

## Consumer Acceptance of Mobile Marketing: An Empirical Study on Pakistani females

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**ABSTRACT:** This study aims to investigate the impact of SMS advertisement on Pakistani female consumers. A conceptual model is created that is based on a prior literature to discover factors affecting female consumer's acceptance on mobile marketing. A survey is conducted by self-administered questionnaire and 200 samples are collected from Pakistan through online and offline questionnaires and seven hypotheses are tested, using analysis. This study focuses on three basic factors, i.e. personal information, accessing contacts and perceived value as independent factors and mobile marketing acceptance as dependent factor. The result of the study signifies that there is a great connection between these variables and mobile marketing acceptance. Conclusion, study limitations and future study are presented in this paper.

Mobile marketing is considered as an innovative form of marketing and gives expose to the corporations, to do firm Marketing action performance via mobile devices, these devices allow advertisers to indirectly communicate with likely customers in a quick speed and despite the geographical differences.

Mostly people are running after smart phones, for that reason the researches about attitude towards mobile advertising was accepted according to cultural orientation. Recently, the reasons for fastest growth in Smartphone are growing functionality and low cost data plans. These advance functionalities have raised new challenges for marketing researchers and marketers.

**KEYWORDS:** Mobile marketing acceptance, providing information, accessing contacts, perceived values.

### 1 INTRODUCTION

This study focuses on the topic of mobile marketing acceptance through SMS advertisement on female consumer (study on Pakistani female). With noteworthy usage of cell phones and electronic campaign, industrial developments have created new statement channels. These statements have increased consumers by allowing personalization of contact and context.

The Mobile Marketing Association (MMA) defines mobile marketing as " the use of mobile media as an incorporated satisfied delivery and direct rejoinder medium within cross media or unconnected marketing statement program (MMA, 2006). Detailed consumer segment\_ for instance, female marketing is using mobile phones gradually more for multitasking (Gong & Li, 2008; Plant, 2006; Sangwan & Pau, 2005; Sultan et al., 2009).

In addition, the expansion of mobile marketing is its capacity to manufacture and increase customer associations. Besides, the preponderance of mobile devices is able to download applications, pictures, send and receive text, etc. Thus, mobile marketing is second-hand by marketers, consumers, mobile operators, and others to contact other points and receive a direct rejoinder.

Consumer arrangements in mobile marketing have concerned and challenged many researchers. Nonetheless, the scope to which consumers accept mobile marketing efforts remain undecided. Empirical studies on factor that pressure mobile marketing acceptance is the modest way in the Pakistani background therefore the purpose of this paper is to observe factors that affect Pakistani female consumer acceptance of mobile marketing.

As a result, these papers seek to fill the gap in the mobile marketing, journalism from a female consumer's standpoint. What's more, this paper will consider mobile marketing acceptance factors and identify the most fundamental factors to help marketers accomplish their regulars.

## **2 PROBLEM STATEMENT**

The primary reason of this research is to evaluate the factors that motivate consumer to make acceptance. This paper address mobile marketing in order to enhance the understandings related to consumer's acceptance, furthermore the paper will also explore the most impactful factors as per the perspective of consumer.

## **3 OBJECTIVES OF THE STUDY**

- The research objective of this research paper is to discuss recent applications of mobile marketing by Pakistani Female.
- To analyze the acceptance of mobile marketing by Pakistani female consumer.
- To explain the most primary factors which have a great impact on mobile marketing acceptance such as sharing of knowledge and information, approaching and sharing content, enclosed personal information and to understand these important factors.

## **4 THE SIGNIFICANCE OF THE STUDY**

The key importance of the study is that it creates an understanding that influence mobile marketing acceptance on female consumers. Therefore, this study reviews the efforts for the effect on mobile marketing acceptance on Pakistan females. Secondly, the study will also contribute to increase the knowledge on mobile marketing by the analysis of acceptance of Pakistani female consumer by mobile marketing. At last, this study will also deliver the factual or empirical proofs of the factors of mobile marketing acceptance in the Pakistani context. Finally, this study will be beneficial to understand the processes being followed like literature review on the study variables.

