Implementation of Mobile Trade Moroccan Case

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Abstract

In view of the current frustration with m-commerce, given its tremendous potential, I decided to explore in this thesis the reasons for this dissatisfaction and try to gain insight into how m-commerce products could be incorporated more effectively in the future by overcoming its barriers . I have also chosen to focus on Morocco because of its potential for m-commerce. It is a country on the path of development and progress.

CHAPTER I: INTRODUCTION

M-commerce, which stands for mobile commerce, could be a key positive development for businesses and organizations (Anckar & D'Incau, 2002). It became a more and more important technology and plays a fundamental role in our life. M-commerce could be a fairly new term relating "any dealings with a cost that's conducted via a mobile telecommunications network". In another word, it's the action of commercialization of products, ordering or booking a service, and/or transferring cash via itinerant or mobile web.

Thanks to the astronomical growth of net users, maturation of the web technologies, the belief of the Internet's capabilities, the facility of electronic commerce, and also the promising advancement of wireless communication technologies and devices, mobile commerce has quickly earned the business forefront. Associate m-commerce applications will be B2B, B2C, or the other of the classifications out there with the e-commerce world.

During this new decade, folks are witnessing an ascension in technology besides an explosion in mobile devices' penetration across the globe. A study by Llamas(2015) depicts that the worldwide smartphone market is believed to rise within close to future; the smartphones cargo volumes are foreseen to rise to a minimum of one.5 billion units in 2015 compared with one.3 billion units in 2014; and by 2019, the whole smartphones shipped might climb up to a pair of billion units. Moreover, mobile penetration is broadening access and influencing the manner shoppers perform, interact, search data, and type purchase selections (Niazi, Siddiqui, Shah, and Hunjra, 2012). M-commerce disposes of "unique price proposition of providing simply customized, native products and services anytime and anywhere" (Durlacher,). As a consequence, the tremendous rise within the m-commerce revolution can pressure current e-commerce business models (Clarke, 2008). Conversely, there are several limiting resources associated with mobile service and devices, like privacy and security of mobile devices variable among completely different suppliers, or restricted capability and power.

M-commerce includes a bright prospect because the age of wireless and quality has become a trend within the twenty-one century. Additionally, in line with the increase of m-commerce and its advantages, several corporations have accomplished that making certain client satisfaction is not any straightforward task, however, it's of important importance, for its role in building a long-run growth of a business. « With a population of around thirty-six million folks. Adult acquisition rate of 27.7 p.c as of 2017, and a current gross domestic product of over USD one hundred Bn, the dominion of Morocco is often thought to be faring higher than most African countries. It ranks sixth relating to web penetration across the continent with 22. 6 million web users, in step with web World Stats »

M-commerce, though not totally mature, has the potential to form it a lot of convenience for shoppers to pay and get products and services. Since wireless devices travel with the patron, the power or maybe temptation to buy products and services is usually a gift. This is often clearly a way that may be accustomed to raise revenue. Also, the eminent way forward for m-commerce depends on the facility of the underlying technology drivers, and also the attractiveness of m-commerce applications.

Paradoxically, few researches and studies are conducted on Morocco's m-commerce surroundings, particularly on the Moroccan client satisfaction on this subject. Though m-commerce, in general, is somewhat a replacement development as compared to alternative markets, like Europe or the U. S, the Moroccan m-commerce market is an exciting and difficult field for analysis and study. Thus, this thesis' objective is to develop analysis progressing to come through thorough data on this subject. Additionally, the analysis is conducted to spot factors influencing the Moroccan's client satisfaction in m-commerce and activity it.

Research is needed to realize the mentioned objectives, this analysis aims at the respondent the subsequent questions:

1. What factors have an effect on client satisfaction in m-commerce in Morocco?

2. Are Moroccan customers glad about m-commerce services in Morocco?

(I principally specialize in national capital during this case)

The second chapter is the literature review which provides a variety of theories and former studies in similar fields. A presentation of the WAP expertise is additionally provided. The definitions of terms, like trust, privacy, security, and mobile payments are brought bent on discussion. Besides, this chapter shows some options and challenges of m-commerce, additionally as underlines factors that have an effect on client satisfaction during this major.

An outline of m-commerce in Morocco's mobile commerce, then, be presented within the following third chapter. Additionally, Moroccan customers' characteristics are exhibit to the readers.

Next, the fourth chapter deals with the analysis methodology. This section aims to gift the analysis methodology utilized to fulfill the aims, and objectives of the thesis and shows, however, the tactic is meant and made. Moreover, the chapter conjointly explains the manner analysis information is collected. This is often followed by my analysis findings, once that my conclusions and suggestions are mentioned. Indeed, the fifth chapter depicts the information that is collected from a survey form. Likewise, the information is understood and a discussion of the outcomes from the analysis munition is conferred.

CHAPTER II: REVIEW OF LITERATURE

This chapter provides a review of the literature relevant to mobile commerce. Firstly, I will define m-commerce. Second, I will explain the network of wireless application protocol. After that I will address some important issues, such as trust, privacy, and security. Finally, I will examine the current situation of m-commerce in Morocco.

1- Mobile commerce definition:

Thanks to its very unique existence and advanced networking technology, the Internet has enabled cell phones has quickly achieved worldwide penetration. Nevertheless, in comparison to e-commerce studies, the scientific study of m-commerce has seen only moderate development owing to the significant uncertainties inherent in mobile science.

Variousapproaches :

- As Mu˙llerVeerse (1999) has stated out, mobile commerce is a portion of electronic commerce, and any transaction managed by communication systems or connected to financial terms is viewed mobile trade. It expands the volume of transactions in the e-transactions market, and at the same time accentuates the overall market for electronic commerce.

- Tsalgatidou and Veijalainen (2000), Clarke (2001), but also Tsalgatidou and Pitoura (2001), as well as Barnes (2002), have conceptualized from a transaction perspective that exchanges of any kind and economic value, operated by at least one type of mobile terminal equipment on a mobile telecommunications network, are considered as part of mobile commerce.

- Kannan et al. (2001) additionally to Keen and Mackintosh (2001) suggested that mobile commerce may be an extended form of electronic commerce based on the Internet. This statement goes beyond traditional settings where online trading is only conducted on a

laptop or on other similar tools. Each trade involving online commerce, conducted by anybody, anytime, using wireless cellular, shall be called mobile commerce.

- Mylonopoulos&Doukidis (2003) suggested a formal concept of mobile commerce as an immersive ecology system framework for individuals and businesses, centered on a socio-economic context and a wide range of popular technologies. Via the usage of mobile technologies, which are an educational system, as the two entities collectively build entirely new scenarios through social interactions.

On the basis of the above, mobile commerce may be defined as the scope of any activity carried out without any time and space limit or designed to facilitate market operations additionally to the efficiency and the reliability of business procedures; as any commercial transactions activities as well as transactions from any efficient mobile system with a wireless communication network, internet connectivity, and network infrastructure, etc.

