



## **Acceptance Of Incentivised Mobile Advertising Among Osmania University Students**

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***Abstract:***

*Mobile advertising is one of the most promising potential business areas for mobile services, offering revenue-generating opportunities. Advertising activities supported by mobile devices allow companies to directly communicate with their consumers without location or time barriers. But the mobile users in India are being protected by TRAI from the Unsolicited Commercial Communication. To overcome this a few software companies introduced an innovative model of mobile advertising. Consumers get paid for receiving advertisements on their mobile, incentivised mobile advertising, targeting students and youngsters. The present study is to test and gauge students' level of exposure to incentivised sms advertising, their perception of this advertising and the factors that may influence their willingness to accept ads on their mobiles. The findings reveal that the students are ready to accept but they need awareness and individual reward system to register for this advertising.*

## **1.Introduction**

Mobile advertising, or wireless advertising as it is often labeled, is an activity that falls within the umbrella of mobile marketing and relates to use of the mobile channel to deliver advertising messages directly to consumers. Unlike traditional advertising channels where the individual consumer is often anonymous, the mobile channel is extremely personal (Tahtinen & Salo 2003). Mobile advertising can be targeted to the individual, personal and interactive, unlike traditional advertising that is considered to be a non-personal means of conveying a message via mass media for the purpose of informing and persuading a target audience (Ayanwale, Alimi, and Ayanbimipe, 2005). What makes mobile advertising unique is the fact that the mobile medium is extremely personal (Tahtinen & Salo, 2003). Marketers have discovered through research that mobile devices – primarily mobiles – are personal communication tools that have become embedded in the social network and fabric of digital society. According to a recent study by the Mobile Marketing Association, the mobile phone, across all age groups, has been found to be an important part of every day lifestyle. The study found that 82% of all respondents indicated that their mobile phone is highly to moderately important to their daily life, and 79% said that they are highly to moderately dependent on their mobile phone (Mobile Marketing Association, 2007).

Mobile advertising can be carried out in a variety of ways. Four promising marketing communication techniques for mobile devices are free mobile content delivery, content sponsored advertising, and two direct marketing techniques—location marketing and short message services(SMS) (Judy Strauss et.al 2006). Since the first mobile text advertising was done in Scandinavia in 1997, mobile advertising has grown consistently (Becker, 2005). Mobile ads are a new area with great promise and many unanswered questions.

Young people, as early adopters of new technology, have shown the highest usage of mobile and mobile content adoption. (M: Metrics 2005). Students with jobs consume more mobile content than any other group, and 42% are more likely to use mobile email than the average subscriber, and 23% more likely than typical full-time workers. Working students also download mobile games and personalize content on their phones twice as often as other users (M: Metrics, 2005). ComScore Networks, who has labeled 18-24 year olds as the “Cellular Generation,” says students see their mobiles as more than a means of voice communication; they can provide entertainment, convey social status and help express one’s individuality (ComScore, 2006). Leading companies like

Procter & Gamble, Microsoft, ESPN, Disney, Coca-Cola, Sony Pictures, and McDonalds are embracing mobile advertising and including it within their marketing budgets, often targeting teens and college students.(Michael et. al 2006)

According to Telecom Regulatory Authority of India, India had 441.7 million cell phone users at the end of July 2009 and it is the second-largest mobile market in the world after China. (Reuters). With one of the fastest growing mobile telephone markets and an installed base of the most current infrastructure technology, India is in a powerful position to develop innovative mobile marketing strategies and practices. Currently other markets in South East Asia are leaders in this field but the sheer volume of the Indian market will cause these other markets to lose significance. Furthermore, mobile marketing is particularly attractive in India because PC ownership remains low, which creates the need for an alternative interactive medium. Mobile advertising can fill this need by providing interactivity in a way not available with TV or print.

A key question related to mobile advertising is how can marketers motivate consumers to opt in? Brands are starting to engage consumers through the mobile channel. Mobile phone users are expected to benefit from a range of incentives as half of the brands sending special offers via the mobile phone and two in five sending competitions. Other incentives will include discount vouchers, free gifts and preferential terms. (Netimperative 2006). A Harris Interactive study found 35% of U.S. adult cell phone users are willing to accept incentive-based mobile advertisements (Harris Interactive, 2007). Mobile advertising has great potential to be a powerful medium for marketers, especially those targeting students. But little is known about what acceptance factors and incentives may encourage students and consumers in general to opt-in and respond to mobile advertising (Michael et. al 2008).

