Factors Influencing Consumer Acceptance of Mobile Marketing

Aradhana Gandhi

Symbiosis Centre for Management and Human Resource Development, Symbiosis International University Symbiosis Infotech Campus,
Plot No. 15, Rajiv Gandhi Infotech Park, MIDC, Hinjewadi, Pune – 411057, India, E-mail: aradhana_gandhi@scmhrd.edu

Abstract: The widespread use of mobile phones and the increase in the number of subscribers to this service have prompted marketers to adopt the method in the execution of marketing activities. It is a new innovative means as opposed to the conventional means of communication in buying and selling. Mobile communication creates new opportunities for marketers. While SMS (text messages) are the dominant medium for mobile marketing, new applications and services linked to mobile phones, such as multimedia messaging (MMS), games, music, and digital photography, have recently emerged and are being used by some marketers.

According to Hanley and Becker (2008) the key to effective marketing is to understand the audience. Mobile is a perfect stage for incorporating messages, creating relationship and direct promotions. Its two novel qualities of collaboration and target gathering of people had made it as best medium of publicizing. It gives power to marketers to access the customers virtually any time and anywhere (Sultan and Rohm, 2005). Consumer also enjoys to "choose and respond" to the ads of its interest. Marketers are now viewing mobile devices as an ideal platform for marketing communications and thus will soon become the most important medium for advertisers.

Despite the potential of mobile marketing as an advertising medium, its users, volume of usage, acceptance and effectiveness have received little attention from academics and international market research institutes. Still, some initial research exists. However, the factors that induce consumers to accept mobile devices as an advertising medium are not yet fully understood. This paper aims to explore the parameters of mobile marketing, which have an influence over consumer acceptance and examines the work done in the past and the recent analysis done by our study to determine the factors which affect the acceptance.

In order to do this, we use empirical research methods. We surveyed around 354 respondents on various factors that impact the acceptance of Mobile Marketing. We performed Reliability Test, Validity Test, Exploratory Factor Analysis, and finally performed Regression Analysis to ascertain the various factors that impact the acceptance of Mobile Marketing.

Keywords: Mobile Marketing, India, Mobile Marketing Acceptance, Social Influence, Content Access, Perceived Usefulness and Personal Enjoyment

1. INTRODUCTION

India has the second largest number of mobile subscribers of any country worldwide. It is also now the world's largest smart-phone market for the year 2016 (The Mobile Economy India 2016 Report). The contribution of mobile industry to the GDP of the country was 9 lakh crore in the year 2015 and is expected to go up to 14 lakh crore by the end of 2020. There were 615 million unique subscribers in India in the year 2015 and it is expected to reach 951 million unique subscribers by the end of 2020. Perlado and Barwise (2004) study stated that consumer adoption of mobile has been faster than internet in most countries. It is crucial therefore to understand how this medium can be used for, advertising and what are the pertinent factors, which affect the efficacy of this medium (Choi et al. 2008).

The channels of mobile marketing are utilized by advertisers incorporated by SMS, MMS and email, and so on. Versatile applications and sites have picked up unmistakable quality in the last couple of years and added an alternate channel of advertising (Smutkupt et. al., 2010). Companies are constantly looking out for modern technologies in the area of advertisements and promotions in order to reach their specific marketing goals. Among these technologies are mobile phones, which can be used in marketing which is called as mobile marketing. "Mobile Marketing is a set of practices that enables organizations to communicate and engage with their audience in an interactive and relevant manner through and with any mobile device or network" (Mobile Marketing Association, 2009). In recent years, mobile marketing enables an interactive means for promotions and sales that promotes a positive attitude toward the company, its products and its services, in addition to sustaining a long-term relationship with the target market. Mobile phones are used commonly in our everyday lives and therefore become easy to access it frequently. As a result, mobile marketing have the potential to increase the market share of your products and thus changing the existing marketing landscape.

Some companies have implemented mobile marketing as a part of their overall marketing strategy and therefore the lagers also need to adopt it quickly as the sole reliance on traditional marketing is not appropriate to receive positive customer response (Lawer and knox, 2006; Urban, 2005). This has forced marketers to undertake massive adoption of the technology while undertaking marketing campaigns (Ulhaq, 2012; Izquierdo-Yusta et. al. 2015). Mobile Marketing has become a part of the marketing mix (Okazaki, 2005; Cuneo, 2004) and companies are realizing the importance of interactive marketing to build loyalty. It is a lower cost medium and enhances the revenue of the company (Aslam et. al., 2016). The channel offers better convenience and is also relevant and the helps the consumer to make better purchase choices (Barnes & Scornavacca, 2004; Drossos et. al., 2013). Mobile users cannot avoid receiving messages, though they can decide to read or avoid it. Many times consumers get lured to such external stimulus, which enables them to accept the technology (Hovland et al., 1953).

