

## **TRANSFORMATIVE EFFECT OF E-COMMERCE AND M-COMMERCE ON NATIONAL PRODUCTIVITY IN INDIA**

**SUJATA P. DESHMUKH<sup>1</sup> & G. T. THAMPI<sup>2</sup>**

<sup>1</sup>Department of Computer Engineering, Lokmanya Tilak College of Engineering, Mumbai University,  
Mumbai, Maharashtra, India

<sup>2</sup>Department of Information Technology, Thadomal Sahani Engineering College, Mumbai University,  
Mumbai, Maharashtra, India

### **ABSTRACT**

After the explosive growth in mobile phone penetration shows that major Indian population has adapted the mobile phone and advancement in mobile technology; became an integral part of life as its potential to deliver services anywhere, anytime which made mobile devices ubiquitous in India. This has opened the new era in mass communication and transformed it as a transactional device for trading and commerce which is referred as Mobile Commerce (M-commerce) the next generation of Electronic commerce (E-commerce). So there is a need to investigate significant impact of mobile commerce and E-commerce in India, in terms of exposure, diffusion, affordability, reach-ability and the use of technology for commercial, social and human resource development which contributes to national productivity in India.

In this paper authors attempted to answer the research question that 'what is significant impact of E-commerce and M-commerce on national productivity in India?' For this study information is collected from TRAI, RBI guidelines, Government Reports and reports published by various industries available online; different websites, opinion given by top management of online companies, blogs and articles from Daily newspapers like 'The Economic Times'. In this study authors investigated the potential of E-commerce and M-commerce by reviewing its current status of M-commerce market, the impact of Mobile technology on Economic, social and Business development. Through this paper, authors attempted to identify the accelerator for the future growth of E-commerce and M-commerce with its present volume transactions in India. Authors observed that ubiquitous, pervasive, customized and innovative services, right regulation and right models will drive the future Ecommerce and M-commerce and it will occupy large segment in Indian market.

**KEYWORDS:** E-Commerce in India, M-Commerce in India, Impact of Mobile Technology and E-Commerce on Productivity, Accelerators of E-Commerce in India, Accelerators of M-Commerce in India