One big concern of M-Commerce study is the absence of consistency in terminology, principles, and hypotheses. Although wireless technology infrastructure differs across markets, researchers tend to use the term "m-commerce" without considering the actual conditions and requirements of what they are analyzing. Moreover, involvement by industry in academic work is at best irregular and, in many scenarios, increasingly evolving mobile technologies might not be embraced as often as is required by practitioners: either because of the higher cost per service ratio or just because such networks may quickly be substituted by the Internet. Present mobile Internet apps offer customers a range of services like online search, SMS (short messaging services), MMS (multimedia message service), calls, weather reports, online research, banking, payment, entertainment, email, GPS (global positioning service), and many more. Collectively, this broad variety of platforms is referred to as 'm-commerce.'

From a marketing viewpoint, Nysveen, Pedersen, and Thorbjornsen [2005] suggest a mobile Internet infrastructure classification system that incorporates four key axes:

- Human-interactive versus machine-interactive
- Goal-oriented versus experiential services.

The figure under is an altered version of the classification system:

	Goal-Oriented	Experiential
Person interactive	Information	Messaging
Machine interactive	Payment	Gaming

Adapted from Nysveen, Pedersen, and Thorbjornsen [2005]

Figure: Classification of mobile Internet services.

"Human Interactivity" exists between individuals through a medium, whereas "Computer Interactivity" relates to contact between users and the medium. In the following, consumers are able to change the content and type of the structured system. The goal-oriented method is characterized as utilitarian benefits, whereas the experiential process provides pleasant benefits.

This classification system is vital to unlocking the future directions of m-commerce research. In other terms, potential work will explicitly identify the characteristics of the mechanism and the level of interactivity in order to provide the user with concrete implications for a given mobile app.,especially that almost no research has raised the topic of interactivity in mobile devices. While it has been, although, opined that mobile technology is an alternative option of connecting to the Internet (i.e. wireless Internet).

Consequently, the easiest way to view mobile commerce would be as running commercial transactions and activities (purchase and sell products) through telecommunications and other digital phones or operating on wireless network technologies.

It's fair to assume that m-commerce is an improved version of e-commerce. In fact, m-commerce has been defined as the execution of e-commerce activities using a smartphone. If business transactions involve the use of wireless telecommunications networks, therefore, it is highly likely to fall within the scope of m-commerce. Although terms such as online banking, digital money transactions, and internet purchases have become very enjoyable and impressive over the last decade. It is now what's exciting customers.

🞡 Social commerce:

Social commerce is part of a subset of e-commerce. It introduces social media as well as other digital media that contribute to the sale and purchase of goods and services online through social interactions. That is, social commerce uses social media for e-commerce transactions. In 2005, Yahoo used the term to describe a set of collaborative online shopping tools. The majority of social commerce individuals are consumers who appreciate sharing information about their purchases as well as giving their opinions on the products they have purchased or on the sites themselves: The delivery time, the method of payment, the clarity of the information and the security of the site ... in order to help internet users and mobile internet users to make the right choice. "Social commerce gives brands the chance to adapt and take an interest in the opinions of mobile users and/or Internet users in order to make them discover a different experience. Social commerce can be integrated into social networks, on the brand's online site, or directly at the point of sale (traditional commerce) via a "web-in-store strategy". Social networks provide opinions and advice, which has the advantage of increasing consumer confidence in a product or brand. And in social commerce, the most famous social network; Facebook is rolling out its own e-commerce recently known as F-commerce.

🞣 F- commerce

Facebook is a social network that is published online allowing interaction between several individuals. They can exchange photos, videos, articles, make publications, etc. Facebook is one of the most visited websites in the world. In 2014, there are approximately 1.4 billion active users. Initially, Facebook was reserved for students at Harvard University, then it opened up to other American universities before it became available to everyone. It became accessible to everyone in 2006 and it was created in 2004. Recently, Facebook introduced the act of purchase into its social network. "The terms Facebook commerce, f-commerce, and f-comm correspond to the act of selling or buying goods or services, either directly on the social network, or by integrating Facebook options on the sales site in line.

The f-shops were created in 2010 in order to offer brands and companies e-commerce solutions directly linked to their fan page. F-shops have several advantages such as allowing better referencing on the Google search engine, creating traffic to the website, generating buzz, and above all disseminating the image of the brand to a very large number of Internet users. But to consider a social network or social or digital media in the context of social commerce, it must permeate the theory of "6C": content, community, commerce, context, connection, and conversation. Many organizations today want to switch to social commerce. Although many of them are in e-commerce, they are not necessarily part of social commerce. Indeed, e-commerce takes into account the "3C" theory: context, connection, and conversation. And if an organization wishes to integrate social commerce, it is important to access the "6C".

2- Understanding the Network of Wireless Application Protocol (WAP):

Almost all of the e-business applications were initially created to link powerful desktop computers to the Internet through medium or high-bandwidth connections. The introduction of hand-held wireless devices poses a new problem for network builders and Internet Service

Providers (ISPs) due to insufficient computing capacity and memory, restricted power availability, differing input and output formats, and monitor sizes of these tools.

In addition, contact ties between ISPs and handheld devices are not only reduced in bandwidth but often have a longer duration, poor communications, and less flexibility than their wired counterparts. A feasible wireless network would also deliver access to consumers of devices manufactured by various suppliers, expand their coverage as demand rises, offer a specific level of operation with different apps, and, most significantly, maintain the privacy and security of consumer data in an unprotected wireless, mobile environment.

The Wireless Application Protocol (WAP) is a specification for the creation of applications that incorporate data, voice, and Internet over wireless communication systems from hand-held devices including certain digital cell phones, pagers, personal digital assistants, and other wireless devices (Fasbender and Reichert).WAP is characterized and synchronized by the WAP Forum, which was established by Ericsson, Phone.com, Nokia, and Motorola. Today, it constitutes major producers of handsets, network providers, and tech firms. The goal is to ensure the seamless interoperability of all components needed for wireless, mobile access to network applications.

The WAP wireless network design is identical to the web with several modifications that represent the features of wireless networking (Wireless Application Protocol Forum, 2001; Cannataro and Pascuzzi, 2001; Varshney V and Vetter, 2000). This is immediately addressed as follows:

• The WAP facilitated wireless device sends commands directly to an application server or through a proxy server to obtain certain content from WAP. The design and functionality of the WAP was defined in a format close to the network interface model described in the WML and its precursor, the (HDML). (WML, a subset of Extensible Markup Language, XML, often includes Electronic business card items pictures, display markup and, calendar details, etc.)

• The application server defined by the Uniform Resource Locator (URL) refers to the submitted WAP material using regular networking protocols identical to the HTTP and TCP / IP network protocols.

- WAP material is analyzed and displayed to the consumer by a WAP micro-browser in the same manner as a web browser such as in Figure 1.