Mobile marketing helps marketers to keep track of the profile of customers and based on that personalize the messages. The users maintain a personal relationship with their mobile phones and carry it with them all the time and regard it as status symbol and an important part of their daily lives. The mobile phone therefore appears to be the ideal medium for direct and personalized customer communication. Using the mobile medium for communication also enables the advertiser to contact potential customers anytime and anywhere (Barnes and Corbitt, 2003).

Facchetti et. al., (2005), said that the mobile marketing is a mainstream marketing element and is one of the channels in a brand's marketing communications program. Jain et. al., (2012) found that mobile

marketing attributes like ubiquity, personalization, localization and interactivity help differentiate it from other marketing. Ranchhod (2007) said that the mobile marketing is not only interactive and personal, but also independent, while Huang (2012) points out that mobile marketing is an interactive process that has two specific features; user permission and acceptance. Megdadi and Nusair (2011) add that the advances in mobile marketing significantly influences the ways in which companies conduct their business and marketing activities.

The discussion presented above, substantiate the great potential of mobile marketing as a new instrument of advertisement and sales promotion. However, the success of a new marketing instrument depends largely on its acceptance by consumers. In this research, we attempt to provide some insight to this important area.

2. OBJECTIVES OF THE STUDY

➢ To understand the factors that induce consumers to accept mobile devices as an advertising medium

➢ Examine the work done in this area in the past and add to the current body of knowledge based on the experience of a developing country like India.

➢ Ascertain the parameters which are more critical and influence the consumers' acceptance of Mobile marketing substantially so that marketers could use this information while designing their mobile marketing strategy.

➢ Implications for researchers, academicians and industry.

3. LITERATURE REVIEW

Mobile marketing messages plays an important role in generating brand awareness and achieving and inducing a positive response from the consumers. It achieves this with the help of certain features like low cost, ease of use and accessibility to the target consumers (Doyle, 2001). This helps the firms to increase sales based on their mobile marketing campaigns. Timing, Trust, Information, Utility and Need are the aspects that make an advertisement relevant to the people. If the advertisements are found relevant, consumers are very likely to accept the mobile marketing.

Mobile marketing have created tools for direct and interactive marketing. Mobile marketing communication strategies have been based on the interruption logic (Godin 1999), where the consumer is forced to momentarily pay attention. With the use of information retrieval and filtering capabilities of mobile agents and location information about the user, there exists an opportunity for value-added communication with the consumer.

Mobile phone users are sensitive about the messages that they receive as it is a personal device. This creates many challenges for marketers as they need to ensure that they do not bombard the consumer with information which he/she would not be interested to read and thus requires more coordination and integration between marketing activities (Megdadi and Nusair, 2011). Mirbagheri and Hejazinia (2008) stated that mobile marketing enables , companies to reach a wide range of individuals, wherever they are and at any time by using SMS and multimedia services such as MMS and video. It has widened the scope for advertising for marketers.

In order to implement effective mobile marketing, it is very important to understand the motivations, attitudes and the behavior of people who send, receive and use mobile viral content. The improvement in information and communication technology has enriched the communication environment and as a result of that, Word Of Mouth (WOM) has gained significance (Palka et al., 2009). The companies can communicate directly with the consumers without time and location barriers. Also, the attitude of consumers towards mobile marketing is strongly related to the frequency and the content of the message sent (Haghirian, 2005). Marketing professionals are considering mobile devices as promising marketing tool as it enables to deal with the major challenges of getting attention and attention from the consumer (Pousttchi and Wiedemann, 2006).

One of the aspects about mobile advertising is to understand and respect the personal nature of the usage of mobile phones (Barwise and Strong 2002; Heinonen and Strandvik 2003; Barnes and Scornavacca 2004; Jelassi and Enders 2004). The important thing to understand is to use mobile marketing to provide customers with time and location sensitive, personalized information that promotes goods, services and ideas, thereby generating value for the customer (Dickinger et al. 2004). The mobile marketing relevance can be influenced by the contextualization (Yuan and Tsao, 2003 and Kenny and Marshall, 2000) of messages. Barnes (2002) study also talked about the interactive nature of mobile marketing, and its ability to use contextual information to target the messages to individual receivers, in other words to personalize the message. Barwise and Strong (2002) talks about the flexibility of mobile marketing as an advantage, but at the same time also states the fact that the small screens restrict the length of the message. Location-aware mobile marketing messages are creating higher click-through rates compared to traditional advertising messages (Ververidis and Polyzos 2002).

