

Preface

In the last decades, mobile devices have gained a great presence in the everyday routine of many users, becoming an essential item in the daily life of many people. A clear example of this reality is the increasing popularity of smartphones, which become more than a simple communication device to users and started to integrate tools for daily life management and entertainment systems.

By the end of 2018, the number of mobile subscribers reached 5.1 billion people around the world, accounting for 67% of the global population and is expected an average annual growth rate of 1.9% between 2018 and 2025, this will bring the total number of mobile subscribers to 5.8 billion (71% of the population) (GSM Association, 2019). According to GSM Association (2019) from the 710 million people expected to subscribe to mobile services for the first time over the next seven years, half will come from the Asia Pacific region and just under a quarter will come from Sub-Saharan Africa.

Because of this high adoption of mobile devices in recent decades, mobile-related functions have also evolved remarkably in recent years, and users still expect their mobile devices to offer even more possibilities.

A Deloitte (2017) research carried out in 31 countries, in five continents, pointed out that there is a kind of addiction among smartphone users and that confidence in smartphones is likely to increase as more resources become available. The survey pointed out that more than one-third of consumers worldwide said they check their phone within five minutes of waking up in the morning. Nearly half check their phone sometime during the night and around 20% of consumers check their phone more than 50 times a day—that is once about every 20 minutes of every waking hour—assuming these consumers are not on their phones all night and get the recommended eight hours of sleep. However, surprisingly, more than 40% of consumers make use of their smartphones in the middle of the night - after they have gone to bed and before the planned wake-up time in the morning.

These data demonstrate how much the smartphones are part of the modern life and for this reason; these devices continue to make a significant contribution to socioeconomic development around the world. In 2018, mobile technologies and services generated \$3.9 trillion of economic value (4.6% of GDP) globally, a contribution that will reach \$4.8 trillion (4.8% of GDP) by 2023 as countries increasingly benefit from the improvements in productivity and efficiency brought about by increased take-up of mobile services (GSM Association, 2019).

Mobile services are innovative and interesting tools both for retailers and customers. Yet, their prevalence depends largely on technological improvements and usability, as well as user adoption. In this way, the basic characteristics of smartphones like customization, mobility, and prevalence, show immense potential and high profitability of the m-commerce market and consequently in the mobile services.

Due to the advancements in use and adoption of mobile technology, as well as, in the efficient way of delivering mobile services to consumers through mobile commerce (regardless the time and location), there are a significant growth in the users' interest by mobile services. Some of them are mobile payments, mobile coupons, mobile loyalty programs, mobile parking and public transport tickets, mobile marketing, mobile entertainment, mobile social media, mobile list, etc.

Additionally, mobile devices are nowadays becoming a center of numerous technologies development and various applications that are created for customers as well as businesses across the globe. Therefore, the development of mobile services will also be impacted by new technologies that are currently emerging, such as 5G technology, IoT, security technologies (fingerprint, face, iris and voice recognition), blockchain, cloud computing, etc.; which will likely give mobile services more reason to be widely adopted by users that are more skeptical. These technologies also promise to have a great impact in the world economy and a significant participation of this impact will come from the mobile and electronic commerce. For example, 5G technologies are expected to contribute \$2.2 trillion to the global economy over the next 15 years (GSM Association, 2019).

Against this scenario, it is inevitable that companies look for ways to integrate mobile services into their business models, whether it is a physical or an electronic commerce since mobile services are expanding significantly in several areas, generating an important effect in both the traditional companies' services and the many countries' economies.

However, accompanying this innovation can be challenging as it is necessary to consider a number of influencing factors, such as ensuring the flow of information, application and network infrastructure, integrating and implementing a marketing plan, and deal with the intense competition of e-commerce and m-commerce. In addition, it is decisive for the success of the mobile service that companies know the users well so that they can make them feel motivated to use these services since they usually imply a significant investment by the company to offer this type of service and the results must be equally significant.

Like any innovation, mobile services present both, opportunities and a threat to old business models. However, it is a fact that the development of mobile communications coupled with the many mobile services, have completely changed the business landscape and has been transforming consumer behavior in many areas. Thus, it is important and urgent to exploit this new landscape provided by the mobile services, as well as the impact that these services have on users' lives, business and society.

