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Consumer Attitude towards M-Advertising Acceptance: A Cross-Sectional Study

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Abstract

M-advertising is emerging as a new channel of marketing communication. The present research study revealed that if advertising messages are sent to the mobile phones of the m-users after getting their permission, their attitude would turn positive towards the mobile-advertising. M-users would like to receive the advertising message on their personal devices like mobile phones if those messages are customized to their profiles. Results of the present investigation and findings of the prior studies on m-advertising exhibited that the m-users' attitudes would take the positive shape if the messages are creative and the content is informative or entertaining. Therefore, advertisers should keep these three factors in mind while using m-advertising. M-advertisers should develop the message contents according to the preferences of the m-users and should use creative ideas to attract the consumers' attention. M-advertisers should also keep user interface and mobile formats in mind while developing the m-ads to make m-advertising effective.

Keywords: Consumer Permission, Personalization, Message content.

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INTRODUCTION

Mobile electronic commerce (MEC) also known as mobile e-business is a business transaction approach in which activities exclusively or partly depends on mobile e-commerce. (Tsalgatidou and Pitoura, 2001). In m-commerce business activities are conducted over mobile sets through the usage of wireless network applications on handheld device (Varshney, 2004). Unique features of mobile set such as mobility, personalization and location –awareness have provoked new forms of mobile-commerce such as mobile advertising. This emerging channel is used to deliver marketing messages to consumers on their preferences and locations (Kurkovsky and Harihar, 2006). Advertising is a paid form of non-personal communication of information about a product or service (Kotler and Bliemel, 1992). Thus, M-advertising can be defined as “Any paid message communicated by mobile media with the intent to influence the attitude, intentions and behavior of those addressed by the commercial messages” (Leppaniemi et al., 2004).

Due to the ubiquitous nature of mobile technology, mobile phones are considered as an efficient and effective channel of marketing communication, yet the results of this effective channel are not satisfactory. And despite the rapid growth in mobile data services, research into consumers’ usage behavior is scarce (Hong et al., 2008). An important question is that what are the factors that drive the use of mobile data services? (Davis et al., 1989). Thus, identifying the factors that drive the usage behavior of the consumers will shed light on what can be done to meet consumer needs (Hong et al., 2008). In addition, there is scarce research that attempts to understand the perceived value of mobile data services and how the value impacts consumers, adoption and usage decision (Pederson et al., 2002). Research studies conducted on cross cultural issues in m-commerce are scarce (Lee et al., 2002). Therefore, the present research investigation can give the m-commerce practitioners and academic researchers a considerable insight about the ongoing situation of mobile advertising in the Pakistani culture. In particular, this research will provide e-commerce researchers empirical information about what factors drive consumer attitude towards the acceptance and rejection of mobile advertising in Pakistan. Unsolicited mobile messages evoke negative consumers’ attitude about m-advertising as mobile phone is personal in nature (Tsang et al. 2004). Mobile messages communicated should be creative and concise encoded in language and images understood by target audience easily. And m-advertiser should utilize the available space or characters effectively by keeping the mobile users in mind (Barwise and Strong, 2002). One of the significant and successful factors that will bring more positive customer attitude towards mobile advertising is personalization. Personalization based mobile advertising systems shows better performance than conventional method (random advertising) (Wang, et al., 1998).

LITERATURE REVIEW

A mobile phones as mostly used by a single person allows for highly personalized marketing measures. And Subscriber Identity Module card allows for the exact identification of each mobile phone and its user. This makes the mobile phone an ideal medium for direct and personalized communication (Bauer et al., 2005). The unique characteristics of mobile phones, such as ubiquity, utility, portability, personalization etc. creates a strong likelihood that mobile communication devices will become the next great advertising medium ”(Interactive advertising Bureau ,July. 2008).

General attitudes toward mobile advertising

Theory of Reasoned Action (TRA) is used to explain consumer attitudes toward mobile advertising (in particular toward SMS advertising). The three major constructs in the theory of reasoned action (TRA) are Attitude, Intention and behavior. TRA links individual beliefs, attitudes, intentions, and behavior to describe the psychological process that mediates the observed relations between attitudes and behavior (Tsang, Ho, and Liang, 2004). Attitude toward advertisements is counted as an important explanatory variable in measuring consumer response to advertising (Mackenzie and Lutz, 1998). Attitudes in general are mental states used by individuals to structure the way they perceive their environment and guide the way they respond to it (Aaker et al., 1995). Attitude of an individual towards an object can be defined as his/her internal evaluation of that object on the basis of his/her beliefs (Fishbein and Ajzen, 1975).

Permission based marketing

Unsolicited mobile messages evoke negative consumer attitude towards mobile-advertising as mobile phone is personal in nature thus suggests that permission based m-advertising will be the major mechanism in the mobile environment in future (Tsang et al., 2004). Permission marketing offers the consumer an opportunity to volunteer to be marketed. The willingness of consumers to receive the marketing communication messages guarantees that consumers will pay more attention to the marketing messages communicated to them (Godin, 1999). In permission based advertising product and service specific content is communicated only to agreed individuals (Tsang et al., 2004). Consumer permission and financial incentives can substantially improve the consumer participation in m-advertising decision (Standing et al., 2005). Unsolicited messages (spam) irritate mobile (M-users) users and are considered illegal in some countries (Tripathi and Siddiqui, 2008). In permission marketing consumers give their approval to receive marketing information (Godin, 1999, p 43). The idea of getting consumer consent is not new as customer permission in direct marketing has been addressed in the context of privacy issues in direct marketing (Milne and Gordon, 1993). A survey by IMT Strategies (1999) found that permission email has a higher and positive response rate than non-permission emails. Successful permission marketing is about building long-term relationships with customers once the initial permission is granted. The consent, trust and two-way exchange of information help to develop the relationship between the consumer and the brand.