## **2.Innovative Incentivised Mobile Advertising**

The Telecom Regulatory Authority of India has introduced National Do Not Call Registry (NDNC Registry) to curb Unsolicited Commercial Communication (UCC). UCC has been defined as "any message, through telecommunications service, which is transmitted for the purpose of informing about, or soliciting or promoting any commercial transaction in relation to goods, investments or services which a subscriber opts not to receive". Mobile users can just send an SMS to stop unsolicited SMS ads.All these developments made the software companies to develop an innovative mobile advertising to motivate the mobile users to accept sms ads on their mobile.

In India a few software companies introduced an innovative model of mobile advertising. Consumers get paid for receiving advertisements on their mobile. SMS or TEXTing is now a part of our everyday lives. Getting paid to receive SMS on mobile or cell phone is now a reality for many mobile users. This concept is based on an innovative business plan that involves consumers' participation in the mobile advertising. These companies claim that the use of SMS as a marketing tool has received a tremendous response from product owners including well-known brands such as HLL, Walkers etc. Marketing tactic is to share revenue from companies for short messages with the mobile users at the rate of 0.10 paise per message. This is, as the software companies call, incentivised advertising. ([www.Earnbyads.com](http://www.Earnbyads.com))

There are a few sites of software companies on the web that introduced this mobile advertising like [mginger.com](http://mginger.com), [mgarlic.com](http://mgarlic.com), [sms2india.net](http://sms2india.net), [admob](http://admob) and [EarnByads.com](http://EarnByads.com). Mobile users have to register on these sites to receive sms ads.

Some of the incentives the software companies offer are:

- Get paid for receiving SMS ads on your mobile.
- Earn even when your family or friends receive ads.
- Get 10 paisa for every ad your friends receive
- Get 5 paisa for every ad your friend's friends receive
- You can get discount offers on everything from groceries, clothes, pubs, hotels, and movies to Flat-screens TVs, Laptops, refrigerators etc.
- You can get job offers, notifications on events in your locality (events like music shows, dramas, social events etc), information on educational courses/institutions and much more. (More than 50 people found jobs through mGinger, thousands applied for various courses in colleges/universities/schools) ([www.mGinger.com](http://www.mGinger.com))
- You control WHAT kind of information you want. Not only that, but also WHEN you want it. Finally, YOU control your mobile!

These websites are the motivation for this study to know the awareness and acceptance of this incentivised advertising among students. The present study is to know about the attitude of the respondents towards SMS advertising if paid. The attitude covers the opinion like their willingness to receive sms ads if paid, the amount they like to receive, their time preference, the type of ads they want to receive on mobile, the control and trust they have on the SMS service organization. The question is how ready is the target market to welcome this new service and how companies should position themselves in this new aspect.

### **3.Review of Literature**

Even with the increased attention mobile advertising is getting in academic research and the popular press, the number of available studies that explain the theory and practice of mobile advertising are limited (Leppäniemi, Sinisalo & Karjaluoto, 2006). A small but growing body of research has investigated the factors that drive consumer acceptance of mobile advertising, but few studies have investigated if and how incentives would motivate consumer acceptance. Rettie and Brum (2001) found that monetary benefits affected willingness to receive mobile text messages. Barwise and Strong (2002) found that the motivation to accept mobile advertising through the receipt of an incentive was impacted by the age of the consumer. Younger consumers were more inclined to accept mobile advertisements than older consumers when given an incentive. A Nokia sponsored survey of 3,300 people across 11 global markets in 2002 found that 86% of respondents agreed there should be a trade off for accepting ads on their mobiles. The study found that the core mobile phone market (ages 16 to 45) is receptive to experiencing mobile marketing in the form electronic coupons, especially if the user receives a reward (Pastore, 2002). Tsang et al., (2004) noted that providing incentives can increase the intention to receive SMS-based mobile advertisements (p7). Standing, Benson and Karjaluoto (2005) found that the intention to participate in mobile marketing is higher when incentives are offered and that financial incentives can substantially improve the level of participation. Varshney (2003) found that information is a very valuable incentive in mobile marketing because recipients react very positively to advertisements that transfer incentives. Text message advertising is thought to be most effective when it invites a response and includes an incentive (Rettie, Grandcolas & Deakins, 2005). The researchers noted that advertising intrusiveness, long recognized as a cause of annoyance that negatively affects consumer attitudes, can be mitigated by the relevance and added value (discounts or special offers) of SMS advertising, which, consequently, can increase advertising acceptance. Drosos and Giaglis (2005) found that mobile text message advertising employs multiple sales promotion techniques that provide consumers with an economic incentive to participate in the mobile advertising campaign. Coupons, rebates, price packs, and contests are heavily employed by advertisers. Muller-Veerse et al. (2001) found that mobile coupons are effective at providing economic benefit at the moment of redemption. A Mobile Marketing Association survey of more than 11,000 U.S. mobile subscribers found that 11% of 18-24 youth are highly interested in receiving mobile coupons (Mobile Marketing