It is evident through various studies that mobile marketing messages can be adapted to individual preferences and customized to send personalized messages. Schilit and Theimer (1994) talked about context-awareness in the project Active Map in which, they took the location concept to define the context as object, people, and the changes that occur to them. Dey and Abowd (2000) stated that a system is context-aware if it uses context to provide relevant information and/or services to the user. A person when enters the mall gets context specific SMS messages regarding the offers available at the store. It could further provide more specific offers as you walk down the aisles of a supermarket, encouraging impulse buying. Permission marketing requires the consumer to participate in the online advertising by giving the permission for continuing the relationship (Krishnamurthy, 2001). The significance in this participation arises from the cost benefit analysis by balancing the benefits (monetary benefits and message relevance) and costs (message processing costs, personal information and privacy costs) for consumers. A summary of various studies in the Mobile Marketing Acceptance area are listed in Table 1.

4. HYPOTHESES DEVELOPMENT

In this work, we have made an effort to study various variables so as to understand the various factors that impact mobile marketing acceptance. The literature review for the selected variables is given below.

Privacy

Privacy has become increasingly important because consumers are becoming aware of the threats to staying online all the time. Brands have access to a lot of data once consumers log in to their website. Some of the

Table 1
Mobile Marketing Acceptance Studies

Author	Country and Sample Size	Parameters	Findings
Maneesoonthorn and Fortin (2006)	New Zealand	Level of control over text advertising received, Attitude toward text-based advertising, positive attitude towards permission-based mobile advertising.	There is no positive attitude towards general support for text advertising. There exists positive attitude of customers towards permission-based mobile advertising.
Zhang and Mao (2008)	USA	Perceived ease of use, Perceived entertainment usefulness, Perceived information usefulness, Self-efficacy, Disposition totrust, Perceived usefulness.	There is relationship between effects of effects of perceived ease of use, perceived usefulness, on behavioral intention to use the technology. There is a relationship between Effects of perceived information entertainment, trust on behavioral intention, and Perceived ease of use on Trust.
Dix et al., (2016)	Australia	Consumers' utilization of contextual information, Consumers' perceived utility of SMS advertising, Consumers' trust in information privacy, willingness to accept, Consumers' attitudes to advertising, Consumers' acceptance of SMS advertising.	A positive relationship was found between the acceptance of SMS advertising and response to SMS advertising.
Basheer and Ibrahim (2010)	Jordan	Permission, Attitude, Privacy concern, Trust, Entertainment, Usefulness and relevance of information.	A positive relationship is found between perceived entertainment and intention to participate, perceived usefulness, and purchase intention. Whereas, a negative relationship exist between privacy concern, extensive advertising, and purchase intention and intention to participate.
Deng et al., (2010)	China	Customer satisfaction and loyalty, Trust, Customer value, Perceived service quality, Switching cost.	The study shows that customer satisfaction of SMS is greatly affected by trust, service quality, and perceived value. High service quality of provider's has a huge impact on customer satisfaction.
Merisavo and Raulas (2004)	Finland	Content, usefulness, regularity of messages, brand loyalty, brand switchers.	The study concludes that e-mail marketing has positive impact on the brand loyalty. The customers feel more connected to the brand when contacted regularly and will also recommend the brand to their friends.

contd. table 1

Author	Country and Sample Size	Parameters	Findings
Bamoriya and Singh (2012)	India	Perceived Utility, Perceived Trust, Perceived Ease of Use, Attitude, and Behavioral Intention.	Perceived utility of SMS advertising is a better predictor of attitude towards it than perceived ease of use and perceived trust. By increasing the perceived utility of SMS advertising will lead to positive perception towards the same, which would reinforce their intention to get SMS advertising and can increase acceptance.
Bouhlel et al., (2011)	Tunisia	Brand involvement, Brand attachment, Brand personality, Brand sensitivity, Brand trust, Brand commitment and Purchase Intention.	The research showed that SMS marketing is a personalized way to reach directly to the customer. The more the person thinks that the brand is working sincerely and is committed to the customer the more the customer is attached to the brand especially for new collection.
Saleem (2015)	Saudi Arabia	SMS advertisements, purchasing intentions, brand trust, informativeness, persuasiveness.	There was a negative relationship established between SMS advertising and purchase intention as well as brand loyalty as customers don't find SMS informative and persuasive.
Watson et al. (2013)	UK	SMS type, SMS-permission based mobile marketing, customer attitude, QR codes.	There was a strong negative correlation between SMS advertising and brand loyalty.
Almossawi (2014)	Bahrain	Entertainment value, Informativness, Credibility, Personalization, Irritation Level.	There is a positive correlation between Entertainment, Informativeness, Credibility, Personalization and intention to accept Mobile marketing.
Shaheen et. al., (2017)	Pakistan	credibility, informativeness, entertainment, personalization and perceived benefits.	The results show that credibility, informativeness and entertainment have positive impact, while irritation and personalization have negative influence on the dependent variable, i.e., attitude towards SMS advertising.
Persaud and Azhar, 2012	Canada	Perceived value, Trust, Shopping styles, age, education and gender.	The study indicates that consumers' brand trust, shopping style, and value are key factors for engaging in mobile marketing.
Bamba and Barnes, 2007	UK	Trust, Permission, Brand connectivity and consent.	Consumers' perceptions of SMS ads are negative when unsolicited. Marketers need to work hard to make it attractive to young people.
Phau and Teah, 2009	Australia	Social involvement, SMS usage, Convenience, Economic reasons.	The results depict that convenience Social involvement and economical reasons influence mobile marketing usage.