## **5 LITERATURE REVIEW**

According to Shavitt et. al., (2006), the attitude of the customer towards advertisement has been a major concern in advert long time and it has been researched broadly in the past ten years. The most prominent features of mobile advertisement strategies are low cost, highly accessible for customers, localization, high retention rate, high feedback and customize and personalize message (Bauer, et. al., 2005). As far as direct marketing channel is concerned, web's interactive capabilities and quick response capabilities via mobile phone definitely make mobile phones one of the accepted advertising media (Barwise & Strong, 2002). Mobile marketing, mobile advertising and wireless advertising are interchangeably used (Leppaniemi and Karjaluto, 2005). Basedon Heun (2005), discovered that 12% of the consumer are ready to receive any type of mobile advertisement if they are given alternatives of advertisements. Mobile advertisements are affected by privacy, consumer trust and various other factors (Al-alak et. al., 2010). Tsang & Liang (2004) declared that mobile phone quick penetration rate has enhanced the delivery of advertisements for products and services. As a result scholars and advertisers are searching for creative ideas to achieve their targeted customers by using mobile phone advertisement technique.

Beliefs and attitudes: In various literatures it has been found that attitude of a consumer towards mobile advertising is getting gradually more negative. The mental conditions of people to react and understand to circumstances, situations, ideas, or objects are called Attitudes (Chowdhury et. al., 2006). Attitude of consumers towards advertisements are consumer's willingness to respond to a particular message in a positive or negative way (Chakrabarty & Yelkur, 2005). The positive result has been found by most of the researchers (Calfee et. al., 1993; Rotzoll, et. al., 1986; Ryans, 1982). Fishbein and Ajzen (1975) argue in their study that attitude influence behavior through intention. Tsangand Liang (2004) claimed by using a theory that there is a positive relationship between intention and attitude of consumers to accept mobile advertisements and that intention considerably influence consumer behaviors.

There are numerous explanations of mobile marketing or wireless marketing. Altuna and Konuk (2009), Plavini and Durgesh (2011) explained that the mobile marketing is the use of wireless tools to present an integrated content concerning a product or a service to the intended customers in a direct approach. Carter (2008) explained mobile marketing in a different way, he says, "the systematic planning, implementing and control of a mix of business activities intended to bring together buyers and sellers for the mutually advantageous exchange or transfer of products". In this way, mobile phones are the crucial contact point of the intended consumers.

An article which discovers the implications of mobile technology on mobile commerce (m-commerce), Balasubramanian, Peterson and Jarvenpaa (2002) illustrated that m-commerce is a type of communication which engages "either one-way between two or more (e.g., between devices)" (p. 350). The authors discussed the concepts concerning time and space to argue a conceptualized structure of m-commerce and mobile technology. They discussed that purchasing products and

services from a brick and mortar retail shop may discourage a customer who has no idea about the location of the shop or who may find it difficult to reach the location due to the time constraints, geographical distance, and other different barriers and hurdles. Though, it is more appropriate and flexible for a customer to obtain current information about a product or a service and it helps to make purchases of these products or services through his or her mobile phone. Sellers offer such mobile phone applications to make purchase easy (Balasubramanian et al., 2002; Altuna and Konuk, 2009). But some marketing activities are not available in some areas of the world and people living in those areas cannot acquire benefit by mobile marketing technologies.

Customized information is another special characteristic which is separated from minimizing the gap created by distance, time, interactive channel of communication, costless transportation, and convenience, Which makes mobile marketing (m-marketing) as an innovative and important marketing instrument (Friedrich et al. 2009). Airwide Solutions (a company provides mobile infrastructure and application services) conducted a survey that several advertisers are ready to spend their budget on m-marketing. This survey has been performed among fifty international brands and the judgment discovered that many of the brands are spending a larger proportion of their promotional budget on mobile campaigns and in the near future this budget seems to be increasing.

About 71% of respondents (international companies) spend 10% of their budget on m-marketing (Turner, 2008; Altuna and Konuk, 2009). Research revealed that m-marketing can be merged with traditional marketing instruments to advertize and promote branded products and services and therefore, the combination of marketing tools will be capable to progress the efficiency and effectiveness of the entire marketing plan. Mobile device marketing have been declared as one of the best choices to convey marketing information. To one side, mobile marketing saves costs for marketers and presenting an easy access to the targeted consumers most of them use their mobile phones almost 24 hours a day (Turner, 2008; Altuna and Konuk, 2009).