FIGURE 1. WAP Programming Model
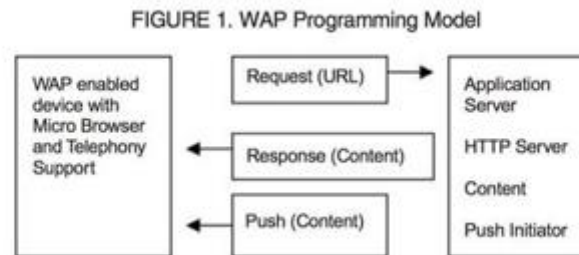
- WAP has incorporated some important services to the web model, such as Telephony Support to start and receive phone calls and other services, like Push. In addition to the web-like request-response mechanism, the WAP model may also include proxy servers or portals which provide extra functionality specific to the wireless environment.Proxy servers offer protocol translation between both the wireless and the wired network protocol stack, convert WAP content to allow effective use of the contact connections between the proxy and the WAP system, handle user profiles that define the functionality and interests of the wireless device, and preserve the archive set for the most commonly used content (Huston, 2001; Pei and Gerla). The use of the proxy server can also rely on the version of the WAP protocol stack and the underlying carriage network as mentioned below.

The WAP programming model with a proxy as can be seen in Figure 2.

FIGURE 2. WAP Proxy
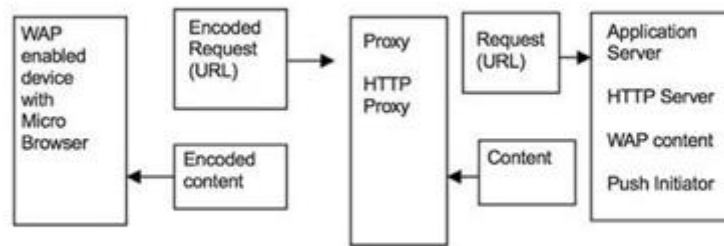
WAP is indeed a free wireless Networking interface for the real-time connectivity between handheld wireless users. In the review, I concentrate on the problems of WAP as one of the most innovative options for mobile commerce facilities, with special emphasis on the safety risks concerned.

3 - Cyber-generation: Generation X, Y and Z?haracteristics of mobile commerce:

The generation ranking is based on several factors:

- ✓ History
- ✓ Economic
- ✓ Politics
- ✓ Technological
- ✓ Social

a. Generation x :

The generation is classified between the "baby boomers" and the "generation y", its age class is mainly surrounded by individuals who were born between 1960 and 1980. The fact of using this term was first developed for demography, then in sociology

To finish with marketing. Generation X concerns individuals who experienced the decline of colonial imperialism at the fall of the Berlin Wall, the end of the Cold War, reduced

employability: precarious jobs and low wages, the increase in the number women in the workforce, the birth control pill, the increase in divorce and the advent of the internet. "Inventions, new technologies, major crises political and economic are just some of the phenomena that shape the characteristics, aspirations and values that will be carried by a generation "

Generation X expresses a need to learn and is looking for challenges. They are eager to take part in decisions and to set goals. They are generally not comfortable with other generations; criticizes them or they envy them. Keep in mind that Generation X has lived in the air of the rise of the media and technological progress.

b. Generation Y

Generation Y takes into account individuals born between the 80s until the 2000s. The term Y would come from the logical continuation of the previous generation which is X or others claim that the term Y would come from the headphones which would form a Y because this generation is the generation of young people who listen to the music permanently with their "portable music players" whether they are CD or mp3. Generation Y would be known to be saved from the "apocalypse of the cold war". They grew up with the media such as television, telephone, music download sites, and loft story reality TV.

This generation is also called the "E-generation" or the "I-generation" because it was born in the era of new technologies and social and digital media. Indeed, this generation knows the openness to the world with the dissemination of information from around the world on

television channels as well as on the web. Looking for family balance, fun, and work while having a good time in it. It is also known for being a resourceful, critical, and innovative generation.

Generation Z called the "alpha generation" or "the silent generation" is recognized as ambitious and hyper-connected. This generation has always known new technologies. They grew up with it. And this Z generation is close to "generation Y" who was born at the beginning of the internet. From a historical and economic point of view it has known the attacks of the World Trade center dating from September 11, 2011, therefore by this fact, also terrorism.

But unlike the previous generation, it perfectly masters digital tools, such as computers, smartphones, tablets. This generation is constantly connected, with the influx of information, sharing, and dissemination of content ... Their daily lives are done on the internet. Indeed, generation Z has a much higher knowledge than generation Y on this subject because it has a complete and intuitive mastery of these mobile terminals or internet access, unlike the previous one which will only use part of the features offered by new IT media and less able to master these tools than a silent generation. This new generation is ambitious despite the crisis. When asked: What would you like to do later? The majority of students of this generation answer: « I want to create my own box ».

Therefore, it could be concluded that this generation is very entrepreneurial. So, another factor to take in m-commerce. The fact that the current generation likes to cook and prefers to consume products which are good for health while saving their money because it likes to save for the future for example, unlike the previous generation. The generation very often uses mobiles, tablets, and other devices to compare prices and find good products or good places to eat well.

Generation Z, treating young people aged 15 to 24, 80% of them have a smartphone 27 uses a lot of applications, social networks and online sites as tools allowing them to make a network, find a job, get information, shopping but also to build an image because it also has the distinction of being very focused on the image it can generate. This generation has also

accustomed to the precariousness of the job and plans life according to it, it also assimilates this fact and could adapt without problem to the different changes they might have. Another hot topic among generation Z is SnapChat, this application allows the exchange of "ephemeral photos" to "Snapchat friends". This application is growing so much that Snapchat integrates into its newsfeed: "stories" of events happening in the world: videos with a succession of short films that put into action different events such as New Year, Fashion Week, RIO Carnival, etc. So if brands used this application to communicate their product to the general public, this could be interesting and even already affect generation Z, which is the current generation and of tomorrow.

4 - Characteristics of mobile commerce:

In this part, I address some of the distinctive features of m-commerce in contrast to both traditional commerce and fixed e-commerce. Such distinctions are important both for the comprehension of the nature of m-commerce and for the involvement they have for the form of services that can and should be provided.

a. Mobility and location opportunity:

Mobile devices can be carried to various locations while retaining its specific address on the network to which it is linked. May, P. (2001). Cooperatively with the different technologies that enable one to assess the geographical position of a user at any moment, this allows for the advancement of location-based services

b. Customizability:

Handphones tend to be personal devices that remains with the user all day long. Customization of services is a significant topic in mobile commerce, both from the perspective of the user's flexibility to adapt a service to his own perceptions and from the viewpoint of the mobile operator's ability to spot and provides quality content to customers May, P. (2001).

Customization in the mobile industry must be used to exploit consumer, phone and contextual knowledge to present the best material at the perfect moment (Tucker, G. (2001)).

c. Uses of mobile commerce:

Apart from buying online through mobile apps, other examples of m-commerce also include the purchase of music and games online, parking meter mobile payments, and Mobile ticket bookings. Although large acquisitions, such as the acquisition of real estate and vehicles, are still ongoing, there is almost no denying that the day will quickly arrive when such big transactions will also be performed on mobile devices.

