

# **BUSINESS OPPORTUNITIES OF M-COMMERCE IN KARACHI PAKISTAN**

**A thesis  
Presented to  
The Faculty of  
Management Sciences  
Bahria Institute of Management & Computer Sciences, Karachi**

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**In Partial Fulfillment  
Of the Requirements for the  
Degree of Master of Business Administration**

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**By**

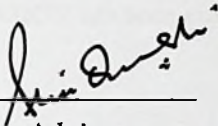
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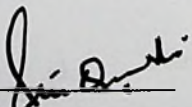
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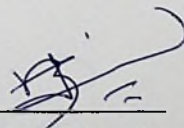
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## **ABSTRACT**

This study analyzes and explores the business opportunities of M-Commerce in Karachi Pakistan. A mobile e-commerce transaction is any type of transaction of an economic value that is conducted infrastructure through a mobile terminal that uses a wireless telecommunications network for communication with the e-commerce. It can be said also as E-Commerce through Mobile devices.

Most of the consumers know what actually Mobile commerce is but their perception lies differently, some of them thinks that it's the extension of the existing technology E-Commerce while others believes that it serves as means of buying and selling through mobile, they associate this new technology with the banking industry and relates its core application to this industry and they believe that it will be successful in Pakistan as they considered its advantages superseding its disadvantages and because of this they are willing to use this technology when implemented.

As per the employees of the banking industry they are satisfied with the company's current mode of transaction they believe that their organization is looking to upgrade its transactional procedures and they some how know about this new technology but this percentage includes banks which just have some know how or were able to relate when given some overview with support of examples but they don't think that it is suitable to their procedures and environments and they reasoned its inapplicability as the complication involves in implementing this technology being the important one then comes its high cost and the insecurities prevailed in implementing this technology some employees also talks about its usability incompetence but they also said that if these complications and problems are solved they are ready to switch over to Mobile Commerce.

According to cellular service providers Mobile commerce is E-commerce over wireless devices which is the only difference between these two technologies but technically both works totally in different styles as E-commerce is to be done on PC's attached through wires while Mobile commerce works on hand held wireless devices.



They are making Mobile commerce effective and attractive as people don't have time to explore the shopping arenas and they can fulfill their needs anywhere anytime through their Cell phones the exponential growth of consumer interest and the adoption of internet and E-commerce is also driving Mobile commerce, the cost of entry into mobile commerce is also low for the entrants as a bank can implement a sophisticated m-banking solutions under six months for around Rs. 20 million, the unique features of the mobile devices such as its convenience for personalized functions are also driving this technology to be implemented.

The key issues in implementing mobile commerce are the evolution as technology and business models are constantly evolving which demands flexibility and patience on part of all players. Customer loyalty is also an issue as to have a profitable organization the customers must be satisfied with the company and be loyal to it, they also are having fierce competition from different companies as to respond to market opportunities some other companies have developed subsidiaries in order to react more rapidly to market change.

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