Krishnamurthy (2001) presented a model explaining that consumer interest in a permission based marketing program depends on five factors i.e. message relevance, monetary benefit, personal information entry costs, message processing costs and privacy costs. He also introduced the concept of permission intensity, which he defines as "the degree to which a consumer empowers a marketer in the context of a communicative relationship". Three factors characterize high permission intensity: high information quality, high information quantity and information usage flexibility". As different forms of marketing communications are hitting consumers every day, Godin argues, that if marketers longing to get consumers' attention, they need to get their permission first by giving consumers some motivation or induce them with some kind of incentive. Such as free samples, a sales promotion or discount, a contest and so on. By obtaining consumer support in this way, marketers might develop stronger relationships with target consumers so that they desire to receive further

communications in the future. However, the development of those relationships is only plausible if marketers respect the wishes of consumers and if consumers willingly agree to become more involved with the brand or its relevant information (Keller, date, p, 214). Mobile advertisers can gain consumer permission with the help of conventional media such TV, Radio etc. through which they all provide necessary information and codes to initialize permission based m-advertising (Hollis, 2008). "Service providers operating in the permission-based mobile marketing industry must first acquire customers' trust by assuring them that the services being offered are safe, that privacy will be protected, and that information will be relevant"(Tanakinjal et al., 2007).

Personalization

One of the significant and successful factors that will bring more positive customer attitude towards mobile advertising and motivate consumer to behave positively is personalization. Personalization based mobile advertising systems shows better performance than conventional method (random advertising) (Wang et al., 1998). Users would not like to be overloaded by advertising contents and message but are still not so much concerned regarding the time it take them to process the m-ads or messages (Standing et al., 2005). Personalization Consortium (2005) defines personalization as "the combined use of technology and customer information to tailor electronic commerce interactions between a business and each individual customer. Personalized mobile advertising refers to sending advertising messages to mobile devices such as mobile phones through the wireless network, based on user demographics (e.g. income, age etc.) user preferences (e. g. preferred product) context(e.g. location and user activities) and content(e.g. brand name) factors"(Xu, winter 2006-2007). As the mobile phone is personal device that makes it possible to access the mobile user anytime and anywhere (Zoller et al., 2001). Personalized SMS campaigns depend on database containing profiles of actual and potential users of the service. Customer data bases constantly updates the personal information such as leisure activities, holidays, music and media interests, type of internet access, occupation, marital status, car ownership, and income. "Marketers can personalize text messages based on the consumers' local time, location, and preferences, e.g., directions to the nearest vegetarian restaurant open at the time of request. Consumers increasingly expect tailored and location-based services, thereby underlining the importance of personalized mobile marketing (Tripathi and Siddiqui, 2008).

Message content

Mobile advertisers need to develop creative and concise advertising messages containing relevant content in order to attract the potential m-users. Content is a driving force in creating a service that attracts and sustains the users (Paavilainen, 2002). Relevant content is king in mobile advertising as irrelevant m-ads may have least impact on target m-users (Duchnick and Kolers, 1983).The wording used in the m-advertising message should be creative or appealing. In 2001 a survey of one thousand cell phone owners was conducted in which six types of advertisements that were brand building, special offers, timely teasers, request, competitions and polls. Across these six categories of advertisements it was found that good text advertisements were short and to the point (28%), funny and entertaining (26%), relevant to the target group (20%), eye catching (13%), and informative about prizes and promotions (12%). It suggests that text messages should be containing an attractive idea and that idea should be

communicated concisely by using the language and wording understood by the target group of mobile users and utilizing the available 160 characters effectively (Barwise and Strong, 2002).

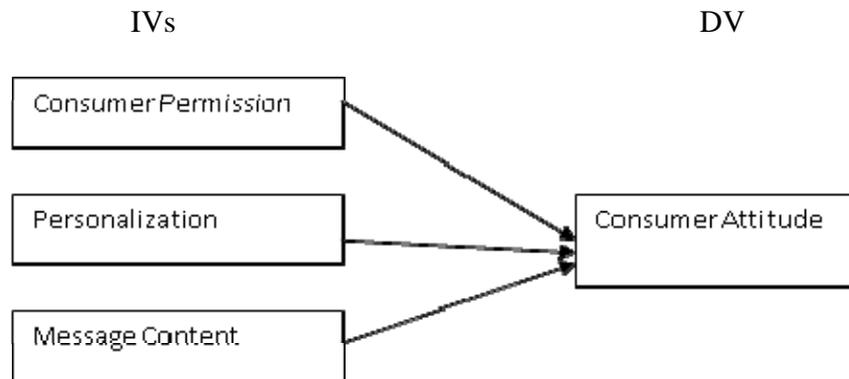
Advertising consists of concepts, ideas, copy and visuals. A concept or idea that is relevant for one culture isn't necessarily relevant for others. In some cultures an idea is mainly expressed by visuals, in others by words (Mooij, 2004). It is the receiver who judges the quality of information sent to him via mobile phone. To be of good quality the mobile information must match the user requirements and be free from any defects for a specific user in a specific context. (Landor, 2002). Mobile advertising should be endowed with an attractive and appealing idea and that idea should be communicated concisely by using the language and images which are understood by the target users. Moreover, m-advertiser should utilize the available space or characters effectively by keeping the mobile users in mind (Barwise and Strong, 2002). "Formulating the communications to achieve the desired response will require solving three problems (critical factors); what to say (message strategy), How to say it (creative strategy), and who should say it (message source). In determining message strategy management searches for appeals, themes or ideas that will tie into the brand positioning and help to establish points of parity or points of difference. Communication effectiveness depends on how a message is being expressed as well as the content itself (Kotler and Keller, 2006, p.544). To analyze the message content from psychological point of view, marketers need to know how much information showed on wireless devices like mobile phones can individual consumers effectively process. The ubiquitous nature of wireless devices leads individual users to multitask across environments (Sweller, 1988). Attitude toward mobile advertising strongly depends on message characterizes. The message needs to be developed carefully and creatively. Marketers cannot rely that once messages communicated through mobile device will be remembered automatically, because mobile device may be an attention getter, but an attention getting device that unrelated to the message will not attract consumers' interest in the message of the product (Ogilvy, 1963). This creates new challenges for marketers in the future. Cyriac Roeding, the European chair of the Mobile Marketing Association indicates that "as bandwidth increases, advertisers will have to be innovative in their campaigns to overcome the limitations of handsets with small screens" (DeZoysa, 2002). The range of device categories in the mobile world, and the array of different screen sizes and resolutions within those broad categories, also complicates matters. Advertisers seeking to reach a wide cross section of the mobile population must develop creative in a variety of sizes and formats, and work with mobile ad servers that can deliver the appropriate creative for a given device"(Interactive advertising Bureau ,July 2008). As compared to other devices such as desktop screen, small screen size is one of the major drawbacks of mobile devices especially if images have to present on the mobile screen. The display size of current devices varies dependent on the intended use and spreads from 2 to 10 inches. Thus, the available space for presenting the images is very limited. One option for enlarging the screen size by keeping the size of the mobile device could be to project it onto a larger surface or to transmit it to a secondary output device (Want et al., 2002). Creative directors should keep in mind the user experience on devices with small screens and typically limited user interfaces. Ad creative needs to be made for mobile; simply repurposing display creative from the Web (or video creative from TV) makes for a poor user experience on mobile devices. This applies not just to the creative itself, but also to landing pages or micro sites (the pages reached by clicking on ads) (Interactive advertising Bureau, July 2008). Entertainment is positively associated with advertising value when addressing consumers via mobile devices. Entertainment has positive