The most popular mobile trade goods and services seen today are:

- Purchase and distribution of mobile content: This is no longer a modern phenomenon, since it is one of the early examples of mobile commerce. You can buy mobile content, such as songs, sports, videos, ringtones, wallpapers, and even applications, and send it straight to your mobile phone.

- Mobile surfing and ordering: Shopping can now be completed on your mobile app, so if anything is caught in your mind, you can buy it directly when searching. This is much quicker and simpler if the dealer has an app instead of searching their page on your mobile.

- Mobile banking: ask about your bank balance, manage your bank accounts, send money, and deal with your bank on your mobile phone.

- Mobile Automatic Teller Machine (ATM): Principally, cash-in, and cash-out transfers. Nowadays, only limited countries and telecom providers are enabling the paying of phone bills, either by cash or by bank card. (such as the Hungarian Vodafone)

- Mobile Transfers of money: Money will now be able to be moved by the usage of mobile apps.

- Informational services: Often consumers do not actually expect to buy something, but they would still be interested to receive information such as news, film and TV programming schedules, traffic updates, local climate, and financial statistics, and even sports scores.

- Mobile advertising: People use their cell phones more frequently than they do their home computers, therefore marketers and advertisers claim that they would be more able to grab the interest of their potential audiences through delivering promotions and advertisement messages directly to them from their mobile devices.

- Mobile Tickets, discounts, coupons, and even gift cards: They are being submitted to customers via their smartphones. Since they are in digital form, all that will be needed is to display such passes, certificates, or cards in order to receive the service or benefits they involve.

Mobile commerce may be operated using a cell phone, a tablet, or, in certain instances, a laptop. Essentially, any device that is mobile or handheld, having the capacity to reach the network might be used to promote mobile commerce.

When it comes to mobile commerce, the first devices that come to mind are mobile phones. Smartphones, as a whole, are known to be universal, recognizable, and context-conscious. In other words, users of mobile devices can access the resources needed from anywhere. All subscribers of the cellular network use the Subscriber Identification Module (SIM) card, which acts as their specific identifier when entering the network, and mobile devices are often configured to be geo-located.

There are a variety of explanations for why more users choose to use mobile devices in sales and business activities:

- Increasing efficiency: using mobile devices can minimize the expenses typically associated with the distribution of goods and services, such as logistics and transportation charges, and the expense of managing the physical locations and stores of companies.

- Encouraging timeliness: When you have a mobile device, purchases will be done in real-time, and also allows companies to quickly conclude the purchase.

- Improving communications and relationships between the parties involved: Instant connections via mobile devices result in a closer relationship between companies and their manufacturers, vendors, consumers, and distributors. It also reduces the time and costs that should have been needed or wasted on communicating with intermediaries, because contact is handled directly. Customer satisfaction and profitability are alsoenhanced.

d. Importance of the situation and environment of the consumers:

While talking about fixed e-commerce, it could typically assume that most consumers are seated at their offices and have decided to center their energy on the job at hand. Yet with m-commerce, the consumer may be driving a car or waiting to catch a flight. The users can communicate with the services in different circumstances. Clients may be more or less vigilant to commit himself to what he wishes to achieve, based on the physical and emotional pressures of his present circumstance. Essentially, mobile commerce is integrated with people's lifestyles, while fixed e-commerce is a distinct task within people's lifestyles. May, P. (2001)

e. Consumer behavior:

There are two major points to debate while researching about consumer behavior which is the process of customer's decision-making and the impact of internet advertising:

- **Customer decision-making:**

The attitude of an individual is not independent of the opinions of the others. In reality, people are affected by many of the views and behaviors of the people surrounding them. (Eroglu, 2014). Solomon and al. (2013) describe consumer behavior as research of groups or individuals and products that help structure their personalities. A further concept of consumer attitude is "the powerful combination of effect and perception, actions and environmental conditions in which human beings participate in the sharing of facets of their lives." (Bennet, 1995)Client decision-making takes place in three steps, including the pre-purchase process, the business experience process, and the post-purchase period (Tsiotsou and Wirtz, 2014).

This figure shows the Three-Stage Model of Service Consumption
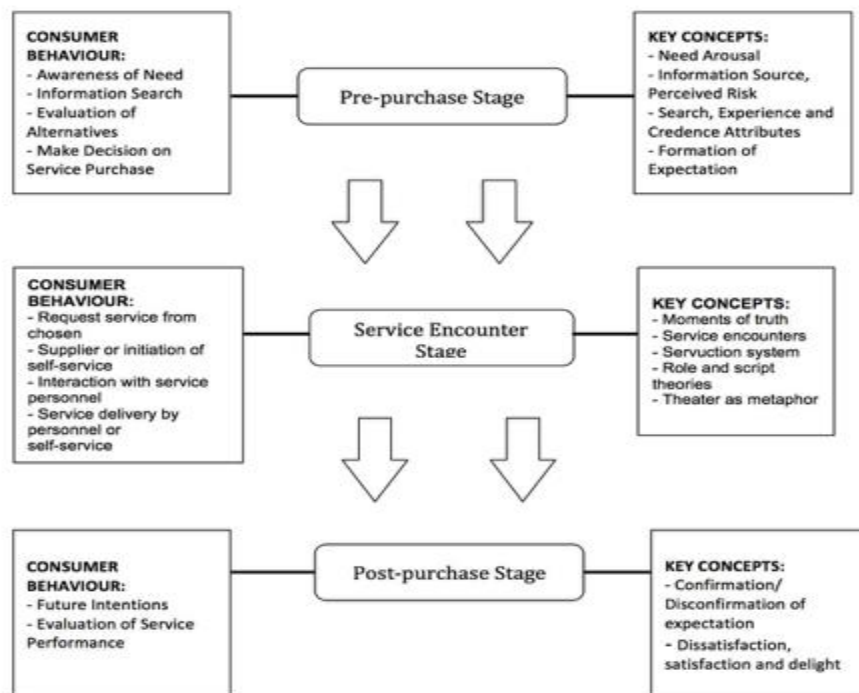
The pre-purchase part consists of a variety of criteria and actions (Tsiotsou and w). During this stage, the three components of behavior are indicated, beginning with awareness of the necessity, the look for data, and the analysis of alternatives to choose whether or not to buy a

service. Shoppers are generated by a want for stimulation. They're then actuated to start to look for data so as to supply solutions to the necessity. There are several approaches for users visiting the web site to research and compare providers, reading feedback and suggestions from well-thought-of or well-known blogs, assembling knowledge, like visiting the web site to research and compare providers, assembling information from relatives, colleagues or reading feedback and suggestions from well-thought-of or well-known blogs, etc.