data is useful but not all is used for constructive purposes. Spamming of mailboxes, text messages, leaking of private information, information going to the wrong hands are all results of excessive data being shared by consumers. Earlier consumers were not concerned about privacy because they didn't understand the gravity of data being leaked (Marinova et al., 2002). With emerging scandals and people becoming protective about what they share and what they don't share online, privacy is a very important factor in the online/ mobile marketing space, (Li et al., 2002). A company's marketing department will need to implement customer relationship programs to build trust before using Mobile Marketing (Carroll et. al., 2007).

Mobile marketing is perceived to be more personal than traditional and e-mail channels (Heinonen and Strandvik, 2003). This enhances the expectations of the consumer in terms of the relevance of the marketing communication messages. A customer expects messages to be of interest and which in term leads to disappointment, when they receive undesired messages. Mobile marketing may sometimes invade consumers' privacy, because of the personal nature of the mobile device. Consumers sometimes depict negative reactions like irritation arising because of intrusion marketing (Li et. al., 2002). The mobile marketing channel influences consumer responsiveness to advertisement by being thought as either disturbing or acceptable (Abernethy and Butler, 1992). If the prospective customer considers mobile marketing as disturbing it may affect negatively the attention to and perception of the message. In contrast, it may also enhance the acceptance of the advertisement, if it is perceived as useful and in consumers' interest.

It is observed that consumer behavior is strongly influenced by the perception of risk. It is observed that during un-certainty, consumers' try to minimize risk rather than maximize utility. A consumer's subjective risk perception in terms of Privacy can thus strongly influence his behavior. The risk associated with mobile marketing is mainly related to data security.

Hypotheses: There is a negative relationship between Privacy concern and acceptance of Mobile Marketing.

Social Influence

Social Influence is the degree to which an individual user perceived the importance of others believes he or she should use an innovation. Social Influence has been widely adopted in past technology adoption such as online banking and mobile credit card (Radder et al 2010). It is part of theory of planned behavior with three components which are image, subjective norm and voluntariness. Image is the degree to which adoption and use of an innovation is perceived to enhance one's image or social status in his or her social system. Motivations for almost any individuals to adopt an innovation are the desire to gain social (Cheek and Buss, 1981), and keeping up with everybody (Amin et al. 2012). They want to be perceived as technology savvy, trendy or socially up-to-date. Influences from friends, relatives, superiors, peer groups even media such as television and interactive media might influence users' adoption towards mobile marketing (Godin, 1999; Erdogmus and Cicek, 2012).

Hypotheses: Social Influence plays a significant role towards Mobile Marketing Acceptance

Personal Enjoyment

One of the main purposes, for which consumers use mobile data service, is to have entertainment by checking up 'what's up' messages, videos, playing games, checking social media cites like facebook, Instagram,

snapchat, etc (Aslam et. al., 2016; Oh and Xu, 2003). To ensure consumers attention through mobile advertising, the message has to be conveyed in a manner which is short, succinct and entertaining. If the message is entertaining and informative in the area of the consumer's interest, that the consumers' sense of pleasure towards message will be expressed. SMS that are short and funny arouse interest in the customer and aids in enhancing loyalty towards the product or service (Harvey, 1997). Mobile Marketing that is pleasant and enjoyable will enhance the motivation and value for the consumer to use it (Amin et. al., 2012). It's fun to play games, especially in youth, children and housewife. Therefore, customers are highly involved and engaged in mobile marketing that comprise fun games. Games and awards are successful methods, which help in retaining customers and build loyalty. The value of Personal entertainment that is being perceived by consumers is an important factor affecting the behavior of consumers towards it. Following is the hypothesis that is derived from this variable:

Hypotheses: Personal Enjoyment and entertainment of mobile marketing information and activities has a significant impact on consumers' intention to accept mobile marketing.