influence on the consumer attitude towards advertising via mobile devices. Entertainment has turned out to increase advertising value in different empirical investigations (Haghirian et al., 2008). Informativeness turns out to be a variable that affects both advertising value and attitude toward mobile advertising which shows that this variable plays a key role in mobile advertising. In the Austrian sample the indirect impact of informativeness on attitude toward mobile advertising (mediated by advertising value) is higher than the direct impact in Japan. Therefore Austrians seem to appreciate and value informative advertising messages to a higher extent. Informativeness seems to be a strong antecedent of attitude toward mobile advertising. Therefore advertisers should make sure that their mobile advertising messages contain information that is useful to the recipients. (Haghirian et al., 2008).

THEORETICAL FRAMEWORK

The present three variables /factor model regarding the acceptance of mobile-advertising by consumers has been developed on the basis of theory of reason action (TRA) by Ajzen and Fishbein (1980). Theory of Reasoned Action (TRA) is used to explain consumer attitudes toward mobile advertising. The three major constructs in the theory of reasoned action (TRA) are Attitude, Intention and behavior. TRA links individual beliefs, attitudes, intentions, and behavior to describe the psychological process that mediates the observed relations between attitudes and behavior (Tsang et al., 2004). Although there may be various factors that may lead to the acceptance of mobile advertising by consumers, yet the current proposed model focused on only three important variables that are consumer permission, personalization and message content. As these three factors are already identified significant variables that may shape consumer attitudes to acceptance of mobile advertising. Godin (1999) explained that the willingness of consumers to receive the marketing communication messages guarantees that consumers will pay more attention to the marketing messages communicated to them. One of the significant and successful factors that will bring more positive customer attitude towards mobile advertising and motivate consumer to behave positively is personalization (Wang et al., 1998). M-Advertising activities depend on the characteristics of the message, which need to be developed creatively and cautiously. M-Advertisers can not merely depend on advertising messages sent via a mobile device will be read and remembered automatically. But to attract the attention of the user, the content of the M-Ad is of greater importance. Content is a driving force in creating a service that attracts and sustains the users (Paavilainen, 2002). Diagrammatical conceptualization is given in figure 1.

Figure 1: Proposed Model of M-Advertising



Mathematical Modeling (equation development)

$CA = \alpha + \beta cp + \lambda p + \theta mc + e$. Where CA= Consumer Attitude, CP= consumer Permission, P= Personalization and mc= Message Content. β , λ , θ , Indicate the rate of change of explanatory variables (i.e. cp, p and mc) with respect to dependent variable (i.e. CA).

In the current proposed theoretical framework it is supposed that consumer permission, personalization and message content have significant influences on consumer attitudes toward the acceptance of marketing communication via mobile phones. Attitude towards advertisements is counted as an important explanatory variable in measuring consumer response to advertising (Mackenzie and Lutz, 1998). Attitudes in general are mental states used by individuals to structure the way they perceive their environment and guide the way they respond to it (Aaker et al., 1995). Although, Consumer attitudes toward mobile advertising are considered as a significant issue, yet sufficient knowledge is not gained about the role of m-commerce diffusion in attitude formation. Therefore, consumer attitudes towards m-advertising may differ across different cultures and countries. For instance, in Japan and Austria entertainment and informativeness are significant antecedents in attitude formation towards mobile advertising, but with different strengths of relationship (Haghirian et al., 2008). Cultural differences are one of the main reasons to linking consumer permission, personalization and message content with consumer attitude to testify the behavior of consumers towards mobile advertising in Pakistani environment.

