

INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

Indian Citation Index (ICI), J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C)].

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 7835 Cities in 197 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE ARTIFICIAL INTELLIGENCE (AI) REVOLUTION IN FINANCIAL MARKETS: EXPLORING THE IMPACT OF AI AND MACHINE LEARNING <i>DR. VIKAS KUMAR JAISWAL & SHISHIR PANDEY</i>	1
2.	THE EFFECT OF MOBILE PHONE ON THE GROWTH OF E-COMMERCE IN HIMACHAL PRADESH <i>PARDEEP KUMAR</i>	7
	REQUEST FOR FEEDBACK & DISCLAIMER	10

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana
 Former Vice-President, Dadri Education Society, Charkhi Dadri
 Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**Dr. BHAVET**

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. G. BRINDHA**

Professor & Head, Dr.M.G.R. Educational & Research Institute (Deemed to be University), Chennai

CO-EDITOR**Dr. A. SASI KUMAR**

Professor, Vels Institute of Science, Technology & Advanced Studies (Deemed to be University), Pallavaram

EDITORIAL ADVISORY BOARD**Dr. CHRISTIAN EHIUBUCHE**

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

Dr. H. R. SHARMA

Director, Chhatarpati Shivaji Institute of Technology, Durg, C.G.

Dr. CLIFFORD OBIYO OFURUM

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. VIRENDRA KUMAR SHRIVASTAVA

Director, Asia Pacific Institute of Information Technology, Panipat

Dr. VIJAYPAL SINGH DHAKA

Professor & Head, Department of Computer & Communication Engineering, Manipal University, Jaipur

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

P. SARVAHARANA

Asst. Registrar, Indian Institute of Technology (IIT), Madras

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

Dr. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

Dr. SHIVAKUMAR DEENE

Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

Dr. TITUS AMODU UMORU

Professor, Kwara State University, Kwara State, Nigeria

Dr. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. ASHISH CHOPRA

Faculty, Department of Computer Applications, National Institute of Technology, Kurukshetra

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

Dr. SAMBHAVNA

Faculty, I.I.T.M., Delhi

Dr. LALIT KUMAR

Course Director, Faculty of Financial Management, Haryana Institute of Public Administration, Gurugram

FORMER TECHNICAL ADVISOR

AMITA

FINANCIAL ADVISOR

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR

Designation/Post* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. ***pdf. version is liable to be rejected without any consideration.***
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA. Abbreviations must be mentioned in full.**
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parenthesis.
 - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

THE EFFECT OF MOBILE PHONE ON THE GROWTH OF E-COMMERCE IN HIMACHAL PRADESH

PARDEEP KUMAR
ASST. PROFESSOR
RAJKIYA KANYA MAHAVIDYALYA
SHIMLA

ABSTRACT

The expansion of e-commerce in Himachal Pradesh has been significantly impacted by the widespread use of mobile phones. With the increasing accessibility of smartphones and mobile internet connectivity, this picturesque state has witnessed a remarkable surge in online shopping activities. Mobile phones have become a gateway to the world of e-commerce for the people of Himachal Pradesh, enabling them to explore a vast array of products and services at their fingertips. One of the most significant effects of mobile phones on e-commerce growth in Himachal Pradesh is expanding the customer base. Remote areas that were once inaccessible to traditional brick-and-mortar stores can now access e-commerce platforms via their mobile devices. This has facilitated economic growth in rural regions and provided consumers with a broader range of choices and competitive pricing. Moreover, mobile apps and websites tailored to the preferences and needs of the local population have further accelerated the adoption of e-commerce. The convenience of shopping from home, coupled with secure mobile payment options, has boosted consumer confidence in online transactions. The researcher had conducted the study survey with the help of a questionnaire on 217 respondents involved in e-commerce to know the role and "effect of mobile phone on the growth of e-commerce" in Himachal Pradesh and concludes that there is significant "effect of mobile phone on the growth of e-commerce" in Himachal Pradesh.