A range of alternatives will return to shoppers minds and are been determined. Following the appraisal method, shoppers are ready to create a final buying call and proceed to subsequent stage: The service encounter method which is a span of your time wherever customers communicate expressly with a service company (Lovelock and Wirtz, 2008). As Tsiotsou and Wirtz (2014) have noted, "service encounters are sophisticated mechanisms" that may type consumers' wants (Coye, 2004), happiness, engagement, repurchase intentions, and spoken actions (Bitner, Brown and Meuter, 2000). When the service encounter stage, the subsequent stage is that the post-purchase part or perhaps the post-encounter. At this stage of the service encounter method, customers assess the performance levels they need to practice and compare it to their previous expectations.

On one hand, shoppers are sad with the service if their expectations don't seem to be consummated or exceeded. On the opposite hand, they're doubtless to be happy as wants are met. In fact, the behavioral results of the happy client are distinct from those of the sad client. Once shoppers are happy, they will order the service once more, keep devoted, or send suggestions to their family, etc. Contrarily, once shoppers are less happy, they increasing complaints concerning the poor quality of service, lose confidence, exhibit unhealthy content, flip service supplier, etc. (Lovelock and Wirtz, 2008)

- **Impact of web advertising:**

Mobile device, which may hook up with the net, influences the actions of the user, and impacts human physical behavior, either consciously or unconsciously. This has modified the approach the patron connects and associates with others, entertain itself, performs transactions, finds and orders merchandise, and schedules or carries out events. (Mennecke and St, 2003). However, on the one facet, shoppers can be got to be physically gifted at a selected look to order, purchase, or pay one thing in a very standard manner. In fact, mobile searching permits shoppers to shop for or pay at their convenience, several of your time, and geographical location. Mobile shoppers then need to use smartphone apps that may reach a broad style of facilities, like contacts, shopping, or Mobile finance, and so on.

Understanding client behavior may be a central thought across all promoting practices. It goes while not speech that if advertisers acknowledge client behavior trends, and the way customers create choices concerning buying and enjoying a trade goods, they'd best grasp who to approach. The promoting team will have relevant details on a selected product at a selected time. In fact, advertisers are ready to manipulate client feelings and perceptions by creating the foremost appealing contact and polished photos for a pleasurable searching expertise. Client behavior conjointly continues to form promoting campaigns additional and simpler.

With a spread of communication techniques, advertising is thought to be a vital strategy for generating product recognition within the minds of prospective shoppers (Niazi, Siddiqui, Shah, &Hunjra, 2012). As per Niazi, Siddiqui, Shah, &Hunjra (2012), advertising may be a medium of persuasion to induce individuals to form shopping for selections concerning an honest or service and presenting information to guests. Moreover, the employment of the net as a promoting maneuver is extremely advantageous, as a result of it permits the United States of America to bind with the shoppers with no restrictions of your time and location. Eroglu (2014) expressed

that the net removes any geographical boundary which guarantees users of additional data at a way lower time and value.

Nowadays, the globe is experiencing dramatic changes underneath the influence of m-commerce (Fong and Wong, 2015). In an identical manner, a billboard could have an effect on the perceptions, behaviors, and actions of shoppers, which allows them to draw in and maintain the eye of shoppers on merchandise or services, and to form a possible shopping experience. (Niazi, Siddiqui, Shah, Hunjra, 2012). Marketing departments, profit of this promoting maneuver by providing on-line advertising to any mobile user whereas those users are browsing the World Wide Web. Moreover, Mendelson and Bolls (2002), as Abideen and Saleem (2011) summed up that exposure to promoting campaigns may lead to cognition; that's, a memory of advertising of the brand; that, in turn, results in behaviors as whole likeness and perspective towards the purchase; that inevitably results to habits like the acquisition of the promoted whole.

f. Client satisfaction:

Consumer satisfaction, as Tahir, Waggett, and Hoffman (2013) have recognized, is that the user's outlook focused on preferences and corresponding post-purchase expertise. In different terms, it's an associate estimation of the standard of products or performance of services that match or exceed the standards of the patron. Client satisfaction is currently within the business for years. In reality, many analysts and searchers have stressed that it is significant to consider the expansion of a firm within the competition, in addition to determining factors within the longevity of the business. Indeed, it has a useful impact on the profit of the merchandise than to the whole (Novikova, 2009; Angelova and Zekiri, 2011).

It could not be refuted that a satisfied consumer tends to purchase further than a less satisfied client. Indeed, in a highly competitive industry, consumer loyalty is a cornerstone of establishing good lasting long-term partnerships between consumers and companies.

Measurement of customer satisfaction has now been a primary consideration for both businesses and services suppliers to fulfill this performance. (Mohammad, 2012)

5 - Advantages of M-commerce:

a. Time saving:

The Internet has helped people to earn time by, for example, saving us a ride to the supermarket and by enabling us to order lunch from home. Tech is now catching up with the dream of a society in which critical timely data is instantly transmitted to eligible users by mobile devices" Can, P. (2001).

b. Attributes of M-Commerce:

As can be shown from the figure below, there are five key advantages to m-commerce outlined: including ubiquity, convenience, personalization, localization, and accessibility.

Initially, ubiquitousness is one of the key edges of m-commerce (Siau, Lim, and Shen, 2003). It's additionally called being invisible (Okazaki, Molina, and Hirose, 2012). As such, this ubiquitousness capability lets mobile guests to quickly receive info, purchase a product, or demand a service from any location. Additionally, these devices guarantee users to browse with none have to be compelled to realize an area to connect; thus, subscribers of m-commerce will be a gift at the same time everyplace. (The Clarke, 2008). The ubiquitousness ability encourages customers to save lots of time or use the lesser time to perform a given job and that is what is going to considerably improve shopper loyalty (Okazaki, Molina and Hirose, 2012; Nayebi, Abran, and Desharnais, 2012).

Indeed, m-commerce applications enable users to participate during a variety of activities; for instance, to instantly connect with friends and family through numerous mobile electronic messaging apps (WhatsApp, Messenger, Viber, etc.), to handily look on-line via many applications, and so on. Otherwise, these apps supply warning alerts to change customers to grasp concerning their contacts, customers, teammates, opportunities, or different helpful and acceptable updates in time. Thus, in several occupations within which time and place area unit vital, the leverage of present m-commerce would improve business growth (Clarke, 2008).

Secondly, convenience may be a term associated with factors that make the gracefulness and accessibility provided by wireless hand-held devices (Clarke, 2008). The attribute of convenience permits users to utilize these devices with no obstacles to your time and site. Besides, as mentioned by Clulow and Reimers (2009), convenience refers to simple to use, favorable to the comfort or savings of problems. With new property technologies particularly wireless telecommunication technology (as: 2G; 3G; 4G) M-commerce permits its customers to be perpetually in-tuned and to deliver tremendous comfort relative to traditional e-commerce (Panneerselvam, 2013). Because of the benefit of m-commerce, customers have the flexibility to produce a lot of economical facilities, like causation and receiving emails, text messages, faxing, and so on.