Consumer permission is supposed to influence consumer attitudes positively toward the acceptance of mobile advertising. In permission marketing consumers give their approval to receive marketing information (Godin, 1999, p 43). The consumer permission is basically the consumer willingness to receive marketing communications or information on their intimately personal mobile devices as Godin (1999) explained that the willingness of consumers to receive the marketing communication messages guarantees that consumers will pay more attention to the marketing messages

communicated to them. Unsolicited mobile messages evoke negative consumer attitude towards mobile-advertising as mobile phone is personal in nature thus suggests that permission based m-advertising will be the major mechanism in the mobile environment in future (Tsang et al., 2004). As different forms of marketing communications are hitting consumers every day, Godin argues, that if marketers are longing to get consumers' attention, they need to get their permission first by giving consumers some motivation or induce them with some kind of incentive Such as free samples, a sales promotion or discount, a contest and so on (Keller, 2007, p. 214).

The present proposed model supposed personalization of marketing communications as an important factor to turn consumer attitudes positively towards mobile advertising. Mobile marketing and mobile advertising is more effective if it is backed by personalization (Standing et al., 2005). Personalization induces positive attitude towards m-advertising (Wang et al., 1998) as it is based on user demographics (e.g. income, age etc.) user preferences (e. g. preferred product) context (e.g. location and user activities) and content (e.g. brand name) factors (Xu, winter 2006-2007). Consumers would be interested in customized marketing messages which emphasize the importance of personalization. Therefore Marketers need to personalize text messages based on the consumers' local time, location, and preferences, e.g., directions to the nearest vegetarian restaurant open at the time of request (Tripathi and Siddiqui, 2008). Another reason of personalizing the marketing messages send to consumers via mobile phones is the intimately personal nature of mobile phones. If non personalized messages are sent to the mobile device of consumers, they might feel disturbance and ignore the irrelevant messages. Mobile channels are supposed to be more intimate and personal in nature than traditional and email channels. Personal nature of mobile phones creates high expectations for the relevance of marketing communication messages. Consumers expect message to be personal and highly desired. Consumers are disappointed when they get unwanted messages (Heinonen and Strandvik, 2007).

Mobile advertisers need to develop creative and concise advertising messages containing relevant content in order to attract the potential m-users. Content is a driving force in creating a service that attracts and sustains the users (Paavilainen, 2002). The message includes both wording and the content. As far as the wording of the message is concerned Barwise and Strong (2002) suggested that text messages should be containing an attractive idea and that idea should be communicated concisely by using the language and wording understood by the target group of mobile users and utilizing the available 160 characters effectively. Communication effectiveness depends on how a message is being expressed as well as the content itself (Kotler and Keller, 2006, p.544). To analyze the message content from psychological point of view, marketers need to know how much information showed on wireless devices like mobile phones can individual consumers effectively process. The ubiquitous nature of wireless devices leads individual users to multitask across environments. Hence, the constraints of working memory plays a strong role in information processing of content presented on wireless devices such as mobile phones. The theory of Cognitive load could provide a useful insight of how to present information to consumers, as this theory examines the effect of limitations of human working memory capacity on ones' ability to process information (Sweller, 1988).

We should bear in mind that the golden rule of all advertising, 'content is king', is also not complete. Here we can argue that if the content, is not relevant then the ad does not have much value (Duchnick and Kolers, 1983). The types of content range from simple

textual descriptions of interesting sights, locations in a city, street maps, or even virtual reality models and animations of lifelike characters. Mostly, advertising messages are informative or entertaining. Being a mobile advertiser one has to decide whether content of the message should be informative or entertaining depending on the target consumer. Entertainment is positively associated with advertising value when addressing consumers via mobile devices. Entertainment has turned out to increase advertising value in different empirical investigations (Haghirian, et al., 2008). Informativeness turns out to be a variable that affects both advertising value and attitude toward mobile advertising which shows that this variable plays a key role in mobile advertising. In the Austrian sample the indirect impact of informativeness on attitude toward mobile advertising (mediated by advertising value) is higher than the direct impact in Japan. Therefore Austrians seem to appreciate and value informative advertising messages to a higher extent. Informativeness seems to be a strong antecedent of attitude toward mobile advertising. Therefore advertisers should make sure that their mobile advertising messages contain information that is useful to the recipients. (Haghirian et al., 2008).

Another important issue which may turn consumer attitudes toward mobile advertising positively or negatively is the screen size of the mobile phone. Therefore, Creative directors should keep in mind the user experience on devices with small screens and typically limited user interfaces. Ad creative needs to be made for mobile; simply repurposing display creative from the Web (or video creative from TV) makes for a poor user experience on mobile devices. This applies not just to the creative itself, but also to landing pages or micro sites (the pages reached by clicking on ads) (Interactive advertising Bureau, July 2008). "The range of device categories in the mobile world, and the array of different screen sizes and resolutions within those broad categories, also complicates matters. Advertisers seeking to reach a wide cross section of the mobile population must develop creative in a variety of sizes and formats, and work with mobile ad servers that can deliver the appropriate creative for a given device"(Interactive advertising Bureau, July 2008). If the message content is developed by focusing on message wording, type of content, mobile screens and consumers it will hopefully influence the consumer attitudes toward m- advertising positively. Attitude toward mobile advertising strongly depends on message characterizes. The message needs to be developed carefully and creatively. Marketers cannot rely that once messages communicated through mobile device will be remembered automatically, because mobile device may be an attention getter, but an attention getting device that unrelated to the message will not attract consumers' interest in the message of the product (Ogilvy, 1963). Mobile marketing messages and campaigns should be personified according to consumer entertainment and information requirements. If mobile marketing messages are developed creatively and are entertaining and are providing valuable information to consumers then consumers will develop a positive attitude towards mobile advertising (Bauer et al., 2005).

Development of Hypotheses

Mobiles users' attitude is positive about mobile ads if they are sent with their permission (Tsang et al., 2004). The willingness of consumers to receive the marketing communication messages guarantees that consumers will pay more attention to the marketing messages communicated to them (Godin, 1999). Users most often ignore unasked messages or ads which create interruption. Permission based advertising concentrates on reducing user irritation which be created by pushy m-ads or contents (Tsang et al., 2004). Godin argues that if marketers are longing to get consumers'

attention, they need to get their permission first by giving consumers some motivation or induce them with some kind of incentive (Keller, date, p, 214). So, on the basis of above mentioned research facts we can hypothesize that.