Association, 2007). This suggests a positive relationship between economic benefits and attitude toward mobile coupons and incentives. Several recent studies have found increasing but still mixed enthusiasm in the United States for accepting mobile ads unless an incentive is included. In a Q Research survey of 11-20-year-olds in Britain found that Britain's youth is happy to receive relevant advertising messages via their mobile phone in exchange for top-up credit (qresearch.com). The Mobile Marketing Association in its 2007 Mobile Attitude and Usage Survey indicated that more than 41 percent of those who view or intend to view mobile video agreed they would watch advertisements in order to watch free mobile video. Additionally, 20 percent agree they would watch ads in order to watch mobile TV or video for a reduced fee (Mobile Marketing Association, 2007). A Jupiter Research survey in May 2005 found that 20 percent of consumers say they might be induced to receive promotions if it comes with free airtime, ring tones, games, or a free cell phone (Kharif, 2006). Thus, the use of incentives has been determined to be increasingly effective in motivating consumers to accept mobile advertisements, and consumers are reported to be more willing to accept mobile advertisements when incentives are offered.

Acceptance of SMS ads is influenced by various consumer factors. Consumer factors include the consumers' general attitude toward advertising, level of involvement, innovativeness, response to stimuli, trust and perceptions of utility, choice, control and risk. Demographic factors (age, gender, income and education) have also been found to be important control variables to consider when looking at consumer acceptance (Rettie & Brum, 2001; Barnes & Scornavacca, 2004; Dickinger, Haghirian & Murphy, 2004; Tsang et al., 2004; Bauer et.al., 2005; Carroll, Barnes & Scornavacca, 2005; Haghirian & Madlberger, 2005; Leppäniemi & Karjaluo, 2005).

Thus, most of the studies carried out to find out the acceptance of sms ads by mobile users have shown that mobile users are willing to accept sms ads, if there is an incentive. All these studies concluded that the students and youngsters, as early adopters of new technology, are the highest users of mobiles and mobile content. These studies focused on whether mobile users want an incentive to accept sms ads and conducted in various countries. In India very few studies are made on mobile advertising and hardly have we found a study on this incentivised advertising. The purpose of this study is to contribute to the growing body of knowledge in the field of mobile advertising by validating sms ad acceptance factors and identifying incentives that motivate young adults to accept mobile advertising.

#### **4.Objectives**

The purpose of this study is to test and gauge students' level of exposure to incentivised sms advertising, their perception of this advertising and the factors that may influence their willingness to accept ads on their mobiles. The basic objectives of the study are

- To identify the demographic profile of the students.
- To study the awareness and attitude of students towards incentivised sms ads.
- To understand the perceptions of students about risks and rewards of incentivised ads.
- To find out what incentives would motivate students to accept sms ads.

#### **5.Methodology**

For this study the target population identified is students as all these companies are targeting students and youngsters, although anyone can use it. Even the literature revealed that the students are the prospects for the incentive based SMS ads. The research method used was the structured survey research with a questionnaire that was addressed to young subscribers who study in the Osmania University and its affiliated colleges. Questionnaires were collected from 600 students based on purposive sampling, as some of the students are not interested, some students do not have mobiles and some of them cannot understand the concept. The data is collected mainly from the students who had just completed MBA and doing BE and Ph.D. But the final sample is 542 considering the completeness of questionnaires. The variables were measured on five point Likert Scale.