In reality, a service that's more and more economical would improve shopper happiness and promote client loyalty. (Clarke, 2008) Third, like Vic Sasan (n.d.) said, a wireless device may be an extremely personal tool. Personalization is thus wont to endorse client target promoting that specialize in one's tastes. Personalization needs a method of aggregation user info through interactions with customers; then, user's area unit collected on an individual basis and targeted with tailored merchandise, client support service, and different interactions specifically with every person. Additionally, personalization contains a listing of practices aimed toward customers by their own name, memorizing their preferences, spotting them to customize a

product for his or her specific functions, or targeting advertisements supported shopper info. (Wattal, 2007). Mobile devices that mix each communication and transmission options area unit typically devices that one individual will carry during a bag or pocket. The mobile devices area unit is therefore personal devices. Users could use their hand-held devices to take pictures, post their personal or eye-witness expertise with others through social networking apps, or use devices to archive personal details, like routine reminders or checking account records, and so on.

In different words, mobile commerce provides potentialities to individualize info and supply economical care to a selected client (Siau, Ee-Peng, 2003). However, the planning of the SIM (Subscriber Identification Module) card for mobile devices has additionally diode to the wireless apps (Guthery and Cronin, 2002). The SIM is meant to quantify and identify subscribers to its network suppliers. It does not solely include the user's name, signal, and contacts, however additionally allows users to control applications and build some safe transactions. These customization and activity updates via wireless mobile devices area unit essential for growing shopper loyalty and satisfaction and resulting in long-run growth. (Clarke, 2008; Lee &Lehto, 2010)

Fourth, as delineated by the Cambridge lexicon on-line (2015), localization as the method of constructing a product or service acceptable for a selected place, region, etc. At the extent of m-commerce, localization relates to the capability to spot a user's physical location. Users could offer warnings through the GPS program once their pal or colleague is nearby; service suppliers may simply monitor the position of users.

c - Challenges of mobile devices:

Despite the fascinating blessings of m-commerce, there area unit many major barriers for users mistreatment mobile devices, like property, screen size, completely different show

resolutions, and restricted process and power (Keengwe, 2014). These barriers area unit delineate within the figure and can be analyzed below:
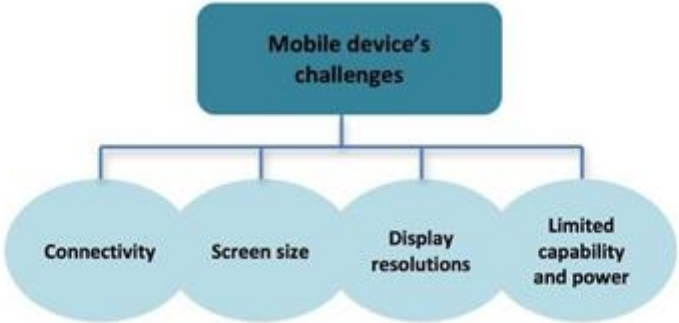
First, wireless network connections will vary supported as varied as information measure, geographical position, latency, document size, and date. Such factors will trigger delays for users once they try and transmit or acquire info through their wireless mobile devices. Long delays are typically related to "increased feelings of uncertainty" and "poor experiences" for finish shoppers. (Sears and Jacko, 2000).

Second, as Chae and Kim (2004) have incontestably said, the screen size includes a tremendous result on the navigation behavior, perception, and satisfaction of mobile participants. As an example, smartphone users who communicate with a tool smaller than a four.3 in. screen area unit claimed to be less effective once searching for information (Raptis, Tselios,and Skov, 2013).

Third, consistent with the metallic element (2011), there looks to be a spread of advantages of getting a giant, high-resolution monitor that a desktop could supply to its users. Such blessings improve awareness, gift an enormous volume of data, and improve the temperament of users to collaborate along. On the opposite hand, a mobile device empowers so much less show settings that may have a negative result on the standard of that very same image or the knowledge displayed on the screen (Bi, 2011; and Kangwee, 2014).

Last however not least, there is no doubt that the cupboard space and power of a transportable mobile system lag a desktop machine. Several applications consume heaps of power once being designed for potency, or who would like a big quantity of storage that may not be possible for mobile devices. (Keengwe, 2014)

In reality, there are still many alternative issues for mobile devices. Therefore, such challenges could end in individuals being prevented from misuse of mobile devices.

6 - Problems in mobile selling:

Many of the aforesaid problems square measure probably to arise. All the same, there's additionally a spread of different problems important to shoppers. I, therefore, believe that these issues ought to be properly addressed so as to market the expansion of mobile commerce.

a. Trust, privacy, and security:

Consumer trust may be a crucial consider m-commerce adoption. The advantage of client trust is that it builds robust and semi-permanent user's commitment to the firm. E-commerce may be a primary client concern that is network security. This is often the rationale of why mobile users aren't taking advantage of the capabilities offered. They are doing not trust and want security (protection) to allow the transfer content.

Application developers thus determined to form secure applications that may dispel all user mistrust concerning their security. This can defend users after they share their personal and payment data. The development of client confidence is an important consider the adoption of m-commerce. Indeed, the institution of a relationship of client trust ought to be designed on a robust and semi-permanent commitment to the corporate. There square measure 2 totally different phases of trust with a transparent distinction between them: trust before use that

belongs to the pre-purchase stage, and trust after the usage of that belongs to the post-purchase stage.

A document printed by the United Nations agency disclosed that trust is important for the event of electronic commerce. It boils all the way down to "guaranteeing the safety of transactions and conserving the confidentiality of users". "The confidence of end-users within the ability of mobile operators to method transactions firmly and expeditiously be key to the success of m-commerce," consistent with analysis firm eMori. In short, finish users should place confidence in within the institution that manages the group action, the network operator that transmits the group action, the technology used, and also the merchandiser itself. Building trust is, "partly a matter of effectively transitioning the complete for existing e-commerce suppliers and quickly establishing a complete price for brand spanking new players" (May, P. (2001)). The privacy issue is intimately coupled to the difficulty of trust, and mobile operators and mobile service suppliers can get to realize ways in which to allay consumers, ' fears concerning their privacy, for instance, by fitting specific privacy policies (May, P (2001))

In addition, website certification systems, like WebTrust, and may be extended to the mobile channel to reassure mobile commerce users, "although the format of the seal might have to be revised to match the characteristics of the mobile channel" (May, P (2001)). The question of security notably involves guaranteeing the accuracy of the knowledge transmitted and proving that traders and patrons square measure authenticity. Recently there are a variety of developments concerning up security. Ericsson, Motorola, Nokia, and others are operating along to develop an open and customary industrial framework for secure mobile transactions (Teng, W.F. (2000)).

b. Mobile payment:

The mobile payment system operates on some underlying infrastructure (such as GSM) or uses technology (such as Bluetooth or RFID). Security flaws of those elementary systems

measure typically neglected when evaluating the protection options of the M-payment network. Applicable security analysis is just potential if we tend to take a full perspective of the weaknesses in every dimension, rather than considering just one specific dimension of mobile payment services (like protocol or platform).