Ramaswamy nandagopal, huong ha, rengasamy natarajan balamurugan, mahendran sathish, royalu sivasubramanian sathanarayanan and dhanraj jublee explored in their research about consumer attitude towards mobile advertising It says, mobile marketing has been regarded as a modern form of marketing and offers new opportunity for companies to conduct business. Marketing activities are performed by using mobile devices allow advertisers to communicate directly with their potential customers regardless of the geographical location(Aaker, Kumar and Day, 1995). Recently, mobile advertising has been referred as one of the best means to avoid confusions and directly interact with the consumer. Therefore, the use of the mobile channel has got more attention for advertisers with the trend of direct one-to-one marketing, as a mean to communicate their targeted consumers. Authors conducted their research in Indian mobile market which is, due to the increase in the number of average income consumers, is one of the fastest growing market, and it is predicted that it will reach millions of user in the next decade. Hence, research on mobile advertising would greatly influence the technique through which business is done (Aaker, Kumar and Day, 1995).

The study seeks to discover the relationship between the behavioral intentions of customers who use mobile phone and their attributes. They conducted their research by 189 valid respondents from the survey in Coimbatore city. The results discovered that there exists a positive relationship between the behavioral intentions and attributes of customers using mobile phones.

A mobile phone is recognized as one of the few inviolate remaining personal spaces which people can use to communicate and socialize as well as they could maintain the control over mobile phones usage. However, marketers should consider consumers' needs for privacy and security when designing marketing plans (Mehta and Purvis, 1996, p. 1).

This study observed the consumers' attitudes in the city of Coimbatore, India, towards mobile advertising applications, which is going to be launched in the near future, companies will realize the importance of mobile advertising and will invest more in developing and adopting mobile marketing applications to attract their targeted customers.

During the research it was observed that the attitude of the respondents in Coimbatore city towards mobile advertisements is usually positive. The most Significant factor in mobile advertising was observed to be the acknowledgement. Findings revealed that several variables can be considered as the important indicators of the marketing mix plan. Mobile advertisements and M-marketing can also be regarded as some of the superior marketing mix components Bauer and Greyser (1968) and Altuna and Konuk (2009). These studies have some important implications for firms with respect to market their products and services. As the Coimbatore city is an underdeveloped city, that's why the rate of technology development is high, and so, there is an opportunity of acceptance of new technological applications. Thus, this Coimbatore city would appear to be a promising market for mobile applications to many firms. Though, the results revealed that the attitudes of respondents are not only interconnected with the technological infrastructure but also with further

cultural variables. More directions of research focus on multiple data collection techniques, for instance interviews and focus groups.

If we talk about the effect of mobile service attributes on male and female buying decision. in the existing competitive environment where organizations have a very restricted opportunity to get their competitive boundary, author has investigated the role of male and female in purchase decisions, which is very important for organizations as they divide market not only based of on customer needs and price, but also on gender (Zafar Muhammad Zeeshan, 2011). Men and women have diverse preferences and characteristics which affect their purchasing decisions. This research paper explores the impact of mobile service attributes on both male and female by the use of planned behavior theory of Ajzen.

The outcome of regression sustained the hypothesis that both the genders i.e. male and female are different in the way that they perceive different mobile service attributes. They have different preferences, likes and dislikes each time when they avail any mobile service. The paper supports Meyers-Levy who concluded his research that males and females hold opposing views in their purchase decision. Male mobile service consumers desire for brand image, service availability, and service quality. Therefore, three out of five mobile service attributes are considerable for male consumers. Ajzen believed that all three factors such as perceived behavioral control, perceived difficulty, and subjective norms have major impacts on male purchase decision.

Furthermore, regression results of female consumers are observed that they desire for only a single mobile service attribute i.e. service availability. Hence, female consumers are tough to satisfy as compared to male consumers. Company only have a single opportunity to attract female consumers.

Authors Melody M. Tsang, Shu-Chun Ho, and Ting-Peng Liang discovered in their study that fast proliferation of mobile phones and other mobile devices has shaped a new channel for marketing. Accessing customers through Short Messaging Service to their handheld devices and making the mobile phone devices the crucial medium for one to one marketing is gradually getting popular. This research explores consumer's attitudes towards mobile advertisement and investigates the attitude and behavior relationship (Melody M. Tsang, Shu-Chun Ho, and Ting-Peng Liang, 2004).

The expansion of mobile advertising has created a new area for research. A better understanding of issues like; what consumers think of mobile advertisements? What method would be more pertinent for mobile advertising? is significant to the successful use of mobile advertising. It is particularly important to understand how consumers feel about the advertisements delived to their mobile phones through SMS. People's attitude towards advertising has been a point of attention for a long time. Even though, several earlier literature has been observed a positive attitude towards advertising but currently most of the researchers have found that people usually have negative attitudes toward advertisements and simultaneously, on the other hand, Internet advertising has appeared to create positive consumer attitude. This is for the reason that they find Internet advertising informative and entertaining (Melody M. Tsang, Shu-Chun Ho, and Ting-Peng Liang, 2004).