The growing importance and continued development of the mobile services industry demonstrates the need for reliable knowledge about different services and in different environments. Under this premise, this book focuses on the importance of mobile services in business development, including its advantages and possible disadvantages, with seeking broaden the knowledge in this field and provide a broader view on this industry with such a significant expansion potential.

Therefore, this book aims expand technological and business strategic visions of mobile services, presenting new opportunities for companies and users, and identifying new market trends. Additionally, this book is a multidisciplinary resource that establish links between economics, finance, marketing, consumer behavior, computer science, and information technology. This contribution synthesizes how e-commerce relates to each field and intend to help researchers expand and improve their understanding of how to combine technology and business.

ORGANIZATION OF THE BOOK

The book is organized into two sections in which 11 chapters are distributed. Section 1 is “Mobile and Electronic Commerce on Business Development,” and Section 2 is “Consumer Behavior in Mobile and Electronic Commerce” (See Figure 1). A brief description of each of the chapters follows:

The first section is comprised of four chapters that explore the growing importance of m-commerce and hence of e-commerce for the continuous development of companies. As mobile applications and the continued use of smartphones, allow companies to be digitally able to better meet customer demands.

Chapter 1 explores a set of new trend technologies that can plan to build a more efficient relation between the consumer and the m-commerce platform. The research results provide the inclusion of multiple points of view on the evolution of m-commerce, which will allow companies and citizens to perceive the impact of emerging technologies in the future of m-commerce.

Chapter 2 analyses a set of new trend technologies that can collaborate to build a more efficient relation between the consumer and the m-commerce platform, offering multiple points of view on the evolution of m-commerce which will allow companies and citizens to perceive the impact of emerging technologies in the future of m-commerce.

Chapter 3 explores the determinants of mobile payment from the merchants’ perspective through a bibliographical review and a qualitative and quantitative study to determine factors that encourage or obstruct the use of mobile payment tools by merchant.

Chapter 4 assess the determinants of merchant acceptance of mobile card payment systems using the technology-organization-environment (TOE) framework proposing a model to evaluate the hypothesis, and finally discusses the implications of the findings.

The second section is comprised of seven chapters that explore how e-commerce and m-commerce affect consumer behavior from different perspectives and how the current consumer has contributed to the development of both trades, considering that consumers have also changed and are increasingly informed and independent in their decisions.

Chapter 5 analyzes critically the challenges consumer faces in e-commerce transaction like jurisdictional issues, privacy and other issues and highlight points of the regulatory mechanism of E.U. and India making a comparative analysis of both giving an outline of consumer inclinations and opinions, in order to present an overall picture of existing situations from the consumer’s perspective.

Figure 1. Theoretical book structure



Chapter 6 determines the predictors of consumers' continuance intention in m-commerce and examines the determinants of consumers' willingness to recommend m-commerce as a valuable service to their relatives, friends and peers. The research shows the main antecedent of continuance intentions towards m-commerce and the most important predictor of word-of-mouth.

Chapter 7 seeks to understand how satisfaction is generated in the context of consumer-to-consumer (C2C) commerce via mobile applications for buying and selling second-hand fashion products (e.g., clothing, accessories).

Chapter 8 proposes a conceptual model aiming to identify the main antecedents of user behavioral intention to use mobile payment services in an emerging market such as India providing a background to preceding studies and encourage online businesses to combine this technology-based payment service.

Chapter 9 presents an exploratory qualitative study on how visually impaired users interact with mobile public transport applications. The study examines the specific characteristics and needs of this population, allowing readers to learn about users' opinions, perceptions, and attitudes toward these applications in order to provide relevant information to improve their design and performance.

Chapter 10 discusses the factors influencing intention to use mobile travel apps among Generation Y in Malaysia, discussing theoretical and managerial implications of these results.

Chapter 11 analyzes the differences between user groups in the mobile services industry with aiming to profile and characterize them in order to provide management recommendations for mobile service companies.

We hope the content of this book will be interesting to readers and will contribute to future research in this area as a source of relevant knowledge, allowing researchers to explore more deeply how mobile services and the e-commerce are transforming contemporary consumer, business development and the shopping process.

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