M-commerce is termed into question and can't operate while not associate degree economical mobile payment network. Such a payment mechanism can aim each to supply flexibility within the purchase of product and services and to ensure the protection of transactions to shoppers (May, P. (2001)). The Mobile Payment Forum, a cross-industry organization, has recently been discovered to develop uniform standards for secure, easy mobile payments transactions. A range of changes have additionally taken place domestically. Four consortiums are discovered to develop digital payment applications that may profit from technologies like short message systems, wireless communication networks, infrared, and Bluetooth. Mobile payment services would integrate mobile phone networks with money details like credit card or bank accounts to permit shoppers to form phone payments (Chua, H.H. (2001))

c. Mobile Website design issues:

If mobile traders need to achieve their mobile commerce operation and improve their regular earnings. They have to have a performant mobile computing machine. Moreover, tiny screen sizes would be the largest obstacle. Indeed, there is less content to vision on a tiny screen size, however, the message wished will still be totally delivered. Mobile traders, therefore, got to learn about the planning of their mobile websites. Analysis indicates that consumers are shopping due to the design of websites. There square measure corporations that believe that, as long as their websites square measure visible on the little screens of mobile devices, that is enough. It looks that this is often not the case, as users additionally tend to be discouraged and hostile towards a poorly designed website.

While the final ideas square measure an equivalent, mobile commerce requires selling that's specifically designed for mobile use. This includes mobile email selling and mobile content selling. Marketers can amendment their actions once taking into thought the implications of getting the move to mobile. After all, the client expertise of smartphone devices would be somewhat totally different from that of consumers in ancient market business practices.

7 - Situation of mobile commerce in Morocco:

a. M-commerce continues to grow in Morocco:

Following the growth and development of e-commerce in Morocco over the last ten years and the profoundly significant role our smartphones play in our everyday lives, it makes complete sense to build a connection between these two connectivity devices and attempt to envision the future of m-commerce in Morocco.

The typology of the m-client: the mobile e-commerce technology agency (FLEXIAPPS) analyzed and made the first analysis:

- 8 out of 10 people in Morocco have a smartphone

- 50 % of the population has direct access to mobile internet

- 40 percent of Moroccans surf on their cell phones on a regular basis.

Concerning m-commerce and among mobile users who made a purchase on a smartphone, 70% are under the age of 30. As shown by this analysis, however, it seems that the m-client is quite young and affects the middle and upper social groups.

M-commerce in Morocco is expected to expand strongly over the next two years. The effectiveness of recent mobile phones and the fall in mobile interest subscription costs should also lead to strong growth for m-commerce.Mobile e-commerce development companies serve all businesses, all markets together, to produce high performance smartphone apps customized to specific acquisition criteria.

M-commerce seems to be an integral part of the commercial campaigns of start-ups and creative companies. In concrete terms, this purchasing process will ultimately make it easier to exceed the turnover of traditional sites.The development of an M-Commerce mobile app is becoming extremely popular among businesses. The ease of control and the nomadic nature of this solution also entices new users on a wide scale.

Death has been announced for E-commerce on desktop:

The creation of an M-Commerce web application is witnessing unparalleled growth. This style of consumption is quite appealing. The shopping experience is quick and can be completed on the move. According to surveys carried out by the software technology agency e-commerce, the web and online store models for PCs, also with responsive design, are becoming increasingly common.

c. Cases of firms that have penetrated through m-commerce in Morocco:

Jumia case:

According to a research in the 15 biggest African markets by Jumia, an e-commerce expert in Africa, m-commerce is indeed rising at the very same time as the internet industry.

However, according to the same report, it points out that it is due to the variety of the competition and rates provided by phone makers and telecom providers that the number of mobile Internet users hit 28 percent at the end of 2016 and might shift to 55% in 2020.

Smartphones have been rapidly popular among Moroccan customers of varying incomes. Nevertheless, the large option on the market is followed by a substantial decrease in the average cost of smartphones. The variety in prices is mainly attributed to firms newly founded in Morocco (Injoo, Infinix, Yezz …).

M-commerce, known as the method of making a transaction on the Internet from a mobile device (smartphone or tablet), has acquired a significant position in the field of e-commerce to show that it is not, in fact, a passing phenomenon among Moroccan consumers.Note that 73 percent of consumers go to Jumia use their cell phones at a positive buying rate of 70 percent. In comparison, 15 out of 100 smartphone users use the Jumia app, while 58 percent use the desktop edition of the site.

- Other cases:

A total of USD 211 million in profit is assumed to have been generated by online retailers affiliated with the Moroccan Electronic interbank Center over the first nine months of 2017 and, interestingly, this reflects a 51% increase from the previous year.

The local channel, Hmizate, also tends to be a major player on the market, as the organization is considered to host special promotional activities such as Mobile Week, Black Friday, and Ramadan Special while holding international retailers on their toes.

For specialized websites, the technology world is assumed to be regulated by Inwi, whereas the fashion scene and food court of Citymall and La Vie Claire, meanwhile, are the heavy weapons. Changing to lodging and decoration will show Richbond and Azurahome as pioneers, while online fashion purchases tend to be the best of such sites as Decathlon and Vetement.

It does not seem an attractive possibility when it comes to cross-border trade, particularly when communication is established with the Western world. Although the absence of electronic payment services has kind of hampered the growth of Moroccan eCommerce, online payments

and credit cards are beginning to become more commonly used. As far as cross-border trade is concerned, AliExpress, a global eCommerce company, is reported to have introduced a local edition of its website in the region. More, Amazon France, in collaboration with several other intermediary firms, is considered to send Amazon's orders to Morocco.

As reported by the Moroccan Digital Interbanking Center, there was a major rise in online payment volume during the first half of 2018, with the number of electronic payments increasing to 32%. Internet payment services, such as PayPal, are also growing in popularity in the nation, having come into the market not long time ago.

The Government of Morocco also appears to be working on the development of laws and methods designed to accelerate the digital transformation of the country. This is obvious in what has been termed the '2020 Morocco Digital Plan,' which has been equipped to transform the country into a regional digital hub.

CHAPTER III: RESEARCH AND METHODOLOGY

This part will explain the process of data analysis conducted in order to achieve the research goals set out above. Obtaining background in the literature review, I set out to define the target population and to develop the study methodology. The final questionnaire was then spread for completion and the related results was studied using a statistical tools.

1. Context and Participants:

The sample population is made up of users who own a mobile phone. As the study is on m-commerce, I assume that consumers who have knowledge of mobile devices can give a much better image of its needs and concerns. This would also help to standardize the frame of reference. I previously stated that I also worked to evaluate the performance of mobile e-commerce and the impact of the network on some of the replies. The network effects are supposed to promote the adoption of m-commerce. This is due to both technical performance and consumer preferences.

To analyze the impact of network effects, I also measure the experiences of all those who either have subscribed to mobile internet services in the past and those who have not. The reason is that the acceptance of m-commerce has so far been weak in today's market situation. Thus, the network effects definitely haven't started yet. Many users, furthermore, do choose to register for mobile internet services. I assume that both perceptions of what can be done at the moment and their understanding of the value of m-commerce are indeed a critical factor in shaping that choice to use it. Through examining the answers of this population of ' early adopters ' and matching them with others, I could find some clues into how the potential walk-out of mobile internet infrastructure and facilities must be managed.