#### **6.Sample Profile**

The profile of the respondents with respect to their age, gender, education, native place, family income is presented in Table 1. Most of the respondents are in the age group of 22-24 and they constitute 76.6percent of the total sample. The next major age group is 19-21 and it forms 15 percent, followed by 8 percent in the age group of 25-27. Most of the respondents are MBA and Engineering graduates and only 12 percent are research scholars. Gender distribution of the respondents is almost equal. Urban and rural respondents are 38 and 36 percent respectively. The number of respondents in the monthly income group of below Rs.10000 is 39 percent and those in the income group of Rs.10001-15000 are 29 percent.

Characteristic	No. Of respondents	Percentage
Age		
19-21	81	15
22-24	415	77
25-27	46	8
Education		
MBA	306	56
BE	173	32
PhD	63	12
Gender		
Male	266	49
Female	276	51
Native place		
Rural	196	36
Semi rural	53	10
Urban	206	38
Semi urban	87	16
Family Monthly Income		
<Rs.10000	210	39
Rs.10001-15000	160	29
Rs.15001-20000	60	11
Rs.20001-25000	42	8
Rs.25001-30000	25	5
>Rs.30000	45	8

*Table 1: Demographic Characteristics of Respondents*

Majority of the respondents are in the age group of 22 - 24 and just completed MBA and almost equally distributed between males and females and rural and urban. Most of the respondents have monthly family income of Rs.10, 000.

### **7.Data Analysis And Interpretation**

Mobile users' response towards incentivised innovative advertising revealed their perceptions. Only 54% of the respondents are aware of this advertising. Only 47% of the respondents are ready to accept sms ads if paid. Regarding payment they want to receive for sms ads 36% want Rs. 0.10 and 28% want to get Rs. 2.00. An interesting observation is 59% like the payment in talk time and 17% each like to get in cash and free sms. About 42% felt the rewards they get are worth receiving sms ads. Nearly 31% of the respondents have no time preference to receive sms ads. Further 22% of the respondents prefer to get sms ads before 2.00p.m and more than 47% prefer to receive after 2.00 pm.



More than 44% like to receive sms at any time irrespective of receiving or connecting a call and 27% like to receive ads when a call is disconnected. Nearly 49% want to get location specific sms ads. As the respondents are students more than 48% of them prefer ads relating to job offers, followed by education by 13% and electronic goods by 10%. Close to 80% want to have choice of sms ads when they register for this advertising. More than 48% felt that mobile users read sms ads if they are paid for that.

In the survey, close to 76% of the users reported remembering the sms advertisement for 3 days. Nearly 50% agreed that they have enough control in this paid sms advertising. Only 43% expressed that they are sacrificing their benefit when they accept paid sms ads. Roughly 60% perceive risk from these ads, and spam might occur. More than 57% had trust in the advertising organization. Furthermore, roughly 70% was likely to recommend this advertising service to other people. Nearly 75% believe this type of advertising will increase sales of the company. The utility raised from this advertising to the mobile user as considered by 36% is useful information and 28% feel they can earn money. It is very interesting to know that 74% of the respondents do not want to register to this advertising. They mentioned reasons like not interested, do not have information about this new advertising, no one approached them, and disturbance. People who positively register consider information and the benefits they get like talk time, free SMS, and money.

Data were analyzed to get the Mean, Standard Deviations and Correlation values for the perceptions of the respondents and their acceptance of SMS ads on mobile if paid and presented in Table 2.

The factors that influence the willingness of the respondents when paid to receive SMS ads also revealed positive and negative correlations. The significant positive correlated factors are amount they like to receive SMS ads on mobile .786\*\*, want to receive SMS ads related to a specific place or location .708\*\*, mobile users read SMS ads only if they are paid .787\*\*, benefit the respondent forgoes by registering to this service .718\*\*, perceived risk .932\*\* and fear of occurrence of spam .950\*\* and utility of this type of advertising .369\*\*.

