M-COMMERCE AND GOVERNMENT OF INDIA MOVE TOWARDS CASHLESS SOCIETY

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ABSTRACT

M-commerce (mobile commerce) is the buying and selling of goods and services through wireless handled devices such as cellular telephone and personal digital assistants (PDAs). Mobile commerce is the subset of e-commerce, which includes all e-commerce transactions, carried out using a mobile (hand held) device. By using m- commerce we can access advanced mobile applications and high speed services and we can use this devices remotely, anywhere, at any time. We can use the same hand held device for both telecommunications and for digital transactions. After government move to crack down black money and move towards digitization and cashless economy it is expected that the M-commerce industry in the country and most of the retail commerce will shift to mobile in the near future The present study try to analyze the exponential growth of M-commerce industry in coming years and its impact on government move towards digitization and cashless society. Further, paper attempts to assess the problems and constraints faced by M-commerce industry and government move towards digitization. Finally, paper studies the initiatives and steps taken by government of India to promote digital payment.

KEY WORDS: Cashless economy, Demonetization, E-commerce, Digital payment and M-commerce.

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