H1. Consumers hold positive attitudes about m-ads if they are sent on their mobile phones with their permission and are given some incentive to approve the reception of m-m-ads on their mobile devices.

Mobile marketing messages should be personified according to the preferred consumer content. Creative and relevant message content will cultivate positive consumer attitude towards m-advertising (Bauer et al., 2005). One of the significant and successful factors that will bring more positive customer attitude towards mobile advertising and motivate consumer to behave positively is personalization. Personalization based mobile advertising systems show better performance than conventional method (random advertising) (Wang et al., 1998). Marketers can personalize text messages based on the consumers' local time, location, and preferences, e.g., directions to the nearest vegetarian restaurant open at the time of request. Consumers increasingly expect tailored and location-based services, thereby underlining the importance of personalized mobile marketing." (Tripathi and Siddiqui., 2008). So, on the basis of above mentioned research facts we can hypothesize that.

H2. Consumers hold positive attitude toward the reception of m-ads on their personal mobile phones if the sent m-ads (messages) are personalized according to the needs and preferences of the individual consumers.

Mobile Messages should be concise, written in simple language and containing an attractive idea (Barwise and Strong, 2002). Communication effectiveness depends on how a message is being expressed as well as the content itself. Creative strategies are how marketers translate their messages into a specific communication" (Kotler and Keller, 2006, p.544). Attitude toward mobile advertising strongly depends on message characteristics. The message needs to be developed carefully and creatively. Marketers cannot rely that once messages communicated through mobile device will be remembered automatically, because mobile device may be an attention getter, but an attention getting device that unrelated to the message will not attract consumers' interest in the message of the product (Ogilvy, 1963). Entertainment has positive influence on the consumer attitude towards advertising via mobile devices. Entertainment has turned out to increase advertising value in different empirical investigations (Haghirian et al., 2008). Informativeness seems to be a strong antecedent of attitude toward mobile advertising. Therefore advertisers should make sure that their mobile advertising messages contain information that is useful to the recipients. (Haghirian, et al., 2008). Creative directors should keep in mind the user experience on devices with small screens and typically limited user interfaces (Interactive advertising Bureau, July 2008). The range of device categories in the mobile world, and the array of different screen sizes and resolutions within those broad categories, also complicates matters. Advertisers seeking to reach a wide cross section of the mobile population must develop creative in a variety of sizes and formats, and work with mobile ad servers that can deliver the appropriate creative for a given device"(Interactive advertising Bureau ,July 2008). So, keeping above research facts in mind we can hypothesize following.

H3. Consumers hold positive attitudes toward the m-ads if the sent messages are creatively entertaining, informative, written in understandable wording and by keeping

the mobile screen sizes and formats in view.

METHODOLOGY

In the present research study 300 students of three Universities of Islamabad were sampled in a single point of time as sources of empirical evidence. Empirical evidence was recorded by using questionnaire. The field survey was phased out into two stages. In the first phase 50 students were surveyed to check out the validity of the items of scales in the local environment as the scales were adopted. In the second phase of the survey target population of students was clustered into three groups (Universities). Two groups of students were clustered from two public sector universities that are Federal Urdu University Islamabad campus and Quid-i-Azam University Islamabad and third group of students was chosen from a private sector university that is Iqra University Islamabad. Universities were chosen conveniently. Then within each cluster students have been chosen as a source of empirical evidence by using simple random technique. Demographics of the respondents (M-Users) were measured on age, gender, and Qualification by Using Nominal Scale. A nominal scale is the simplest type of scale in which numbers of letters assigned to objects serve as labels for identification or classification" (Zikmund, 2003, p.296). Consumer responses about the general attitudes toward the reception of advertising message on their mobile phones was measured by using six items from the existing literature (Bauer et al., 2005; Barutcu, 2008). Mobile phone users generally like the reception of messages only after giving their permission (Rettie and Brum, 2001)¹. To analyze the influence of consumer permission on m-users attitudes toward m-advertising acceptance responses were measured by using the scales on m-advertising given in the existing literature (Rettie and Brum, 2001, Standing et al. 2005; and Barutcu, 2008)². One of the significant and successful factors that will bring more positive customer attitude towards mobile advertising and motivate consumer to behave positively is personalization (Wang et al., 1998). In order to measure the effect of personalization of mobile advertising messages five measurement items were developed on the basis of analysis of measurement scales of personalization in mobile advertising given in the existing literature (Bauer et al., 2005)¹. To attract the attention of the user, the content of the M-Ad is of greater importance. Content is a driving force in creating a service that attracts and sustains the users (Paavilainen, 2002). Mobile advertising should be endowed with an attractive and appealing idea and that idea should be communicated concisely by using the language and images which are understood by the target users. Moreover, m-advertiser should utilize the available space or characters effectively by keeping the mobile users in mind (Barwise and Strong, 2002). In order to measure the role of message content in mobile advertising eight measurement items were developed on the basis of analysis of measurement scales related to message content given in the existing literature (Bauer et al. 2005 and standing et al. 2005)^{1&2}. The Intensity of general attitude, consumer permission, personalization and message content were measured by using 5 point likert scale developed by Rensis Likert.

