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MOBILE COMMERCE

Annotation: Mobile commerce, also known as m-commerce or m-commerce, is the use of wireless handheld devices like cellphones and tablets to conduct commercial transactions online, including the purchase and sale of products, online banking, and paying bills. The use of m-commerce activity is on the rise. According to market research company Statista, mobile commerce sales in the United States were an estimated $207.2 billion in 2018 and even more sales was made in 2019 so why don't we make this a discussion

Keywords: Mobile commerce, wireless application protocol, convenience of mobile commerce.

Mobile Commerce: the exchange or buying and selling of commodities, services, or information on the Internet (wired or wireless) using mobile handheld devices. **SET:** The Secure Electronic Transaction (SET) protocol is a technical standard designed to provide security for payment transactions among cardholders, merchants, payment gateways, and certification authorities in Internet.

Third Generation (3G): wireless system that can provide high-speed (384 Kbps) packet-switched wide-area wireless Internet access to support multimedia applications.

Wi-Fi: IEEE 802.11b (Wi-Fi) is a wireless local area network standard. It operates in an unlicensed radio frequency band at 2.4 GHz and provides data access at 11 Mbps.

Wireless Application Protocol (WAP): an open, global specification that allows users with mobile devices to easily access and interact with information and services instantly.

Apprehending Mobile Commerce

Mobile commerce is an increasingly large subset of electronic commerce, a model where firms or individuals conduct business over the internet. The rapid growth of mobile commerce has been driven by a number of factors, including increased wireless handheld device computing power, a proliferation of m-commerce applications, and the broad resolution of security issues.

The Convenience of Mobile Commerce

The range of devices capable of mobile commerce is growing. For example, digital wallets like Apple Pay and Android Pay let customers make in-store purchases without the inconvenience of swiping cards. In addition, during the mid-2010s, social media platforms, such as Facebook, Twitter, Pinterest, and Instagram launched "buy buttons" on their mobile platforms, enabling users to conveniently make purchases from other retailers, directly from these social media sites.

A mobile commerce system is very complex because it involves such a wide range of disciplines and technologies. In general, a mobile commerce system can be divided into six components: Mobile commerce applications, mobile stations, Mobile middleware, wireless networks, wired networks, and host computers. [1]

To explain how these components, work together, the following outline gives a brief description of a typical procedure that is initiated by a request submitted by a mobile user:

Mobile commerce applications: A content provider implements an application by providing two sets of programs: client-side programs, such as a user interface on a micro browser, and server-side programs, such as database accesses and updating. **Mobile middleware:** The major purpose of mobile middleware is to seamlessly and transparently map Internet contents to mobile stations that

support a wide variety of operating systems, markup languages, micro browsers, and protocols. Most mobile middleware also encrypts the communication in order to provide some level of security for transactions.

Wireless networks: Mobile commerce is possible mainly because of the availability of wireless networks. User requests are delivered to either the closest wireless access point (in a wireless local area network environment) or a base station (in a cellular network environment).

Wired networks: This component is optional for a mobile commerce system. However, most computers (servers) usually reside on wired networks such as the Internet, so user requests are routed to these servers using transport and/or security mechanisms provided by wired networks.

"What will the future hold for mobile commerce?"

Future trends

It is estimated that 50 million wireless phone users in the United States will use their handheld devices to authorize payment for premium content and physical goods at some point during the year of 2006. This represents 17% of the projected total population and 26% of all wireless users (The Yankee Group, 2001). Mobile commerce is an effective and convenient way to deliver electronic commerce to consumers from anywhere and at any time. Realizing the advantages to be gained from mobile commerce, many major companies have begun to offer mobile commerce options for their customers in addition to the electronic commerce they already provide (Over 50% of large U.S. enterprises plan to implement a wireless/mobile solution by 2003, 2001).

In conclusion: The emerging wireless and mobile networks have extended electronic commerce to another research and application subject: mobile commerce. A mobile commerce system involves a range of disciplines and technologies. This level of complexity makes understanding and constructing a

mobile commerce system an arduous task. To facilitate this process, this article divided a mobile commerce system into six components, which can be summarized as follows**:**

Mobile commerce applications: Electronic commerce applications are already broad. Mobile commerce applications not only cover the existing applications, but also include new applications, which can be performed at any time and from anywhere by using mobile computing technology.

Mobile stations: Mobile stations are limited by their small screens, limited memory, limited processing power, and low battery power, and suffer from wireless network

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