The result of the survey shows that usually consumers have unfavorable attitudes towards mobile advertisement unless they have specifically approved and permitted it and explore a direct and positive relationship between consumer behavior and consumer attitudes. Hence, without prior permission, SMS advertisement should be avoided by the companies and it should not persuade customer to purchase that product or service.

In particular, Short Messaging Service (SMS) has been very successful since 2001. The use of mobile information services and SMS was raised dramatically during this time span and around 100 billion SMS messages are sent in a single year worldwide. The increasing popularity of SMS had shaped a new channel for advertising i.e. *mobile advertising*. Ads are delivered as short textual messages and then sent to mobile phones.

The study investigate consumer attitudes towards receiving SMS based mobile advertisements and explores the relationship among behavior, intention and attitude. As the observed data demonstrated that the respondents have a negative attitude towards receiving mobile advertisement. This is probably because customers find mobile advertisement irritating, given the personal and close mobile phones nature. It would be favorable if companies, who send advertisement, take permission to the receiver that whether they are interested in getting ads like that or not.

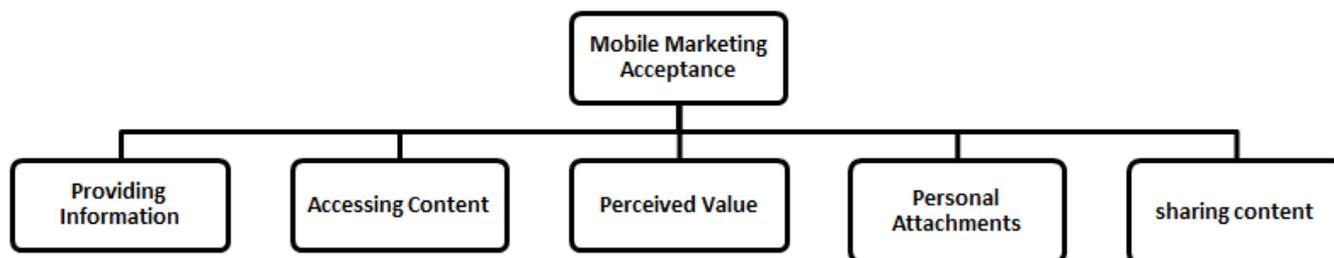
Generally, it is clear that mobile advertising has become a trend these days. The findings of this research have some implications for both practitioners and researchers. There are various factors that really contribute to all negative attitudes towards mobile advertising and how those attitudes can be changed, which is interesting to know. Practitioners may utilize the results and findings of the research designing marketing programs with mobile ads that can produce positive attitudes and try to avoid possible unfavorable effects (Melody M. Tsang, Shu-Chun Ho, and Ting-Peng Liang, 2004).

Maidul Islam, Mincheol Kang and Sung-Byung Yang (2013) investigated the relationships between mobile advertising characteristics and consumers. They produced a conceptual model to discover factors affecting consumers’ attitude towards mobile advertisement. Among the major findings, credibility and informativeness had considerable impact on attitude towards mobile advertising where various factors such as irritation, interactivity, and entertainment were not statistically important. (Maidul Islam, Mincheol Kang and Sung-Byung Yang, 2013)

Authors investigated the difference between the behaviors and attitudes towards mobile advertising. In their study, the roles of variables in producing an attitude towards mobile advertisements as well as the relationships of intention and acceptance rejection behavior were examined. If we talk about the results, the authors found that if mobile advertisements are personalized, reliable, informative, and sent with the permission of receiver, It has a positive impact on creating favorable attitudes of customers towards mobile advertisements. When advertisements are sent without permission people consider it irritating and it creates a negative attitude in their minds which consequently affect negatively where interactivity and entertainment are be disappeared and there will be no any significant relationship. The results present related results to various studies including Barwise and Strong, (2002), Xu (2007), Chowdhury et al. (2006), Usta (2009), Okozaki et. al.(2007), and Tsang, Ho and Liang (2004). Mobile advertisements acceptance behavior was suitable to the Theory of Reasoned Action (attitude, intention, and behavior) developed by Fishbein and Ajzen (1975)

Mobile devices can be extremely efficient and are used for the purpose of effective learning tools. Mobile devices provide the benefit of the instant readiness and are used immediately without boot up time (Xu, et. al. 2009). Recently, the reasons for fastest growth in Smartphone is raising functionality and low cost data plans are among other factors. These advance functionalities have raised new challenges for marketing researchers and marketers (e.g., Durvasula & Lysonski, 2001). Since the mobile technology became worldwide phenomenon, content providers and mobile carriers started to be present on global scale, Advertising from mobile devices has turned into an important and popular subject to consider different national culture.