RESULTS

The internal consistency of items with respect to their target variables that are consumer permission, Personalization and Message content have been measured by using Cronbach's Alpha reliability scale. The Cronbach's Alpha is 0.858 which articulates

acceptable correlation among items of measurement with respect to construct. 25 items were used to measure the m-users response toward to m-advertising. The percentage of male respondents out of 300 sample population is 66 percent whereas the percentage of female respondents is 34 percent. The age of the respondents is arranged into 7 categories below 18 to 28 & above. The 3 % of the respondents out of 300 sample population are below 18 in age, 10.7% fall into 18-20, similarly 53%, 17.0%, 14.0%, 3.3% and 1.0% fall into age categories 20-22, 22-24, 24-26, 26-28, and 28 & above respectively. The Median age of respondents is 3.0000. As far as the acquired education level of respondents is concerned, 9.7% of respondents (students) are undergraduates, 77.7% are graduates and 12.7% are post graduates. The average education level of the targeted respondents is 2.0300.

In the present research study on mobile advertising acceptance the multiple regression results exhibited that CP, P and MC are significantly correlated with CA. The "r" results i.e. 0.773 indicate that the model is significant ($p < 0.05$). The r^2 of model is 0.598 that expresses positive relationship among the independent variables that are CP, P, and MC with respect to test variable that is CA. r^2 that is 0.598 indicates that independent variables (CP, P, and MC) account 59.8 percent variation in Dependent variable (CA). F-statistics with value of 146.833 indicates the significance of model in terms of contribution of individual IVs that are CP, P, and MC with respect to test variable (DV) CA. In the present research study on m-advertising it is supposed that Consumer attitude (CA) towards the acceptance of m-advertising is influenced by the Consumer permission (CP), Personalization (P) and Message content (MC).

Regression coefficients of CP, P & MC that are 0.235cp, 0.208p & 0.479mc expresses that per percent change in CA is 0.235 percent, 0.208 percent and 0.479 percent due to 1 percent change in CP, P and MC. Change in CA (Consumer Attitude towards M-advertising) due to rate of change in CP, P and MC is measured in the percentages in the present research. As the coefficients of CP, P & MC are positive in nature, therefore the change in CA would be positive. If value of all independent variables that are CP, P & MC is taken zero still the value of CA would be Positive as the value of constant (α) is 0.185. By keeping the P & MC value zero the change in CA would be 0.235cp. Similarly, the individual contribution of P in CA would be 0.208p if the values of CP & MC are taken as zero. The contribution of MC in CA would be 0.479mc if CP & P are taken as Zero.

F-distribution can be checked at 5 percent level of significance or 1 percent level of significance. The F-distribution for each level of significance is defined in terms of 2 df. These are k-1 for the numerator and n-k for denominator. In case of the present research study on m-advertising $K=4$ and $n=300$. i.e. $k-1 \Rightarrow 4-1 = 3$, $n-k \Rightarrow 300-4 = 296$. Thus, in the present investigation on m-advertising the degrees of freedom (df) are $k-1 \Rightarrow 4-1 = 3$ (the number of independent variables in the regression i.e. CP, P and MC) for the numerator and $n-k \Rightarrow 300-4 = 296$ for the denominator. The critical value of F-statistic found in the F-distribution for the 5 percent level of significance is 2.60. Since the calculated value of the F-statistic is 146.833 which is far greater than the critical value of 2.60 for the F-distribution with 3 and 296 df, we reject at the 5 percent level of significance the null hypothesis that there is no statistically significant relationship between the independent variables that are CP, P, Mc and the dependent variable that is CA. in other words, we accept the alternative hypothesis that at the 5 percent level of significance that not all coefficients are equal to zero i.e. CP, P & MC are not equal to zero.

The P-values of CP, P and MC are .000, .000 & .000 respectively that exhibits highly significant correlation between CP, P & MC and CA at the 5 percent level of significance. As t-value measures the relative importance of independent variables with respect to the target variable, the t-values of CP, P & MC are 5.348, 4.401 & 10.214 respectively. The relative importance of t-values of CP, P & MC with respect to CA are shown by Comparing the Calculated t-values with critical t-values of CP, P & MC at the 5 percent level of significance i.e. $5.348 > 1.960$, $4.401 > 1.960$, $10.214 > 1.960$. As the calculated t-values of CP, P & MC (5.348, 4.401 & 10.214) exceed the critical values of CP, P & MC (1.960) at the 5 percent level of significance, thus it can be deduced that CP, P & MC are positively correlated with CA, however the relationship between MC with CA is more stronger than the relationship between CP & P with CA as depicted by the Calculated t-values of CP, P & MC.

Hypotheses Testing

H1. Consumers hold positive attitudes about m-ads if they are sent on their mobile phones with their permission and are given some incentive to approve the reception of m-m-ads on their mobile devices.

The critical value of F-statistic found in the F-distribution for the 5 percent level of significance is 2.60. Since the calculated value of the F-statistic is 146.833 which is far greater than the critical value of 2.60 for the F-distribution with 3 and 296 df, we reject at the 5 percent level of significance the null hypothesis that there is no statistically significant relationship between the independent variable that are CP and the dependent variable that is CA. in other words, we accept the alternative hypothesis that at the 5 percent level of significance that not all coefficients are equal to zero i.e. CP, is not equal to zero. The P-value of CP is .000 that exhibits highly significant correlation between CP, and CA at the 5 percent level of significance. The relative importance of t-value of CP, with respect to CA is shown by Comparing the Calculated t-value with critical t-value of CP at the 5 percent level of significance i.e. $5.348 > 1.960$, As the calculated t-value of CP exceeds the critical value of CP at the 5 percent level of significance, thus it can be deduced that CP is positively correlated with CA.

H2. Consumers hold positive attitude toward the reception of m-ads on their personal mobile phones if the sent m-ads (messages) are personalized according to the needs and preferences of the individual consumers.