Content Access

Mobile phone revolution has brought with it different devices for different kinds of consumers. This has endured greater accessibility to new, first time consumers, but has also increased challenges for marketers. Brands have had to invest in user friendly apps, redoing their mobile websites to ensure faster loading of information. Ads have also had to be customized to fit different screen sizes so that consumers can read the ad and take an action, (Heinonen and Strandvik, 2003).

Hypotheses: Better Content Access on various platforms and devices has a significant impact on the acceptance of Mobile Marketing.

Perceived Usefulness

Perceived Usefulness is a widely studied variable in technology adoption such as in perspective of mobile learning, online banking, mobile commerce, Mobile Marketing Acceptance, mobile payment and mobile banking. Perceived Usefulness is defined as the degree to which a person believes that using a particular system would enhance and accelerates his or her job performance. In other words, it refers to the time saving, effectiveness, and the relative importance of the system towards the individual's work. Perceived Usefulness can also be defined with respect to mobile marketing as the degree to which mobile marketing services provide benefits to individuals better than its alternatives like direct mail and e-mail. It is the favorable or unfavorable attitude towards the emerging technologies, which forces an organization to take its advantage for delivering better customer services or so as to revolutionize their own business model.

Mobile marketing comprises various services such as news, internet services, information about products / services, promotional discount, music and entertainment and downloaded wall papers. Therefore, the usefulness refers to how consumers perceive using mobile marketing services and how it will benefit them in daily life. Therefore, in this study, mobile marketing will be more likely to be accepted by users if it able to enhance users' productivity, (Ververidis and Polyzos, 2002).

Hypotheses: Perceived Usefulness of Mobile Marketing has a significant impact on the acceptance of Mobile Marketing.

Mobile Marketing Acceptance

Mobile Advertising has a big role when it comes to providing information. Its job is not just to create new customers but also to help form opinions in the minds of consumers. It informs people about the latest offers, deals, events and helps create an emotional connect with the brand, which eventually helps in acceptance of Mobile Marketing (Barnes and Scornavacca, 2003; Carroll et al., 2005, Dickinger et. al., 2005; Bauer et. al., 2005). It is a place to showcase creativity. Some brands have relied on their very creative advertisements to drive sales and created a popular perception for themselves.

The conceptual model of the various Mobile marketing parameters like Social Influence, Privacy, Content Access, Perceived Usefulness, Personal Enjoyment and its relationship with Mobile Marketing Acceptance is depicted in Figure I
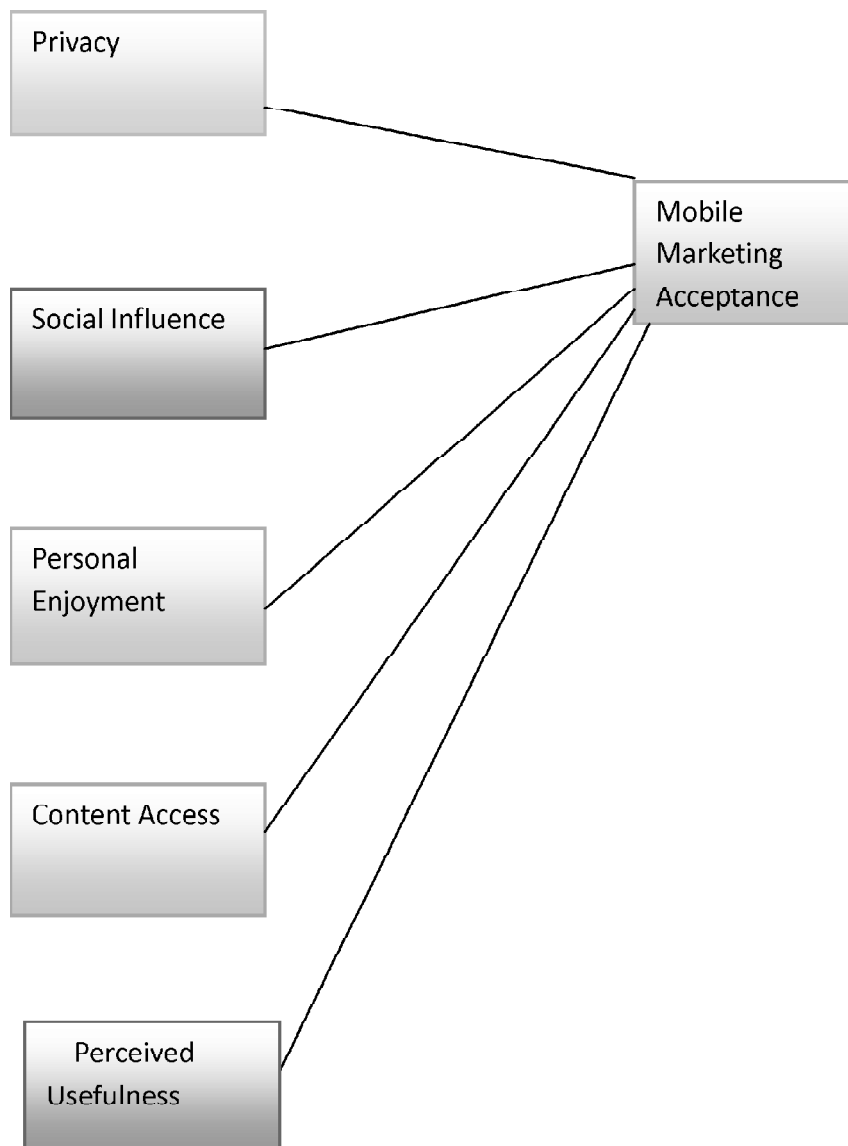

