the customer to stop anywhere and M-Commerce is small electronic gadget in this window in India. M-Commerce reach the rural & urban customers without any differencation. Once the rural customers were not reachable for priority products, now it is just a finger game to any layman in remote place. In last two decades, the electronic commerce has made tremendous changes in the business community & industry. Development of wireless and Mobile technologies, mobile commerce is expected to make greater impact on the worldwide business. The number of electronic gadgets, mobile phones subscribers is increasing in millions and billions. The reach & penetration of mobile phones are major features to deliver huge volume of services through speedy, cheap and seamless manner. Telecom Regulator Authority of India (TRAI) brought of new safe guidelines on unstructured supplementary service data

(USSD) based mobile banking services. This is the major issue to think about disruptive innovation of business to online business through mobile, Mobile commerce and Mobile Apps.

## II. Meaning and Definitions

A mobile phone which is also known as a cellular phone, cell phone, hand phone, or simply a phone is a phone that can make and receive telephone calls over a radio link while moving around a wide geographic area.

M-commerce is about the explosion of applications and services that are becoming accessible from internet enabled mobile devices. It involves new technologies, services & business models. It is quite unique and easy from traditional E-Commerce.

M-Commerce applications allows the consumers to make payments towards various suppliers of Goods and Service like Financial Services, knowing health services, Purchasing and selling of required goods. The major requirement of any mobile Apps shall be integration with payment systems like Master Card, Visa Card, and PayTm, PayPal networks to support the consumer transition or business deal. The other major requirement of Mobile platform is having compatible smart phone like BlackBerry<sup>TM</sup>, Android<sup>TM</sup>, iPhone9<sup>TM</sup> and many more.

# III. Purpose of the study

Mobile, M-commerce and Mobile Apps are about the explosion of various business mobile applications which are disruptive towards the traditional business in which customers are buying goods and services that are becoming accessible from internet enabled mobile devices. It involves new technologies, services & business models.

## **Importance of the Study**

To discover the disruptive technology through Mobile gadget which is affecting the traditional business through M-Commerce and Mobile Apps?

#### Objective of the study

To find out the association of Mobile, M-Commerce and Mobile apps in traditional business as disruptive technology.

# Limitations of the study

The result of the study is based on the sample survey conducted within the J.P nagar area of Bangalore City of Karnataka state who are involved in business are affected through the online business.

## Scope of the study

To conduct this research the target population was the Mobile, Mobile Commerce and Mobile Apps users who are in use of GSM technology. Respondents are internet surveys including consumers and Small Business entrepreneurs. Mobile Apps restricted to OLX, Flipkart, Bigbasket, Amazon and e-bay users only.

## IV. Review of the literature

India's largest E-commerce marketplace Snapdeal now gets over half of its sales from mobile based transactions, up from just 5% from the same platform nearly a year ago (Pankaj Mishra 2014). In a statement, Snapdeal said that 45% of the transactions seen on mobile now come through the native applications while the remaining 55% come through the mobile site. In the article the writer also mentioned how Flipkart founder has replied the boom of the mobile commerce and this is just the beginning of the deals, still more to move on.

The research article presented how the mobile-assisted shopping application is another growing area in m-commerce. Consumers can obtain marketing of business information about different products, services and their relative costs via their mobile phones in order to make intelligent decisions in real time (Mort and Drennan, 2002).

Mobile advertising through mobile how it is pioneered with their early experimentation of DVB (Leveious Rolando, John Sokol & Gibran Burchett 1999).

Here is a Research concerning mobile phones and financial services undergone rapid growth in many developing countries. This research article has tried to focus on understanding the potential for mobile phone applications for banking services for economical weaker section and also improve the understanding between banker and customer. Research states that customer will depend on the lifecycle model that incorporates financial needs, design and applications, adoption and adaption and its impact. Research highlights on the mobile phone industry and research community and resulted in too narrow defined and largely a theoretical. Research neglects the financial needs and measurement of impact. In order to balance in research, the writer identifies key research gaps relating to concepts, methodologies, issues addressed and evidence presented and provides pointers to future research (Richard Duncombe & Richard Boateng).

## Research methodology

The descriptive research methodology was applied. The method allowed for the assessment of disruptive technology through mobile, Mobile commerce and Mobile Apps towards traditional business and business through Mobile Apps - reaction of businessmen and customer. This research study is done through a survey.

#### V. Sources of data

This study is conducted based on goals set. For this research both primary and secondary data are used. The primary data collected from the respondents who are mobile friendly and the secondary data collected through e-Journals, Magazines, Internet, Books and Digital Media. Based on the scope and objective of the study, Interview schedule/Questionnaire is prepared. Respondents are taken from various business group and customers using Mobile apps on random basis. Sampling design is the process of obtaining the results about an entire population by only evaluating with only a part of it. For the purpose of this research 25 Businessmen and 25 consumers using Mobile Apps were interviewed to know their reaction and problems faced to technology innovation through Mobile Apps.

#### **Hypothesis**

There is a positive association of business between disruptive technology of Mobile apps and traditional business.

Information collected through Primary and secondary source are analyzed and interpreted with the help of suitable statistical tools. Chi-square test method is used to test the hypothesis. Appropriate parametric tests were performed with independent samples.