**6 RESEARCH MODEL**



**7 VARIABLE DESCRIPTION**

**7.1 MOBILE MARKETING ACCEPTANCE**

Mobile technologies are very important in today’s businesses (Haghirian et al., 2005). These technologies provide various opportunities for marketing activities and communications as compared to the traditional media (Friedrich et al., 2009; Haghirian et al., 2008).

Several scholars have revealed the significance of mobile technology as a strategic concern. The Mobile technology incorporates the computers and Internet into wireless environment communication. Moreover, the development in mobile technology devices has created a path to play games, surf the Internet, watch movies, find different locations with GPS, and so on (Balasubramanian et al., 2002; Siau et al., 2005). Hence, consumers’ acceptance of mobile marketing is increasing since consumers are gradually more exposed to mobile marketing. Deng et al. (2010) describes mobile marketing acceptance as “an individual consumer’s propensity to accept new technologies and use them in a way that they will find useful”. Some marketing scholars started mobile marketing as the utilization of mobile for personal information; provide others with specific locations, one-to-one communication, and for entertainment (Bauer, 2005; Gao et al., 2010).

Concerning about the causes that affect consumer’s acceptance of mobile marketing, studies revealed that various factors have been addressed (Barnes & Scornavacca, 2004; Barwise & Strong, 2002; Bauer et al., 2005; Carroll et al., 2007; Kavassalis et al., 2003; Leppäniemi & Karjaluoto, 2005; Siau et al., 2005). The results of these studies discovered the factors such as trust, considered a risk, perceived value, providing information, control over the transaction etc. Smutkuptet et al.

(2012) found out that there is a strong relationship between accessing product information and online shopping and consumer skills and sense of control related to Internet use.

## **7.2 PROVIDING INFORMATION**

Most of the mobile marketing techniques are concerned about providing information to mobile users (Kim, 2002). The first aim of mobile marketing is to provide information to the end user. Mobile devices provide a variety of information about different products. The greater number of consumers is looking for direct communication to obtain information (Stewart & Pavlou, 2002). The network let marketers, organizations and people to receive and send significant information by providing subscriber, geographic, and demographic information.

## **7.3 SHARING CONTENT**

Consumers are typically concerned in mobile marketing to share text content. Therefore the content should not be irrelevant and consumers should accept those contents (Roach, 2009). Digital channel acceptance of content was supposed to be disturbing by high-involvement of consumers and perceived positively by those consumers who are not highly involved or have low content involvement (Sultan et al., 2009).

Subscribers are provided content offerings from Content providers through mobile wireless services. Wireless portals are offered to users of mobile devices by Mobile wireless service providers through which can access contents for instance email services entertainment and news, where they can find the possibilities of endless content. Besides, Content providers are progressively providing more alternative formats for mobile device users, who previously have customized their content for users of traditional web browsers

Nowadays the mobile devices are typically small having limited navigation and input capabilities, though much advanced. Therefore, users of mobile devices sometimes requiring special protocols and formatting. Another problem content provider's encounter is marketing content to mobile device users. For instance, the limited input and output capabilities of wireless devices result in getting trouble for the mobile device end users to look for and discover interesting and new content. The best reliable source of content marketing is 'word of mouth communication' i.e. recommendations from friends or family, etc. which may not always be much more practical.

## **7.4 ACCESSING CONTENT**

Mobile marketing helps people to find the bulk amount of content. Mobile marketing let people to access more information as compared to email and traditional channels. Studies have discovered that mobile users obtain information privacy content is a concern that can be reduced by other factors (Kavassalis et al., 2003). The possibility of accessing various contents depends greatly on mobile devices, experience, and expectations.

Mobile device users are greatly influenced by mobile marketing because they find it easy to access information through a mobile phone comparing other sources of information. Various studies have discovered that most users of mobile phone devices get all types of information through their mobile phone devices. For instance, students get the educational help from mobile phones, it takes time to go to the lab and search for whatever they have to search.

People find political, social, academic, Islamic, knowledge through their mobile devices on one touch. There are various applications which provides users an easy access to such information.

## **7.5 PERSONAL ATTACHMENTS**

Personal attachment is one of the vital construct that shows the personalized features that are self through (Peng & Spencer, 2006). These features consist of wallpapers, special content, and ringtones, etc. There are rare Studies that inspect personal attachment (Kim, 2002).