Figure I: Conceptual model of Mobile Marketing Acceptance

5. RESEARCH METHODOLOGY

5.1. Sample and Research Setting

An electronic-survey was sent to 653 alumni who were the past students of a management institute based in Pune, a city in India, from the year 2009-2014. The condition to select these professionals was that they are working in the marketing domain and therefore abreast with the latest developments in the area of social media and mobile marketing. Initially, 43 participants filled the questionnaire. A reminder mail was sent and the author called up the remaining students for the purpose of follow up. Another 76 respondents sent the filled up questionnaire. A final mail followed by a call was made and 31 respondents responded. A total sample of 150 responses was collected, with a response rate of approximately 23 percentages. The age of the respondents was between 27-35 years and the male-female ratio was 67:33. 69 percentages of the respondents were from metropolitan cities of India like Mumbai, Chennai, Delhi and Kolkata. 22 percentage respondents were from Tier I cities of India like Benguluru, Hyderabad, Ahmadabad, Pune, Surat and Jaipur. The remaining 9 percentages were from Tier II cities. The data was thus collected from varied parts of the country.

5.2. Measures

The questionnaire was adopted from various well established scales developed by mobile marketing researchers. The scale items are listed in Table II. The questionnaire had two parts: the first section informed the respondent about the purpose of the study and asked the respondent to share the profile. The second part consist of Likert 5 point scale questions, which relate to the parameters of Mobile marketing having an impact on Mobile marketing acceptance.

5.3. Data Collection

The empirical study was conducted with a sample size of 150 respondents. The questionnaire was pre-tested with six information technology professionals working in the mobile marketing domain and four academicians in the marketing and technology domain. This was done to ensure that content and criteria related validity of the scale is established. Social Influence originally had 4 items, which were reduced to 3 items; Mobile Marketing Acceptance had 5 items which were reduced to 4 items; Privacy 4 items were reduced to 3 items; Personal Enjoyment 5 items were reduced to 4 items and Content Access 5 items were reduced to 3 items. Table II depicts the 22 questionnaire items. A pilot study was conducted to establish the reliability of the scale with a sample of 30 respondents. The constructs of the Mobile Marketing model during the oilot study had a Cronbach's Alpha of >0.6 as suggested by Hair et al., (2016. This establishes the reliability based on which, further analysis can be undertaken. After the favorable results of the pilot study, large scale e-survey was conducted.

5.4. Non-response bias

It was essential to check for non-response bias and therefore a Wave Analysis was conducted as advocated by Armstrong and Overton (1977). The p-value of the Chi-Square test is less than 0.05, and therefore Wave1 and Wave2, the set of data are not statistically different from each other.

6. DATA ANALYSIS AND RESULTS

6.1. Exploratory Factor Analysis (EFA)

The questionnaire was selected based on previously developed and tested scale. Since, the questionnaire was administered on a new set of respondent's; therefore the scale was put through Exploratory Factor Analysis. The value of Kaiser-Meyer-Olkin (KMO) statistics is 0.83, which indicates that the sample is sufficient to conduct multivariate data analysis. The observed significance level for the Bartlett Test of Sphericity is 0.00. It can be inferred that the strength of the relationship among the variables is strong and one could proceed with EFA. Among the different methods of EFA, Principal Factor with Varimax Rotation was used. The final factor matrix produced a six-factor matrix with no cross-loadings. The Eigen value of all the six factors was >1. All variables held one significant factor loading with one factor. The lowest factor loading was 0.556, which is above the threshold as suggested by Hair et. al., (2016). The total variance explained by the six factors is 65.54%. The factors were interpretable and could be grouped together and named based on past studies. Table II depicts the factor loadings and the names given to the factors.