KEYWORDS

mobile internet connectivity, online shopping activities, e-commerce growth, mobile apps, online transactions.

JEL CODES

E21, O32, O33, M15, L86.

INTRODUCTION

In recent years, the charming state of Himachal Pradesh, nestled in the lap of the Himalayas, has undergone a remarkable transformation in its retail landscape. This transformation can be attributed to the widespread adoption of mobile phones, which have significantly impacted the growth of e-commerce in the region. With the increasing accessibility of smartphones and mobile internet connectivity, Himachal Pradesh has witnessed a digital revolution that has revolutionized the way people shop and conduct business.

The proliferation of smartphones in Himachal Pradesh has been nothing short of astonishing. The state, once known for its remote and inaccessible terrains, is now equipped with the latest mobile technology. This accessibility has bridged the gap between urban and rural areas, allowing residents from even the most remote regions to participate actively in the e-commerce ecosystem. As a result, the customer base for e-commerce platforms in Himachal Pradesh has expanded exponentially, presenting businesses with a broader market to tap into.

One of the most significant effects of mobile phones on e-commerce growth in Himachal Pradesh is the empowerment of rural communities. In the past, these communities faced significant challenges when it came to accessing a variety of products and services. The absence of physical stores and limited transportation options often left them with limited choices. However, with the advent of mobile phones, the shopping experience has been democratized. Villagers and townspeople alike can now explore a vast array of products and services at their fingertips, without having to travel long distances. This not only encourages economic development in rural areas but also improves the quality of life for locals by enabling access to an extensive range of products and services.

Mobile apps and websites tailored to the preferences and needs of the local population have further accelerated the adoption of e-commerce in Himachal Pradesh. These platforms offer a personalized shopping experience, catering to the unique tastes and requirements of the region. This customization goes beyond language preferences; it extends to product selections, payment options, and delivery logistics. As a result, consumers feel more connected to the e-commerce ecosystem, fostering a sense of trust and loyalty.

Furthermore, the convenience factor cannot be underestimated. The people of Himachal Pradesh have embraced the ease of shopping from the comfort of their homes or while on the go, thanks to their mobile devices. With a few taps on a screen, they can browse through catalogues, compare prices, and make informed purchase decisions. This convenience is especially valuable in a state with diverse climatic conditions, where travelling to physical stores can often be challenging, particularly during harsh winters.

Security in online transactions has also been a significant driver of e-commerce growth. Mobile phones offer secure payment options, such as mobile wallets and digital payment gateways, which have gained the trust of consumers. This has eliminated one of the major barriers to e-commerce adoption – concerns about the safety of financial transactions.

LITERATURE REVIEW

It was revealed that while the growth of mobile e-commerce is linked to a rise in overall platform purchases, there is presently no noteworthy disparity in user behaviour between mobile applications and conventional Internet sites (Einav et. al., 2014). Excluding online purchases made by unemployed people and internet purchases made by users who don't utilise mobile devices, the majority of factors have a positive effect on the growth and advancement of e-commerce (Bădricea et. al., 2021).

The mobile commerce business in South Africa has shown significant expansion, yet there is a lack of corresponding adoption among Generation Y consumers. A survey of 204 individuals belonging to Generation Y indicates that there exists a positive relationship between the frequency of mobile commerce usage and five factors associated with the acceptance of mobile commerce. This provides valuable information for marketers and business professionals, emphasising the potential advantages of enhanced utilisation of financial performance, environmental responsibility, and customer loyalty (Dlodlo & Mafini, 2013). The potential for e-commerce growth in India is contingent upon the provision of legal security and framework by the Government, as well as the expansion of basic rights for domestic and international trade, including intellectual property, privacy, fraud prevention, and consumer protection (Mahipal & Shankaraiah, 2018).