It indicates that mobile users' fear of spam and risk perceptions can strongly determine their behavior. Although consumers have given their consent to receive mobile advertising, what they actually get may not necessarily match their expectations. Therefore, they might perceive various risks (e.g., privacy, unsuitable content) or even get annoyed when receiving the communication. These risks and annoyances represent

disadvantages (or sacrifices) that the consumers associate with mobile advertising. By utilizing location awareness, time sensitiveness, and user's personal information, mobile advertisements can be highly personalized. The importance of the utilization of contextual information was emphasized as well, which implies that mobile advertising would benefit from being location-, time- and consumer profile-specific. Consumers' perceived sacrifice is positively related to their willingness to accept mobile advertising. The factors that showed negative correlation are knowledge about SMS advertising - .773\*\*, form of payment -.690\*\*, rewards are worth receiving SMS ads -.978\*\*, choice of SMS ads - .773\*\*, trust in SMS advertising organization -.805\*\*and recommending this service to friends -.867\*\*.

Perceptions of the mobile users towards rewards are worth receiving SMS ads has strong negative correlation to the acceptance of this paid SMS ads. Consumers' trust in privacy and the laws regulating mobile advertising were negatively related to their willingness to accept mobile advertising.

<b>Attitude of the respondents</b>	<b>Mean</b>	<b>Standard Deviation</b>	<b>r</b>	<b>Sig</b>
Knowledge about SMS ads	1.26	.44	- .773**	.000
Amount you like to receive to read SMS ads.	1.67	.47	.786**	.000
Form of payment.	2.04	1.27	- .690**	.000
Rewards are worth the SMS ads.	1.60	1.00	- .978**	.000
Time preference.	2.23	.61	.305**	.000
Receive SMS ads	3.40	1.65	.170**	.000
Receive SMS ads related to a specific place or location.	4.36	1.03	.708**	.000
Choice of SMS ads.	1.26	.44	- .773**	.000
Type of SMS ads they want to receive.	4.39	4.83	- .027	.524
Mobile users read SMS ads if they are paid.	3.94	1.16	.787**	.000

Attitude of the respondents	Mean	Standard Deviation	r	Sig
Control in SMS advertising.	2.76	1.33	.338**	.000
Sacrificing their benefit by registering to this service.	4.22	1.32	.718**	.000
Risk faced by the mobile users.	4.26	1.05	.932**	.000
Fear of occurrence of spam.	4.35	.97	.950**	.000
Trust in SMS advertising organization.	2.61	1.31	-.805**	.000
Recommending this service to friends.	1.96	1.19	-.867**	.000
Increase in sales due to this service.	1.74	1.10	-.939**	.000
Utility of this type of advertising.	3.97	1.51	.369**	.000
Willingness to register to this service.	1.28	.45	-.775**	.000

*Table 2: Mean scores, Standard Deviations and Correlation values for the perceptions of the respondents and their acceptance of SMS ads on mobile if paid*

Multiple regression is used to evaluate the key drivers of students' acceptance of incentivised mobile advertising. The results of the regression analysis using willingness of the students to accept incentivised advertising as the dependent variable are given in Table 3.

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Std.Error of the estimate	F	Sig.
1	.989	.978	.977	.1500	1545.567	.000

*Table 3: Multiple Regression analysis based on the factors of acceptance to receive SMS ads if paid*

From the regression analyses it can be observed that the calculated  $R^2$  value is .978. This means that the perception variables are the key drivers of students' willingness as they are contributing to 97.8 percent of the willingness to receive SMS ads if paid (dependent variable). This can be explained from the variables creativeness of the ads, the positive attitude the respondent has towards SMS advertising, whether they want to receive SMS ads related to a specific place or location, the rewards they are receiving, control they have in this SMS advertising, benefit they forgo by registering to this service, risk they perceive, occurrence of spam, trust the respondents have in the SMS advertising organization, recommending to others, the utility raised by this type of service (independent variables). The table also shows the adjusted  $R^2$  for the model as .977, which explains the goodness of fit for the population. The regression model results from the ANOVA table indicate that the overall model is significant (F ratio=1545.567; probability level of sig. =.000).