Table II
Factor Loading, Cronbach's alpha, Scale Composite Reliability (SCR) and Average Variance Extracted (AVE)

Items	Factors	Factor Loading	Cronbach's alpha	SCR	AVE
I would provide a website with personal information (such as my e-mail address) to receive discounts on future purchases	Privacy	.787	.655	.772	.464
I would provide a website with personal information (such as my e-mail address) to be entered in a contest		.775			
Overall, I would be willing to receive solicitations from companies to whom I gave my permission		.556			
Family/relatives have influence on my decision to use mobile marketing	Social Influence	.772	.742	.765	.523
I will use mobile marketing if it is widely used by people in my community		.784			
Mass media (e.g., TV, newspaper, radio) will influence me to use mobile marketing		.599			
The process of surfing advertisements from mobile marketing is enjoyable	Personal Enjoyment	.804	.794	.845	.581
While accessing mobile advertisement, I have experienced pleasure		.829			
Overall, I believe that viewing mobile advertisement is fun		.799			
Purchase through mobile marketing is pleasant		.593			

contd. table II

Items	Factors	Factor Loading	Cronbach's alpha	SCR	AVE
I often surf the Internet to look for new products or services		.574	.660	.812	.523
Access fun and entertaining content such as ringtones or games using your cell phone		.823			
Download content (wallpaper, ringtone, others) using your cell phone.	Content Access	.774			
I find mobile marketing useful in my daily life	Perceived Usefulness	.643	.842	.839	.512
Accepting mobile marketing will enable me to receive updated news faster		.750			
Using mobile marketing increases my productivity		.717			
Using mobile marketing would enhance my effectiveness of purchasing great deals		.768			
Using mobile marketing can help me to make better purchasing decisions		.692			
I support mobile marketing because it is where creativity is highly appreciated	Mobile Marketing Acceptance	.588	.763	.790	.491
Through mobile marketing I got to know more innovative ideas		.581			
I consider mobile marketing is useful as it promotes the latest products		.795			
I support mobile marketing because it plays an important part in my buying decision		.807			

Before testing the hypotheses, the scale was subjected to Reliability and Validity. Table II indicates that the theoretical constructs possess convergent validity, as the standardized factor loadings of the items are greater than 0.5. The SCR is greater than 0.7 and the AVE is greater than 0.5 for most of the constructs except Privacy (0.464) and Mobile Marketing Acceptance (0.491), which is close to the threshold of 0.5 (Hair et. al., 2016). Table III depicts the inter-factor correlation matrix. The colored (diagonal) items in Table III are square root of AVE. The lower half indicates the correlation coefficients between the constructs. As the diagonal elements are greater than the lower half items, the constructs possess Discriminant Validity. Also, there are no cross-loadings, which indicates Discriminant Validity. The constructs had a Cronbach's Alpha of >0.6 as (Hair et al., 2016) as depicted in Table II. This establishes the reliability based on which, further analysis can be undertaken.

5.2. Hypotheses Testing

The hypotheses were tested using Multiple Regression Analysis. The relationship between Mobile Marketing Parameters like Privacy, Social Influence, Personal Enjoyment, Content Access and Perceived Usefulness

Table III
Discriminant Validity

	Privacy	Social Influence	Personal Enjoyment	Content Accessibility	Perceived Usefulness	Mobile Marketing Acceptance
Privacy	0.6813					
Social Influence	0.265	0.723323				
Personal Enjoyment	0.515	0.347	0.7621479			
Content Accessibility	0.437	0.163	0.351	0.723752525		
Perceived Usefulness	0.434	0.415	0.406	0.372	0.71536671	
Mobile Marketing Acceptance	0.386	0.135	0.49	0.423	0.424	0.70090033

on Mobile Marketing Acceptance was examined. Before running the regression, it is important to check the assumptions of Multiple Regression. Linearity assumption was checked through scatter plots. Maximum value of Skewness and Kurtosis were well within the prescribed limits (Curran et al., 1996). Normality was checked through histograms and probability plots. The assumption of homoscedasticity was checked through residual plots, which depicted variance around the mean to be constant. All the assumptions of Multiple Regression were met.

The regression equations were run in SPSS. The R square value of the model is 34%. The Regression output is given in Table V. Personal Enjoyment has the strongest association with Acceptance of Mobile Marketing (b = .336, P = .000) and therefore companies need to make their ads or promotions interesting so that consumers get engaged and would continue to show their interest in their products or services. This would enable the company to gradually build loyalty and enhanced sales and life time value for the company. Perceived Usefulness (b = .239, p = .002) has the next best association with acceptance of Mobile Marketing. Perceived usefulness indeed is an important constructs as the consumer would prefer information, which helps him take his purchase decision effectively, while saving time in an environment where consumers are hard pressed for time. Content Access (b = 0.215, p = .003) has the next best association with acceptance of Mobile Marketing. If the content is available on various platforms and devices of various sizes, then the consumer can effectively use the technology to view the various offerings and act on the ones that are relevant. Compatibility of the platform and various devices is something that the marketers need to ensure before they push marketing content, otherwise the consumer may get dissuaded and may not return back even after the correction has been made. Social Influence (b = .129, p = .068 at 90% significance level) has the association with acceptance of Mobile Marketing. Indeed people look for social acceptance and would like to portray themselves as aware about the latest developments in the shopping space. The Regression analysis results are depicted in Table IV.