Personal attachment refers to the degree to which consumers search for personalizing their mobile phone devices with unique content, for example ringtones, and wallpapers etc. through such content users show their phones as self extensions. The mobile phone devices are more than just a communication device; it also represents the self through personalized features.

Users of mobile phone provide its users a complete set of contents through which they can access and create positive feeling about mobile devices, and advertising agencies or advertising companies, who produce and execute advertisement on

mobile phone devices get the opportunity that their advertisement is accepted by mobile phone users. These acceptances of mobile phone advertisement ultimately result in an increase in sales of mobile phone devices.

## 7.6 PERCEIVED VALUE

Cronin et al. (2000) revealed that perceived value is a “trade-off between what customers receive, such as quality, benefits, and utilities, and what they sacrifice, such as price, opportunity cost, time, and efforts.” Persaud & Azhar (2012) discovered that “perceived value is the consumer’s overall assessment of the benefits of a product”. Hence the mobile marketing perceived value is the personal awareness in the shopping perspective. Furthermore, Kim et al. (2007) stated another definition of perceived value i.e “It is the consumer’s overall assessment of the utility of a product based on perceptions of what is received and what is given.”

## 8 RESEARCH QUESTIONS

Following are the research questions which have been developed on the basis of literature review.

- What is the impact of personal information on mobile marketing acceptance?
- What are the effects of accessing content on mobile marketing acceptance?
- What is the influence of perceived value on mobile marketing acceptance?
- What is the impact of personal attachment on mobile marketing acceptance?
- What are the effects of sharing content in mobile marketing acceptance?

## 9 HYPOTHESES

H1: There is a relationship between personal information and mobile marketing acceptance.

H2: There is a relationship between accessing content and mobile marketing acceptance.

H3: There is a relationship between perceived value and mobile marketing acceptance.

H4: There is a relationship between personal attachment and mobile marketing acceptance.

H5: There is a relationship between sharing content and mobile marketing acceptance.

## 10 METHODOLOGY

### 10.1 DATA COLLECTION METHOD

The primary data was gathered by a self administrated questionnaire which was initially developed for this purpose. Two hundred and fifty questionnaires were distributed for the purpose of pre-testing the questionnaire content. The retrieve questionnaires were 200 (50 were excluded because of incompleteness). As a result, the suitable questionnaires for the statistical analysis were 200, with a 75% answers rate. We choose a sample of female Karachi women of age between 20 and 45 years old. Secondary data we have collected from external sources which collected from different articles on Google.com.

### 10.2 INSTRUMENT DESIGN

The factor of this study are adopted from Sultan et al. (2009) that in sequence i.e sharing content, accessing content, personal attachment, and mobile marketing acceptance. Perceived value scale items are adopted from Sultan et al. (2012).

### 10.3 ANALYSIS TECHNIQUE

The collective data is analyzed by means of SPSS frequency and percentages which are calculated to interpret the demographic characteristic of the students. As the sample size is large (250 cases), regression analysis was adopted to recognize the most important causative variables second-hand in the modern study. Regression analysis assumes that variables have normal distributions and linearity of the relationship between the dependent and the independent variables in the model. This technique is used to measure the different levels of association between study variables.

11 RESULTS

11.1 MULTIPLE REGRESSION

Table no1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.191 <sup>a</sup>	.036	.012	.76072

a. Predictors: (Constant), Percived value, Accessing content, Personal information , Personal attachment , Sharing content

This table gives us the **R-value**, which represents the correlation between the observed values and predicted values of the dependent variable. **R-Square** is called the coefficient of determination and it gives the adequacy of the model. Here the value of R-Square is 0.036 that means the independent variable in the model can predict 76.07% of the variance independent variable.

Table no :2: ANOVA<sup>a</sup>

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	4.245	5	.849	1.467	.202 <sup>b</sup>
Residual	112.266	194	.579		
Total	116.511	199			

a. Dependent Variable: Mobile marketing acceptance

b. Predictors: (Constant), Percived value, Accessing content, Personal information , Personal attachment , Sharing content

The above table gives the test results for the analysis of ANOVA. The results are given in two rows. The first row labeled sun of squares gives the variability due to the different designations of the consumer behaviors. The second row labeled mean of square gives the variability In this case, F-value is1.476, and the corresponding p-value is less than 0.202.