The factors influencing mobile phone usage among informal micro and small enterprises (MSEs) in Kenya were examined. The findings indicate that education plays a crucial role in determining e-commerce usage, emphasising the need for the government to establish a conducive climate (Ntale & Litondo, 2013). Behavioural attitudes and subjective norms play a significant role in affecting the readiness to upgrade among rural e-merchants. The positive correlation between increased online sales and revenue and improved attitudes is evident, although the impact of subjective standards on willingness is notable (Wang & Zhang, 2023). Mobile commerce provides consumers with convenience and accessibility. Factors such as self-efficacy, innovativeness, usefulness, perceived ease of use, security, and subjective norm have a favourable impact on consumers' intention to utilise this electronic commerce channel (Mollick et. al., 2023). The significance of innovation and e-commerce models in fostering sustainable growth on a global scale cannot be overstated, and the pillars of Dubai serve as a prominent illustration of this phenomenon. The Emirate of Dubai offers an illustrative example, showcasing the correlation between a conducive environment, government investments, and the advancement of e-commerce development and technological adoption. The analysis is performed using a research approach focused on organic growth, which offers significant insights for stakeholders (Faccia et. al., 2023).

The adoption of e-commerce is negatively influenced by factors such as business size, cash sales, website presence, and intranet access. Conversely, the adoption of e-commerce is positively influenced by access to email, computers, and the Internet (Ahmad et. al., 2015). The global adoption of mobile payment methods has been on the rise; nevertheless, there is a dearth of research examining the effects of this phenomenon on customer well-being. It is revealed that the utilisation of mobile payment methods induces a hedonic attitude, leading to a heightened inclination towards hedonic products. This effect is influenced by the type of device being used for the mobile payment transaction (Yu et. al., 2023).

The findings of a survey indicate that the inclination towards e-commerce and m-commerce is contingent upon the particular circumstances surrounding online buying. For specialists in the domains of branding, marketing and distribution, the information offered is extremely valuable, as it enables them to formulate efficient plans for enhancing their online presence and maximising revenue (Khan et. al., 2023). An attempt was made to discern the distinction between consumer involvement and reuse intention within the realm of mobile commerce. Specifically, three categories of mobile commerce are examined: branded content-type commerce, review content-type commerce and home shopping content-type commerce. The findings indicated that Engagement was positively influenced by interaction, content knowledge, attention, time and resource constraints, ubiquity, system quality, usability, and customer involvement. The results indicate variations among various forms of mobile business (Wang & Choi, 2022).

The trend of the growth of e-commerce during the COVID-19 epidemic and the preferred online purchasing technology (mobile or traditional) varied significantly between nations, and most importantly, the unique characteristics of each country, including historical experiences, cultural context, and prevailing shopping behaviours, which influenced the advancement of online commerce (Chmielarz et. al., 2022). The adoption and utilisation of mobile commerce among craftsmen in Ghana were examined. The analysis focuses mostly on variables including perceived utility, usability, subjective standards, age, gender, level of competence, and education. Notable impacts were revealed on adoption and usage, with the exception of gender, perceived ease of use, and subjective standards. Practitioners must prioritise customer-centric aspects, with a particular emphasis on targeting younger demographics and fostering user retention through the cultivation of behavioural intentions and attitudes. The application of the conceptual model on a worldwide scale facilitates the analysis of research on technological acceptance. There is a suggestion that the adoption of mobile commerce has the potential to facilitate the transition towards a cashless society, hence enhancing the efficiency and convenience of purchasing transactions. Future research has the potential to enhance the study by increasing the sample size to encompass all sixteen areas in Ghana, or alternatively, by incorporating other nations. This would result in a more comprehensive representation of the population under investigation (Asampana et. al., 2022).

Romanian customers' preferences, gadgets, and variables impacting their usage of mobile technology for commerce (m-commerce) among Generation Z were examined. It was found that Generation Z preferred m-commerce, thus helping enterprises develop marketing tactics to enhance sales through these channels (Puiu et. al., 2022).

OBJECTIVE OF THE STUDY

The objective of the study is to know the role and the “effect of mobile phone on the growth of e-commerce” in Himachal Pradesh.