Consequently, since m-commerce is strongly linked to fixed e-commerce, the success of fixed e-commerce may promote the acceptance of m-commerce. More specifically, a user who is satisfied or at least comfortable with fixed e-commerce will be much more receptive to e-commerce. To assess whether this is the case, I may analyze the results from those who have never experienced internet trading (which is purchasing anything over the net or paying for any web services) with others who have. Keeping in mind the timeframe, Covid-19 and labor constraints, a sample group of 92 people was established

2. Instrument:

The questionnaires had been constructed on the basis of the analysis goals that I set previously. Almost all of the questions are based on the Likert scale, which also presents a continuum of answers to make it possible for users to illustrate their intensity of feeling (a scale from 1 to 7 was used). Both are a form of interval-scaled suggestions that enhance the application of more advanced statistical strategies than can be reached by means of nominal or ordinal-scaled question.

3. Data Collection:

I adopted a mix of convenience sampling and quota sampling. Both are non-probability approaches of analysis, but still, try to bring accurate data. A convenience survey is one in which the researcher uses a ' high-traffic ' venue to catch possible participants. The quota analysis is the one where the investigator determines the quota characteristics and uses them to set quotas on each category of the interviewees. They ensure that the convenience sample has reasonable sub-sample sizes for relevant sub-group testing. I picked randomly questionnaire participants from Rabat city to whom the questionnaire was sent via surveymonkey.com. A total of 92 answers was obtained for the research study.

Obstacle	Agree or not (from low to high 1 ----> 7, 7 means that you strongly agree)							Average
	1	2	3	4	5	6	7	
Lack of content	5	11	3	13	21	19	20	4,86
Difficulty in establishing connection	7	14	18	17	19	14	3	3,88
Slow loading speed	9	11	12	15	13	22	10	4,28
Privacy Matters	10	1	14	12	17	16	22	4,75
High usage costs	22	16	27	12	7	7	1	2,90
Screen limitation	3	9	16	26	13	12	10	4,13
Difficulty in inputting data	27	11	12	17	8	9	8	3,29
No standard means of payment	16	11	20	15	12	18	0	3,54
Concerns about security	1	2	14	11	16	21	27	5,28

CHAPTER IV: FINDINGS

My opening questions cover questioning if the study participants had heard about m-commerce and who were interested in trying mobile commerce in the future. 78% of the participants stated that they had heard of m-commerce. 31 of the study participants said that they would be open to trying mobile commerce in the near term. Although this percentage may not be particularly high, it is indeed a considerable figure given the general disappointment that has somehow been caused by m-commerce in Morocco.

Indeed, from most of the 72 participants who heard about m-commerce, 62 will still be interested in giving a chance to m-commerce. On the other hand, the 20 persons who answered no to have never heard about m-commerce will all be interested in discovering the subject except 4 participants.

I am, moreover, looking at how to make m-commerce more successful in the coming years and possibly increase the number of mobile commerce users.

The questionnaires had been constructed on the basis of the analysis goals that I set previously. Almost all of the questions are based on the Likert scale, which also presents a continuum of answers to make it possible for users to illustrate their intensity of feeling. Both are a form of interval-scaled suggestions that enhance the application of more advanced statistical strategies than can be reached by means of nominal or ordinal-scaled questions. Participants have to measure numerous factors on how dissuasive their acceptance of m-commerce used to be. The reasoning for this test is as follows:

On the Likert scale of 1 to 7 (1 being very little, a deterrent and 7 being very much a deterrent), 4 is the neutral point, and as such, I believe that any rating above 5 represents a significant deterrent of which I should take note.

Have you heard about Mobile commerce?

YES	NO

Are you interested in trying m-commerce in the future?

YES	NO

CHAPTER V: CONCLUSION

With the event of recent technologies, the sale of smartphones and tablets has exploded significantly. I may see that online sales are growing and could still increase. But also, that this generation may be a hyper-connected generation, smartphones And tablets are an integral part of the lifestyle of this new generation. The development of m-commerce in line with the explanations and concepts demonstrated during this thesis that mobile commerce is a supply effective if used properly. Indeed, m-commerce applications and wireless devices are evolving quickly, one will take forward the other one towards empowering innovation, versatility, and power in them. There are a variety of business opportunities and grand challenges of transportation forth viable and strong wireless technologies ahead for totally realizing the big strength of m-commerce during this web era and thereby meeting each the essential necessities and advanced expectations of mobile users and suppliers. Moreover, reckoning on the corporate, its budget, and its mobile strategy, m-commerce is an efficient supply for its preparation within the market. M-commerce permits the optimization of sales in addition to a larger proximity with shoppers. Ad developers, also, have their place during this space wherever they'll reach an outsized audience. Brands can even improve their loyalty method. Indeed, mobile sites have web users. However, there are still a variety of majors barriers to the acceptance of mobile commerce. The foremost vital among these appear to be connected to the issues of giant prices and low speed. Experiencing fastened e-commerce failed to seem to significantly minimize the results of these barriers, apart from the shortage of normal means that of payment. Familiarity with mobile web platforms tends to temper the impact of some of such obstacles, except factors associated with lack of content, and privacy considerations. Actually this method represents the tip of an awfully massive iceberg. The appearance of m-commerce, as wide cited among the users, has sweeping implications. However, there are several limitations within the technologies that when

its relevant technologies get matured, wide on the market, and competent, the host of transportable devices are able to handle the larger transactional activities not unreal thus far with success except these minor activities. I propose that portable makers and operators tackle these challenges to form the introduction of m-commerce a way less disagreeable method. All obstacles would ultimately be resolved, however, some prioritization appears acceptable within the short term. I powerfully suggest that the matters of high prices and slow speed should be approached initially, seeing as they seem to be the very best for shoppers.

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Survey Questionnaire
Interview Questionnaire

- **At which level do you think you are while experiencing M-commerce obstacles?**

  On a scale from 1 to 7 :

1: Means you don't agree and 7: Means you strongly agree.

This will serve to differentiate the obstacles and disadvantages that impact the loyalty and satisfaction of customers.

Obstacles	1	2	3	4	5	6	7
Lack of content							
Connection difficulties							
Slow speed of loading							
Privacy Matters							
High usage costs							
Screen limitation							
Difficulty with inputting data							
No standard means of payment							
Concerns about security							

. At what point do you think you 're experiencing the success factors of M-commerce?

On a scale from 1 to 7 :
1: Means you don't agree and 7: Means you strongly agree.
This will serve to acknowledge the importance and the attributes of mobile commerce in the daily lives

Factors of success	**1**	**2**	**3**	**4**	**5**	**6**	**7**
Access to information in good time							
Fast connection to the internet							
Rapid loading of content on the site							
Entrance to personalized information							
Appropriate for location							
Cheap price of the internet-enabled handset							
Security of the online transactions							
Ease of usage							
Opportunity to access a number of websites							