Table no:3: Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.810	.515		7.390	.000
Sharing content	-.140	.071	-.143	-1.986	.048
Accessing content	-.022	.059	-.027	-.372	.711
Personal attachment	.020	.070	.020	.282	.778
Percived value	-.128	.070	-.130	-1.827	.069
	-.028	.074	-.026	-.372	.710

a. Dependent Variable: Mobile marketing acceptance

The above table gives the regression constants and coefficients of significance so we can see that p value of regression coefficients are greater than 0.05 and we conclude that sharing content, accessing content, personal attachments, perceived value all have not significance influence on mobile marketing acceptance.

11.2 HYPOTHESES

**Hypothesis: 1:** There is a relationship between personal information and mobile marketing acceptance.

*Table no:4: Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.131 <sup>a</sup>	.017	.012	.76050

a. Predictors: (Constant), Personal information

This table gives us the **R-value**, which represents the correlation between the observed values and predicted values of the dependent variable. **R-Square** is called the coefficient of determination and it gives the adequacy of the model. Here the value of R-Square is 0.017 that means the personal information in the model can predict 1.7% of the variance in mobile marketing acceptance

*Table no:5: ANOVA<sup>a</sup>*

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	1.997	1	1.997	3.452	.065 <sup>b</sup>
Residual	114.514	198	.578		
Total	116.511	199			

a. Dependent Variable: Mobile marketing acceptance

b. Predictors: (Constant), Personal information.

The above table gives the test results of the analysis of ANOVA. The results are given in two rows. The first row labeled sum of squares gives the variability due to known reason. The second row labeled mean of square gives the variability. In this case, F-value is 3.452, and the corresponding p-value is less than 0.065. so we reject our hypothesis and there is no influence of personal information on mobile marketing acceptance.

*Table no:6: Coefficients<sup>a</sup>*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.316	.213		15.531	.000
Personal information	-.128	.069	-.131	-1.858	.065

a. Dependent Variable: Mobile marketing acceptance

The above table gives the regression constant and coefficient of significance, so we can see that p value of regression coefficient is greater than 0.05 and we conclude that personal information has not significance influence on mobile marketing acceptance.

**Hypothesis: 2:** There is a relationship between sharing content and mobile marketing acceptance.

*Table no: 7: Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.002 <sup>a</sup>	.000	-.005	.76710

a. Predictors: (Constant), Sharing content

This table gives us the **R-value**, which represents the correlation between the observed values and predicted values of the mobile marketing acceptance. **R-Square** is called the coefficient of determination and it gives the adequacy of the model. Here the value of R-Square is 0.000 that means the sharing content in the model can predict 76.7 % of mobile marketing acceptance. **Adjusted R-Square** gives the more accurate information about the model fitness if one can further adjust the model by his own.

*Table no:8: ANOVA<sup>a</sup>*

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	.000	1	.000	.000	.983 <sup>b</sup>
Residual	116.510	198	.588		
Total	116.511	199			

a. Dependent Variable: Mobile marketing acceptance

b. Predictors: (Constant), Sharing content

The above table gives the test results of the analysis of ANOVA. The results are given in two rows. The first row labeled sum of squares gives the variability due to known reason. The second row labeled mean of square gives the variability. In this case, F-value is 0.000, and the corresponding p-value is less than 0.983. So we reject our hypothesis and there is no influence of sharing content on mobile marketing acceptance.

*Table no:9: Coefficients<sup>a</sup>*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.928	.193		15.207	.000
Sharing content	.001	.058	.002	.022	.983

a. Dependent Variable: Mobile marketing acceptance

The above table gives the regression constant and coefficient of significance so we can see that p value of regression coefficient is greater than 0.05 and we conclude that sharing content has not significance influence on mobile marketing acceptance.

**Hypothesis: 3 H3:** There is a relationship between accessing content and mobile marketing acceptance.

Table no :10: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.043 <sup>a</sup>	.002	-.003	.76637

a. Predictors: (Constant), Accessing content

This table gives us the **R-value**, which represents the correlation between the observed values and accessing content of mobile marketing acceptance. **R-Square** is called the coefficient of determination and it gives the adequacy of the model. Here the value of R-Square is 0.02 that means the perceived value in the model can predict 0.2% of the variance in mobile marketing acceptance.

Table no:11: ANOVA<sup>a</sup>

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	.219	1	.219	.373	.542 <sup>b</sup>
Residual	116.291	198	.587		
Total	116.511	199			

a. Dependent Variable: Mobile marketing acceptance

b. Predictors: (Constant), Accessing content

The above table gives the test results for the analysis of ANOVA. The results are given in two rows. The first row labeled sum of squares gives the variability due to the different designations of the consumer behaviors. The second row labeled mean of square gives the variability. In this case, F-value is 0.373, and the corresponding p-value is greater than 0.542.

