

# The Prospects of m-Commerce Implementation: Issues and Trends

Ayo, C. K., Ekong U. and **Fatudimu I.**

The recent developments in mobile telecommunications and its spread, with over one-third of the world population having access to the device, have made it a viable platform for business transactions. The application areas that are being addressed include government (in-Government), commerce (m-Commerce), business (in-Business), payment (In-Payment), learning (m-Learning) and health (m-Health), to mention a few.

This paper discusses the prospects of m-Commerce, the issues, application areas, payment system, security and the growth of mobile devices and networks. Similarly, the paper presents the prospect of m-Commerce particularly, In-Banking in Nigeria, which is the fastest growing telecommunications nation in Africa and the third in the world.