METHODOLOGY

The researcher had conducted the study survey with the help of a questionnaire on 217 respondents involved in e-commerce to know the role and effect of mobile phone on the growth of e-commerce in Himachal Pradesh. The primary data is collected through “convenient sampling method” and data was analyzed by “mean and t-test.”

FINDINGS

Respondent’s general details are shared in the table below where in 217 respondents, males are 56.7% and females are 43.3%. 35.0% are below 42 years of age, 37.8% comes in the category of 42-48 years of age group and 27.2% are above 48 years of age. 37.3% of them are in retail business, 41.5% in services and rest 21.2% are in other e-commerce business.

TABLE 1: GENERAL DETAILS

Variable	Respondent	Percentage
Gender		
Male	123	56.7
Female	94	43.3
Total	217	100
Age (years)		
Below 42	76	35.0
42-48	82	37.8
Above 48	59	27.2
Total	217	100
E-commerce type		
Retail	81	37.3
Services	90	41.5
Others	46	21.2
Total	217	100

TABLE 2: ROLE AND EFFECT OF MOBILE PHONE ON THE GROWTH OF E-COMMERCE

S. No.	Statements	Mean Value	t value	Sig.
1.	Mobile phone enables to explore a vast array of products and services at fingertips	3.20	2.998	0.002
2.	Mobile phone helps to expand the e-customer base	3.14	2.112	0.018
3.	Provide consumers with a broader range of choices and competitive pricing	3.19	2.912	0.002
4.	Convenience of shopping from home, coupled with secure mobile payment options, has boosted e-commerce	3.21	3.153	0.001
5.	Allow residents from even the most remote regions to participate actively in the e-commerce	3.16	2.442	0.008
6.	Mobile phone empowers rural communities for e-commerce	3.18	2.701	0.004
7.	Mobile apps and needs of the local population accelerated the adoption of e-commerce	3.15	2.272	0.012
8.	Consumers feel more connected to the e-commerce ecosystem through mobile phone	3.19	2.891	0.002
9.	Mobile phone bridged the gap between “urban and rural areas” in terms of e-commerce	3.13	1.954	0.026
10.	Mobile phones offer secure payment options, such as mobile wallets and digital payment gateways	3.17	1.835	0.005

Table above is showing different Role and Effect of Mobile Phone on the Growth of E-commerce. The respondent says that convenience of shopping from home, coupled with secure mobile payment options, has boosted e-commerce with mean value 3.21, Mobile phone enables to explore a vast array of products and services at fingertips with mean value 3.20, Provide consumers with a broader range of choices and competitive pricing and Consumers feel more connected to the e-commerce ecosystem through mobile phone with mean value 3.19. The respondent shares that Mobile phone empowers rural communities for e-commerce with mean value 3.18, Mobile phones offer secure payment options, such as mobile wallets and digital payment gateways with mean value 3.17, Allow residents

from even the most remote regions to participate actively in the e-commerce with mean value 3.16 and Mobile apps and needs of the local population accelerated the adoption of e-commerce with mean value 3.15. The respondent also shares that Mobile phone helps to expand the e-customer base with mean value 3.14 and Mobile phone bridged the gap between "urban and rural areas" in terms of e-commerce with mean value 3.13.

CONCLUSION

In conclusion, the impact of mobile phones on the growth of e-commerce in Himachal Pradesh is profound. This technology has democratized shopping, empowered rural communities, and enhanced the overall shopping experience. With tailored mobile apps and websites, convenient shopping options, and secure payment methods, the state has embraced e-commerce wholeheartedly. As a result, Himachal Pradesh serves as a brilliant illustration of how technology can, regardless of a region's location, revolutionise its economy and enhance the lives of its citizens. As mobile phone usage continues to grow, the journey of e-commerce in Himachal Pradesh is poised to reach even greater heights, bringing prosperity and convenience to all corners of this breathtaking state.