The critical value of F-statistic found in the F-distribution for the 5 percent level of significance is 2.60. Since the calculated value of the F-statistic is 146.833 which is far greater than the critical value of 2.60 for the F-distribution with 3 and 296 df, we reject at the 5 percent level of significance the null hypothesis that there is no statistically significant relationship between the independent variable that is P and the dependent variable that is CA. in other words, we accept the alternative hypothesis that at the 5 percent level of significance that not all coefficients are equal to zero i.e. P, is not equal to zero. The P-values of P, is .000 that exhibits highly significant correlation between P, and CA at the 5 percent level of significance. The relative importance of t-value of P, with respect to CA is shown by Comparing the Calculated t-value with critical t-value of P at the 5 percent level of significance i.e. $4.401 > 1.960$, As the calculated t-value of P exceeds the critical value of P at the 5 percent level of significance, thus it can be deduced that P is positively correlated with CA.

H3. Consumers hold positive attitudes toward the m-ads if the sent messages are creatively entertaining, informative, written in understandable wording and by keeping the mobile screen sizes and formats in view.

The critical value of F-statistic found in the F-distribution for the 5 percent level of significance is 2.60. Since the calculated value of the F-statistic is 146.833 which is far greater than the critical value of 2.60 for the F-distribution with 3 and 296 df, we reject at the 5 percent level of significance the null hypothesis that there is no statistically significant relationship between the independent variable that is MC and the dependent variable that is CA. In other words, we accept the alternative hypothesis that at the 5 percent level of significance that not all coefficients are equal to zero i.e. MC is not equal to zero. The P-values of MC is .000 that exhibits highly significant correlation between MC and CA at the 5 percent level of significance. The relative importance of t-value of MC, with respect to CA is shown by comparing the Calculated t-value with critical t-value of P at the 5 percent level of significance i.e. $10.214 > 1.960$. As the calculated t-value of CP exceeds the critical value of CP at the 5 percent level of significance, thus it can be deduced that MC is positively correlated with CA.

GENERAL DISCUSSION

In the present research study on the factors that influence m-users to accept the mobile advertising as a channel of marketing communication the opinion of 300 sample m-users were gathered through survey. To get the observations relatively from all age groups the sample m-users were grouped into seven categories. The Minimum age category was below 18 and maximum 28 above. The range of the age of m-users revealed by analysis is 6.00. The maximum respondents fall in the age group of 20-22 i.e. 53% of sample population. The participation of female sect was less as compared to male sect of sample m-users as exhibited by statistical results that 66% respondents were male and 34% were female. As far as the acquired education level of respondents is concerned, 9.7% of respondents (students) are undergraduates, 77.7% are graduates and 12.7% are post graduates. The statistical results expressed that the participation of graduate m-user is more than the participation of undergraduates and postgraduates as the percentage of graduate m-users is 77.7% from the sample population. So it can be deduced that the impact of graduate sample population would be greater on results than the undergraduates and postgraduates.

Attitude toward advertisements is counted as an important explanatory variable in measuring consumer response to advertising (Mackenzie and Lutz, 1998). Attitudes in general are mental states used by individuals to structure the way they perceive their environment and guide the way they respond to it (Aaker et al., 1995). Attitude of an individual towards an object can be defined as his/her internal evaluation of that object on the basis of his/her beliefs (Fishbein and Ajzen, 1975). Consumer permission, personalization and message content play an important role to develop positive m-users attitude towards the reception of advertising messages on their mobile phones as revealed by the multiple regression results that CP, P and MC are significantly correlated with CA. Mobile users hold negative attitude about receiving mobile ads as the mobile

phone is intimately personal in nature. However, their attitude is positive if the advertisements are sent with users' permission (Tsang et al., 2004). By keeping the results of the present study and the opinion drawn from previous studies on m-advertising in view one may conclude that m-users would hold positive attitude towards the m-advertising only if it is based on their explicit willingness or permission. This finding of the present research study also supports the hypothesis H1 that "Consumers hold positive attitudes about m-ads if they are sent on their mobile phones with their permission and are given some incentive to approve the reception of m-ads on their mobile devices". Consumers think that granting permission is an important factor in a decision to participate in m-marketing. In addition; financial incentives can substantially improve the level of participation (Standing, et al. 2005). The P-value of CP is .000 that exhibits highly significant correlation between CP, and CA at the 5 percent level of significance. The relative importance of CP with respect to CA is shown by Comparing the Calculated t-value with critical t-value of CP at the 5 percent level of significance i.e. $5.348 > 1.960$, As the calculated t-value of CP exceeds the critical value of CP at the 5 percent level of significance, thus it can be deduced that CP is positively correlated with CA as supported by a survey by IMT Strategies (1999) that permission email has a higher response rate than non-permission email; more than half of their respondents felt positive about receiving permission email.

One of the significant and successful factors that will bring more positive customer attitude towards mobile advertising and motivate consumer to behave positively is personalization. If advertising messages are personalized to the profiles of the m-users their attitudes would turn positive towards the mobile advertising as revealed by the empirical results that P would bring 0.208 percent positive change in the m-users attitudes toward the reception of m-advertisement on the mobile phones. It suggests that personalization would enhance the m-advertising performance as Wang et al., (1998) mentioned that Personalization based mobile advertising systems show better performance than conventional method (random advertising). Consumers increasingly expect customized and location-based services, thereby underlining the importance of personalized mobile marketing (Tripathi and Siddiqui, 2008). The results revealed that m-users would like to receive the advertising message on their personal device like mobiles phones if those messages are customized to their profiles. This finding of the current investigation supports the hypothesis H2 that "Consumers hold positive attitude toward the reception of m-ads on their personal mobile phones if the sent m-ads (messages) are personalized according to the needs and preferences of the individual consumers". In Personalized m-advertising messages sent to m-users are based on user demographics (e.g. income, age etc.) user preferences (e. g. preferred product) context (e.g. location and user activities) and content (e.g. brand name) factors (Xu, winter 2006-2007). The P-value of P is .000 that exhibits highly significant correlation between P, and CA at the 5 percent level of significance. The relative importance of P with respect to CA is shown by Comparing the Calculated t-value with critical t-value of P at the 5 percent level of significance i.e. $4.401 > 1.960$. As the calculated t-value of P exceeds the critical value of P at the 5 percent level of significance, thus it can be

deduced that P is positively correlated with CA. Mobile advertising is more effective if it is backed by personalization. Users would not like to be overloaded by advertising contents and message but are still not so much concerned regarding the time it takes them to process the m-ads or messages. These factors indicate a generally positive future for marketing if organizations can make their marketing focused to the individuals (Standing, et al. 2005). Using information either previously obtained or provided in real-time about the customer and other customers, the exchange between the parties is altered to fit that customer's stated needs so that the transaction requires less time and delivers a product best suited to that customer" (Personalization Consortium, 2005).

