Youth Insights On Mobile Commerce In The Southern Region

Dr. K. Durgadevi

Assistant Professor, Department of Commerce-CA,
Swami Dayananda College, Manjakkudi

Abstract: Mobile commerce (m-commerce) has evolved as a vital extension of e-commerce, empowering consumers to conduct financial and non-financial transactions through mobile devices. Among youth, m-commerce plays a significant role in lifestyle, education, banking, and social interaction. This study aims to explore the perception, adoption rate, behavioral tendencies, and the challenges faced by youth in Southern India with regard to mobile commerce. Data was collected from 250 respondents aged 18–30 using a structured questionnaire across the states of Tamil Nadu, Kerala, Karnataka, Andhra Pradesh, and Telangana. The results indicate a high level of awareness and growing dependency on mobile commerce applications, especially for online shopping, food delivery, and digital payments. However, concerns regarding data security, inconsistent internet connectivity, and app reliability continue to hinder optimal usage. The study suggests strategic recommendations for enhancing trust and usability to promote wider adoption among youth.

I. INTRODUCTION

The digital transformation in India has been driven by technological advancement and mobile internet penetration, especially in the southern states. Mobile commerce, an outcome of this digital shift, allows consumers to engage in buying and selling activities, mobile banking, bill payments, and more—all through handheld devices. With over 600 million smartphone users and affordable internet, India stands as a promising market for m-commerce. The youth, aged between 18 and 30, are the most dynamic users, often early adopters and tech-savvy participants in digital ecosystems.

Southern India, with its educational progress and urban-rural digital inclusion efforts, presents an ideal region for studying mobile commerce trends. This study investigates the extent of youth involvement in m-commerce, reasons for their preferences, and barriers to deeper integration. The outcomes will be beneficial for fintech firms, mobile app developers, businesses, and policymakers targeting youth-centric digital engagement.

II. STATEMENT OF THE PROBLEM

Despite the proliferation of mobile commerce platforms and increasing internet accessibility, not all youth in Southern India adopt or regularly use m-commerce applications. Key challenges such as lack of digital literacy, concerns over data theft, technical glitches, and mistrust in mobile payment platforms deter optimal engagement. Moreover, there is inadequate regional analysis that highlights youth-centric behaviors toward m-commerce, particularly from semi-urban and rural perspectives. Identifying and addressing these gaps is essential to enhancing mobile commerce adoption and shaping the digital economy effectively.

III. OBJECTIVES OF THE STUDY

✓ To assess the level of awareness regarding mobile commerce among youth in Southern India.
✓ To understand the behavioral patterns and frequency of mobile commerce usage.
✓ To explore the factors influencing adoption and barriers experienced by youth.
✓ To provide actionable recommendations to improve youth participation and trust in mobile commerce.

IV. METHODOLOGY

- *Research Design:* A descriptive and analytical study focusing on behavioral trends.
- *Population:* Youth aged 18–30 years residing in Tamil Nadu, Kerala, Karnataka, Andhra Pradesh, and Telangana.
- *Sample Size:* 250 respondents.
- *Sampling Technique:* Stratified random sampling to ensure representation across states and urban-rural demographics.
- *Data Collection Tools*
  - Primary: Structured questionnaire (Google Form and face-to-face interviews).
  - Secondary: Industry reports, journals, government data from TRAI and RBI.
- *Data Analysis*
  - Descriptive Statistics: Mean, Percentage
  - Inferential Statistics: Chi-square test
  - Tools Used: Microsoft Excel and SPSS

V. ANALYSIS AND INTERPRETATION

AWARENESS OF M-COMMERCE PLATFORMS

- 92% of youth reported familiarity with mobile commerce apps.
- Most recognized platforms: Amazon (85%), Flipkart (78%), PhonePe (74%), Paytm (69%), Swiggy (62%), Zomato (58%).

FREQUENCY OF USAGE

- 30% use m-commerce apps daily for UPI payments and essentials.
- 60% use them weekly for online shopping and recharges.
- Only 10% use them rarely, citing either disinterest or lack of access.

PURPOSE OF USAGE

- Online Shopping – 70%
- UPI/Mobile Payments – 65%
- Ticket Bookings & Recharges – 45%
- Food Delivery/Grocery Orders – 40%
- Online Learning Subscriptions – 25%

BARRIERS TO M-COMMERCE ADOPTION

- Security Risks/Data Theft – 58%
- Poor Internet/Connectivity Issues – 46%
- Payment Failures/Glitches – 35%
- Lack of Customer Support/Refund Issues – 33%
- Language and Interface Challenges – 20%

VI. FINDINGS

- Youth in Southern India show strong awareness and moderate-to-high engagement in mobile commerce.
- They prefer app-based interfaces for ease and accessibility.
- UPI-based payments are growing rapidly due to government backing and cashback incentives.
- Trust and security remain major deterrents, especially for higher-value transactions.
- Educational background and digital exposure influence the frequency and type of usage.

VII. SUGGESTIONS

- *Enhance Digital Literacy*
  - Launch campus and community-based training on secure digital payments.
  - Encourage use of demo apps or practice modes for first-time users.
- *Strengthen Security Infrastructure*
  - Integrate biometric verification, AI-based fraud detection, and encrypted authentication systems.
- *Improve App Functionality & UI*
  - Provide regional language interfaces and offline functionality where possible.
  - Ensure lightweight versions of apps for low-end mobile users.
- *Expand Customer Support Channels*
  - 24x7 helpline, chatbots, and grievance redressal mechanisms for smoother resolution.
- *Public-Private Collaboration*
  - Government partnerships with fintech startups to boost awareness and build trust in mobile ecosystems.

VIII. CONCLUSION

This study provides valuable insights into how youth in Southern India perceive and engage with mobile commerce. While adoption is strong, there are significant opportunities to improve security, literacy, and service delivery. With mobile commerce expected to grow exponentially in the next decade, tailored strategies that address regional and demographic variations will be key. The youth segment is both a driver and beneficiary of this transformation, and targeted efforts can unlock their full potential in the digital economy.

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