The study was conducted to know the role and the "effect of mobile phone on the growth of e-commerce" in Himachal Pradesh and found that convenience of shopping from home, coupled with secure mobile payment options, has boosted e-commerce. Mobile phone enables to explore a vast array of products and services at fingertips, Provide consumers with a broader range of choices and competitive pricing and Consumers feel more connected to the e-commerce ecosystem through mobile phone and Mobile phones offer secure payment options, such as mobile wallets and digital payment gateways. The study concludes that there is significant effect of mobile phone on the growth of e-commerce in Himachal Pradesh.

REFERENCES

1. Ahmad, S. Z., Abu Bakar, A. R., Faziharudean, T. M., & Mohamad Zaki, K. A. (2015). An empirical study of factors affecting e-commerce adoption among small- and medium-sized enterprises in a developing country: Evidence from Malaysia. *Information technology for Development*, 21(4), 555-572.
2. Asampana, I., Akanferi, A. A., Matey, A. H., & Tanye, H. A. (2022). Adoption Of Mobile Commerce Services Among Artisans In Developing Countries. *Interdisciplinary Journal of Information, Knowledge & Management*, 17.
3. Bădîrcea, R. M., Manta, A. G., Florea, N. M., Popescu, J., Manta, F. L., & Puiu, S. (2021). E-commerce and the Factors Affecting its Development in the Age of Digital Technology: Empirical Evidence at EU-27 level. *Sustainability*, 14(1), 101.
4. Chmielarz, W., Zborowski, M., Jin, X., Atasever, M., & Szpakowska, J. (2022). On a Comparative Analysis of Individual Customer Purchases on the Internet for Poland, Turkey and the People's Republic of China at the Time of the COVID-19 Pandemic. *Sustainability*, 14(12), 7366.
5. Dlodlo, N., & Mafini, C. (2013). The relationship between technology acceptance and frequency of mobile commerce use amongst Generation Y consumers. *Acta Commercii*, 13(1), 1-8.
6. Einav, L., Levin, J., Popov, I., & Sundaresan, N. (2014). Growth, adoption, and use of mobile E-commerce. *American Economic Review*, 104(5), 489-494.
7. Faccia, A., Le Roux, C. L., & Pandey, V. (2023). Innovation and E-Commerce Models, the Technology Catalysts for Sustainable Development: The Emirate of Dubai Case Study. *Sustainability*, 15(4), 3419.
8. Khan, S., Khan, N., Q., Egorova, O., Zia, N., & Akhtar, M. (2023). Young Consumers' Usability Preferences for Mobile and Computer Screens for Online Shopping Activities. *Human Behavior and Emerging Technologies*. <https://doi.org/10.1155/2023/7173280>.
9. Mahipal, D., & Shankaraiah, K. (2018). E-commerce Growth in India: A study of Segments Contribution. *Academy of Marketing Studies Journal*, 22(2), 1-10.
10. Mollick, J., Cutshall, R., Changchit, C., & Pham, L. (2023). Contemporary Mobile Commerce: Determinants of Its Adoption. *Journal of Theoretical and Applied Electronic Commerce Research*, 18(1), 501-523.
11. Ntale, J., & Litondo, K. (2013). Determinants of Mobile Phone Usage for E-Commerce among Micro and Small Enterprises in the Informal Sector of Kenya. *International Journal of Applied Science and Engineering*, 3.
12. Puiu, S., Demyen, S., Tănase, A. C., Vărzaru, A. A., & Bocean, C. G. (2022). Assessing the Adoption of Mobile Technology for Commerce by Generation Z. *Electronics*, 11(6), 866.
13. Wang, M., & Choi, J. (2022). How web content types improve consumer engagement through scarcity and interactivity of mobile commerce?. *Sustainability*, 14(9), 4898.
14. Wang, Y., & Zhang, Z. (2023). A Study on the Willingness and Factors Influencing the Digital Upgrade of Rural E-Commerce. *Behavioral Sciences*, 13(2), 95.
15. Yu, Y., Peng, X., & Wang, L. (2023). The Impact of Mobile Payment on Hedonic Preference. *Journal of Interactive Marketing*, 58(2-3), 151-166.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