CONCLUSIONS AND DISCUSSIONS

This particular study has a couple of managerial and research implications. From a managerial perspective, the top goals for company are to engage customers, drive revenue, and build customer loyalty. Other goals are acquiring prospects, driving traffic to the website, and driving customers to stores or through e-commerce. Considering engagement is a top priority for organizations, it's important to consider the factors impacting

Table IV
Regression analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	1.798	.240		7.495	.000
	Privacy	.037	.059	.050	.632	.528
	Social Influence	-.093	.051	.129	1.835	.068
	Personal Enjoyment	.251	.057	.336	4.376	.000
	Content access	.176	.059	.215	2.994	.003
	Perceived usefulness	.195	.062	.239	3.137	.002

a. Dependent Variable: Mobile Marketing Acceptance

consumer acceptance of mobile marketing to interact and promote engagement with customers. Thus, marketers need to understand the Mobile Marketing ecosystem as well as consumer behavior to drive it effectively (Facchetti et. al., 2005).

People use mobile for connecting with people, for business, social networking browsing, playing games, catching up with news and other applications. It is important for marketers to understand consumer's psychology and emotions, while on mobile to understand how loyalty can be built without irritating and overindulging in the consumer's private space (Persaud and Azhar, 2012). The relationship can be built by initiating marketing communication, sharing information about your company, offering coupons or discounts, sending engaging games and other means to build a fruitful relationship with the consumer. The consumer would have high recall for your brand and would look at this option first and thus build trust and high customer lifetime value. Building this type of relationship is an important step to influencing consumers purchase decisions and gaining their loyalty. It is hence important to understand the determinants of successful acceptance of Mobile Marketing so that marketers can accordingly plan on targeting consumers with marketing activities, which could help them to build a bright mental image and a positive attitude toward its products.

Marketing managers need to integrate their traditional marketing efforts with mobile marketing efforts to make it work seamlessly and effectively. For this to happen, marketers must invest effort and time to understand the mobile marketing value chain, which consist of people, costs, technologies, processes, and relationships involved in developing and delivering mobile marketing campaigns. There is vast opportunity for organizations to take advantage of mobile marketing acceptance and this paper brings that out in terms of factors that should be taken into consideration while designing the mobile marketing promotions. After conducting a detailed literature review and talking to people in the domain area, five parameters, which have an impact on the acceptance of Mobile Marketing, were ascertained. These five elements are Content Access, Personal Enjoyment, Privacy, Social Influence, and Perceived Usefulness. The study presented that Perceived Usefulness, Personal Enjoyment and Content Accessibility were the most important factors, which influenced the acceptance of mobile marketing.

The content accessibility result further substantiated the research of Mirbagheri and Hejazinia (2010) that content accessibility has widened the scope for advertising for marketers. Thus from 2008 to 2016, the increment in content accessibility and the freedom as well as exponential growth in the number of mobile internet users, growth by 87% (Forbes) since 2007 has contributed to this factor. Perceived Usefulness of mobile marketing has significantly increased, which makes the acceptance of the same high. This finding further contributes to the research of (Doyle, 2001).The positive response and acceptance was directly viewed by him as a result of utility of SMS and MMS services. Marketing teams have a rich area of opportunity in looking beyond push messages to integrate tools like surveys coupons and games to engage and interact with consumers and thus improve the perceived usefulness. The personal enjoyment factor (Ververidis and Polyzos 2002), has transformed since 2002 from traditional internet advertising, which the consumers were averse to, to content sharing through various social media websites and new mobile advertisement techniques. Mobile marketing tactics such as coupons/offers and games provide a rich area of opportunity for organizations to evolve their engagement strategy and facilitate enjoyment to the recipient.

Theoretical insights and empirical study results in this paper may be useful for digital marketers. Based on the results of this empirical study, one may rationally develop those particular mobile marketing elements, which had been identified as having the highest impact on acceptance of consumers.

This study has come out with findings and contributes to our understanding of consumers' intentions to accept mobile marketing, but caution must be exercised since the sample size was relatively small. A qualitative study could also surface a lot of insights about how the consumers perceive the role of mobile marketing in engaging the consumer for loyalty and what value is sufficient to motivate their involvement. Replicating this study in other developing markets could validate the findings reported in this paper.

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