

COMPARATIVE ANALYSIS OF MOBILE PAYMENT MODEL AT VARIOUS SCENARIO IN MACAU

Abstract

The rapid growth of mobile devices and mobile network is making a big impact to our daily life. Recent studies shows that the number of mobile devices has already exceeded the number of personal computers. Contradictory, the commerce conducted via the mobile devices ("M-Commerce") is far less than that of internet ("E-Commerce").

Understanding the mobile commerce system needs quite an effort because there are great diversities in this domain. It involves many disciplines and technologies. This paper looks into the context of the mobile commerce from three dimensions. (i) from an equipment-wise aspect the mobile network and its interacting components (that is, the mobile switch and the mobile station), which is the platform where the mobile commerce is conducted. (ii) the framework of mobile payment system, the mobile payment model, the classification of mobile payment and mobile services. Spinning out from these discussions, it helps to provide a better understanding of how the mobile payment model is constructed and what m-commerce is all about. (iii) from the users perspective, the requirements analysis of the mobile users and the mobile commerce system, in which the characteristic of the users, the constraints of the system is discussed so thus it proceeds to the design of the mobile commerce system according to these characteristics. With this three dimensions in mind, the application scenario of the m-commerce system, that is, the situation whereas the system can put forth to perform required task, are suggested. A prototype implementation is done and evaluated. The performance is quite well by accounting for its simplicity and directness. However, it is also worthwhile to study the awareness and adoption of mobile commerce activities in Macau. Results shows that although people think mobile phone is an innovative and convenient tools for making payment, the probability to use it is still not that high. An analysis is done to see the gap and finally conclusion is drawn.