M-advertising messages will not be remembered by m-users unless they are rich in content. Content is a driving force in creating a service that attracts and sustains the users (Paavilainen, 2002). The message includes both wording and the content. If the contents of the advertising messages are developed creatively according to the profiles of the m-users their attitudes would turn positive towards the mobile advertising as revealed by the empirical results that MC would bring 0.479 percent positive change in the m-users attitudes toward the reception of m-advertisement on the mobile phones. As far as the wording of the message is concerned Barwise and Strong (2002) suggested that text messages should be containing an attractive idea and that idea should be communicated concisely by using the language and wording understood by the target group of mobile users and utilizing the available 160 characters effectively. Being a mobile advertiser one has to decide whether content of the message should be informative or entertaining depending on the target consumer. Entertainment is positively associated with m-advertising value and has turned out to increase advertising value in different empirical investigations (Haghirian et al., 2008). The results revealed that the m-users attitudes would take the positive shape if the message is creative and content are informative or entertaining. Nature of the content depends on the nature of the recipient audience. In the Austrian sample the indirect impact of informativeness on attitude toward mobile advertising (mediated by advertising value) is higher than the direct impact in Japan. Therefore Austrians seem to appreciate and value informative advertising messages to a higher extent. Informativeness seems to be a strong antecedent of attitude toward mobile advertising. Therefore advertisers should make sure that their mobile advertising messages contain information that is useful to the recipients (Haghirian et al., 2008). This finding supports the hypothesis H3 that "consumers hold positive attitudes toward the m-ads if the sent messages are creatively entertaining, informative, written in understandable wording and by keeping the mobile screen sizes and formats in view". "The range of device categories in the mobile world, and the array of different screen sizes and resolutions within those broad categories, also complicates matters. Advertisers seeking to reach a wide cross section of the mobile population must develop creative in a variety of sizes and formats, and work with mobile ad servers that can deliver the appropriate creative for a given device"(Interactive advertising Bureau ,July 2008). If the message content is developed by focusing on message wording, type of content, mobile screens and consumers it will hopefully influence the consumer attitudes toward m- advertising positively (Ogilvy, 1963).

The P-values of MC is .000 that exhibits highly significant correlation between MC and CA at the 5 percent level of significance. The relative importance of MC, with respect to CA is shown by Comparing the Calculated t-value with critical t-value of P at the 5 percent level of significance i.e. $10.214 > 1.960$. As the calculated t-value of CP exceeds the critical value of CP at the 5 percent level of significance, thus it can be deduced that MC is positively correlated with CA. Mobile marketing messages and campaigns should be personified according to consumer entertainment and information requirements. If mobile marketing messages are developed creatively and are entertaining and are providing valuable information to consumers then consumers will develop a positive attitude towards mobile advertising (Bauer et al., 2005) as indicated by the opinions of respondents of present research study. Another important issue which can turn m-users attitudes toward positive or the negative direction as far as m- advertising is concerned is the user interface. The positive correlation between MC and CA indicates that if m-advertising messages fit the mobile screens and formats then m-users would positively respond to them. Advertisers seeking to reach a wide cross section of the mobile population must develop creative in a variety of sizes and formats, and work with mobile ad servers that can deliver the appropriate creative for a given device”(Interactive advertising Bureau ,July 2008).

CONCLUSION

The present study on the factors influencing the acceptance of m-advertising by m-users revealed that if advertising messages are sent to the mobile phones of the m-users after getting their permission their attitude would turn positive towards the mobile- advertising. M-users would like to receive the advertising message on their personal devices like mobiles phones if those messages are customized to their profiles. Personalizing messages enhances their effectiveness. Results of the present investigation and finding of the prior studies on m-advertising exhibited that the m-users attitudes would take the positive shape if the message are creative and content is informative or entertaining. Whether the content of the message should be informative or entertaining depends on the nature of the recipient audience. The message includes both wording and the content. If the contents of the advertising messages are developed creatively according to the profiles of the m-users their attitudes would turn positive towards the mobile advertising as revealed by the present study. The positive correlation between MC and CA indicates that if m-advertising messages fit the mobile screens and formats then m-users would positively respond to them.

Therefore advertisers should keep these three factors in mind while using m-advertising. The results of the present research study exhibited that Message content is one of the important factors to convince m-users accept m-ads on their cell phones. M-advertisers should develop the message contents according to the preferences of the m-users and should use creative ideas to attract the consumers' attention. M-advertisers should also keep user interface and mobile formats in mind while developing the m-ads and realize it that different m-users are having different mobiles with varying screen sizes and formats,

so one message which may look good on one mobile screen may seem odd and distorted on other mobile screen.

In the present investigation only m-users input has been included whereas industry/managerial input have not been included. So, what practicing managers say about m-advertising is still to be explored. Moreover, message wording, message content and user interface were transformed in the single variable i.e. message content which expressed a cohesive picture regarding the correlation between MC and CA. Thus individual relationships of message wording, message content and user interface with respect to consumer attitudes toward m-advertising are still unexplored.

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