		Standardized Coefficients	t	Sig.
Model		Beta		
1	(Constant)		19.64	.000
	SMS ads are creative and provide more information than the other type of ads	-0.222	-8.21	.000
	You have positive attitude towards SMS advertising	0.176	7.37	.000
	You want to receive ads related to specific place or location only	-0.058	-3.62	.000
	The rewards are worth receiving SMS ads	-0.480	-14.04	.000
	You have enough control in this SMS advertising	0.004	0.59	.000
	You are sacrificing your benefit when registered to these SMS ads	0.036	2.14	.000
	Mobile users perceive risk from these SMS ads	0.005	0.13	.000
	You fear that spam might occur	-0.231	-6.38	.000
	You have trust in SMS advertising organization	-0.020	-0.50	.000
	You recommend this	-0.075	-2.30	.000

	advertising to your friends			
	What do you think about utility raised from this advertising	-0.022	-1.53	.000
	Do you register to this advertising	0.023	0.84	.000
	You respond to SMS ads	0.066	1.89	.000

*Table 4: Coefficients*

Table 4 explains the beta coefficients for the independent variables. The positive beta coefficients for positive attitude ( $\beta = .176$ ) and control ( $\beta = .59$ ) indicate that they are significantly related to their acceptance to SMS ads when paid. Sacrificing the benefit and perceived risk are not important factors to influence the acceptance as they are registering for that voluntarily.

But there is a strong negative path between rewards ( $\beta = -.480$ ), fear of spam ( $\beta = -.231$ ) creativeness of the SMS ads ( $\beta = -.222$ ), recommending to others ( $\beta = -.075$ ), specific place or location ( $\beta = -.058$ ) utility ( $\beta = -.022$ ), trust ( $\beta = -.02$ ) and acceptance to receive SMS ads when paid. This implies that these variables are not contributing to their willingness to accept incentivised advertising. These regression coefficients are statistically significant at 0.01 level.

### **8.Suggestions**

The use of incentives shows a strong correlation to motivate mobile advertising acceptance. But the students are not ready to register as they are not aware of this incentivised advertising. In order to register, students need awareness to develop perceptions and to form attitude and this will influence their behavior. For this the immediate task of software companies is to create awareness among their target population. They need to advertise offline to drive the students to visit and register on their website. They can tie up with the mobile service providers to promote this advertising through their customer service centers. The customer service representatives can be given incentives to promote this advertising. Students may be encouraged to fill the registration forms at these centers, in supplementing the online registration, and Customer Care Executives can clarify the doubts of these mobile users. Promote this advertising near the colleges, internet centers, fast food centers etc. to attract the youth. Simplify the registration form as they have to fill lot of information.

The rewards and recommending this service to friends too need attention. Because the direct reward the students receive is less and cumulative reward, when their friends and their friends receive ads, will be more. It is difficult for the students to promote this like network marketing. The software companies should design a different method of rewarding that drives students to register. Talk time and cash are the most preferred form of rewards. Marketers may consider offering various combinations of incentives to test the optimum type and amount needed to motivate wanted behaviors. For software companies, considering a small monetary incentive may be a viable option depending on the cost of product or service incentive as 36% would accept 0.10 paise per ad. About 39% have a monthly family income of below Rs.10, 000 and even small amount of money they receive through this advertising will help them to pay their mobile bill.

When a consumer gives prior permission, or register, to receive sms ads, they tacitly agree to the type and number of ads they will accept and agree to give up control, at least temporarily, to the marketer. Perceived risk, in turn, should be mitigated by the prior approval of receiving sms ads. Further more, while previous literature on permission marketing emphasized the consumers' control over the sms advertising the present study indicates that consumers might take it for granted that marketers do not send them sms ads above their permitted limit and the whole question of risk and control are not important to them.

### **9. Conclusion**

SMS advertising is becoming more common in the near future as companies are step-by-step integrating mobile medium into their marketing mix, and this will have a positive influence on consumers' willingness to accept mobile advertising. The development of mobile technology makes sms advertising more attractive for both advertisers and consumers. Incentivised SMS advertising is considered more acceptable when delivered by a trusted source as opposed to spam. Another important observation is the majority of the mobile users are unaware of NDNC Registry, and even who are aware do not take care to register. This is a boon to the companies that send sms ads without permission. But once NDNC registry gains prominence, the only alternative is the incentivised advertising.

**10.Limitations And Future Research**

By design, the study is limited in its scope. Some students lack proper awareness of this advertising and could not answer some questions, if answered would have provided some more useful findings.

While the student population is a core target market for operators and advertisers, further studies should examine a broader sample at different places. Further, the unconscious variables omitted from this study are clear candidates for future investigation.

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