## Data analysis

1.	Businessmen	25	100%	Affected by the Mobile Apps
2.	Customers	25	100%	Happy doing Shopping through Mobile Apps
3.	Using Mobile Apps	23	92%	Customers using and having positive attitude towards Mobile Apps
4.	Satisfied with mobile apps	25	100%	Customer happy using Mobile apps while shopping same percentage dissatisfied with Mobile apps as it is affecting their business

5.	Number of Mobile Apps used on an average of 5 apps	3	60%	Customer responding of using average number of Mobile apps as 3 out of 5 Apps given as choice. Out of which OLX and Bigbasket are used less by the consumers.

# **Reliability of Measurement**

Consistency in measurement is done through reliability test. This will also help to know about the similarity and reliability of measure when the test is repeated under same condition and will reflect with the same degree of reliable results. Cronbach's alpha is most popular test applied to the internal consistency of data. Malhotra and Birks, 1999 mentioned an alpha of 0.70 or higher is an good range to measure the reliability. During this research Cronbach's alpha was used to assess the reliability of the questionnaire. The lower limit of 0 .6 is considered acceptable for newly develops scales and 0.7 for established scales (Nunnally, 1994). As can be seen from the all scales have Cronbach's alpha values which are higher than 0.9. Thus, according to finally

(1994), the results are totally acceptable. Later in 2005, Wu & Wang, states that the main constructs have Cronbach's alpha above 60 which is acceptable; greater than the recommended benchmark of 0.60. Hence the composite reliability of researcher's scale of measure is between 0.615 and 0.954 which shows that all measures had strong and adequate reliability and discriminate validity.

Researcher has devised a five questions in the various categories of questionnaire with which it hope to measure how the consumer finds Mobile apps in general and Mobile apps in commerce in specific while using mobile network which is treated as one of the basic needs of today's generation. Each question was 5 point liker item from strongly disagree to strongly agree (5 to 1 point scaling). In order to understand whether the questions in the questionnaire framed by the author, all measures the same latent variable, a Cronbach's alpha was run on sample size of 1000 consumers using either Airtel or BSNL Mobile networks services.

# **Reliability Statistics**

Factors	Cronbach's Alpha Based on	Cronbach's Alpha	Mean	Variance	Std. Deviation	Results
	Standardized					
Familiar Apps	0.808	0.802	7.3830	2.771	1.66466	Accept
General Mobile Apps	0.936	0.919	5.3120	1.985	1.40877	Accept
Specific M-Commerce Apps	0.936	0.919	5.3120	1.985	1.40877	Accept

The mean and the standard deviation of a collected data are usually reported together, so their results of each constructs are also reported. We can find that while the mean value of behavior intention of various factors are reflected, which means that most respondent s seem to agree with using various Mobile services which are classified by the researcher by Airtel and BSNL mobile network.

The standard deviation of Airtel and BSNL mobile Network indicates there are many different opinions of respondents for the for the factors given.

We can see that Cronbach's alpha is higher when compared to Standard in the above factors which indicate a positive level of internal consistence for our scale with 1000 samples of Mobile Service Users of Airtel and BSNL Mobile Service Networks.

After the meticulous comparison of the telecom service providers Airtel and BSNL based on the Consumer satisfaction through primary information collected from questionnaire, the comparison of the BSNL and Airtel has been presented in this section. As mentioned in the research methodology section, Airtel and BSNL mobile service consumers—asked to give opinion on their

satisfaction of Mobile Apps in general and Mobile Apps in Specific services. Consumer were given 1 to 5 scale of rating, 1 being strongly agree and 5 being Strongly disagree. The data collected from the mobile service consumers has been presented in the tabular form in which the responses of the highest percentage of the response population having equal satisfaction for the given Mobile apps in general and Mobile apps in specific is projected.

#### **Mobile Apps in General**

Sl. No	Mobile Applications in General	Airtel	BSNL
1.	Whatsapp	51.05%	48.95%
2.	You tube	50.3%	49.7%
3.	True Caller	51.05%	48.95%
4.	Twitter	50.71%	49.29%
5.	Face Book	51.05%	48.95%

# M-Commerce Apps in Specific

Sl. No	Mobile Commerce Application in Specific	Airtel	BSNL
1.	OLX	51.05%	48.95%
2.	Flipkart	50.3%	49.7%
3.	Bigbasket	51.05%	48.95%
4.	Amazon	50.71%	49.29%
5.	e-bay	51.05%	48.95%

#### Conclusion

This research article presenting customer satisfaction in Mobile apps in general and Mobile Apps in particular considering few selected apps in each. This article is based on a survey which is done in South Bangalore city of Karnataka on BSNL and AIRTEL service providers. Here we prepare questionnaire for Mobile apps in general and Mobile apps in specific for the customer using mobile for their day today activities. Apps represent the buying and selling of goods and services using mobile and GPS system through internet data. On the basis of data that are filled by customers we analyzed performance of BSNL and AIRTEL on Customers satisfaction with utilization of Apps in General and Apps in particular which disrupts the general traditional business from the businessmen point of view. After analysis of customer reaction towards the Mobile Apps we found that customers are very satisfied with the Mobile Apps in general and Mobile Apps in Specific which is reflecting on the current small businessmen. While comparing which the given objective it is also clear that customer are more satisfied with Airtel than the BSNL Mobile network services.

#### **Future Scope**

This research article is limited to survey the customer satisfaction from customer point of view in South Bangalore City of Karnataka State considering only five Mobile Apps in general and Mobile Apps in specific. This article is basically focusing on comparisons between BSNL and AIRTEL service providers; one can go to do same survey with different Network service providers including businessmen opinion how mobile Apps are disrupting their business in the name of Easy and comfort.

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