Table no:13: Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.799	.224		12.524	.000
Accessing content	.042	.069	.043	.611	.542

a. Dependent Variable: Mobile marketing acceptance

The above table gives the regression constant and coefficient and their significance. These regression coefficient and constant can be used to construct an ordinary least squares.

Now we have tested our hypothesis, we see that the t-value for regression coefficient of accessing content is given by 0.042, which is greater than 0.542, so we can reject our all hypothesis and conclude that the regression coefficient is not zero. It means we can say there is H3 is no influence of accessing content on mobile marketing acceptance.

**Hypothesis 4:** There is a relationship between personal attachment and mobile marketing acceptance.

Table no:12: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.121 <sup>a</sup>	.015	.010	.76150

a. Predictors: (Constant), Personal attachment

This table gives us the **R-value**, which represents the correlation between the observed values and predicted values of the dependent variable. **R-Square** is called the coefficient of determination and it gives the adequacy of the model. Here the value of R-Square is 0.015 that means the personal attachment in the model can predict 76.15 % of the variance in dependent variable. **Adjusted R-Square** gives the more accurate information about the model fitness if one can further adjust the model by his own.

Table no :13: ANOVA<sup>a</sup>

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	1.694	1	1.694	2.921	.089 <sup>b</sup>
Residual	114.817	198	.580		
Total	116.511	199			

a. Dependent Variable: Mobile marketing acceptance

b. Predictors: (Constant), Personal attachment

The above table gives the test results for the analysis of ANOVA. The results are given in two rows. In this case, F-value is 2.921, and the corresponding p-value is less than 0.089. so we can reject our hypothesis. It means we can say there is H4 is no influence of accessing content on mobile marketing acceptance.

**Hypothesis 5:** There is a relationship between perceived value and mobile marketing acceptance.

Table no :14: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.042 <sup>a</sup>	.002	-.003	.76641

a. Predictors: (Constant), Percived value

This table gives us the **R-value**, which represents the correlation between the observed values and perceived values of mobile marketing acceptance. **R-Square** is called the coefficient of determination and it gives the adequacy of the model. Here the value of R-Square is 0.002 that means the independent variable in the model can predict 76.6 % of the variance in Mobile marketing acceptance. **Adjusted R-Square** gives the more accurate information about the model fitness if one can further adjust the model by his own.

Table no :15:ANOVA<sup>a</sup>

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	.209	1	.209	.355	.552 <sup>b</sup>
Residual	116.302	198	.587		
Total	116.511	199			

a. Dependent Variable: Mobile marketing acceptance.

b. Predictors: (Constant), Percived value

The above table gives the test results for the analysis of ANOVA. The results are given in two rows. The first row labeled sum of squares gives the variability due to the different designations of the consumer behaviors. The second row labeled mean of square gives the variability. In this case, F-value is 0.355, and the corresponding p-value is greater than 0.552.

Table no :16: Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.065	.230		13.335	.000
Percived value	-.044	.074	-.042	-.596	.552

a. Dependent Variable: Mobile marketing acceptance

The above table gives the regression constant and coefficient and their significance. These regression coefficient and constant can be used to construct an ordinary least squares

Now we have tested our hypothesis, we see that the t -value for regression coefficient of perceived value is given by 0.042, which is greater than 0.55, so we can reject our hypothesis .It means there is no influence of accessing content on mobile marketing acceptance

## 12 CONCLUSION

This research focuses to investigate the leading factors of mobile marketing among Pakistani females. The paper studies the influences of providing information, sharing content, accessing content, personal information, and perceived value. Testing the consumer acceptance of mobile marketing indicates a major effect of the revise variables among females as a marketing tool. Pakistani women believe that their culture's changes and scientific advancement have a positive contact on their life approach. Therefore this study adds greater intensity on Pakistani females choice and how marketing change affect their decisions. Moreover the study adds to the literature by exploratory Pakistani female consumers as a large and increasing market.

## 13 RECOMMENDATIONS

There is some recommendations can be presented: It is significant to identify the several drivers of, and obstacles to, the acceptance of mobile marketing practices among female consumers across Karachi markets. The conclusions from this study recommend various implications that involved in the development of mobile marketing plan and programs in growing mobile markets of Pakistani female. These findings also recommend that will wants to develop mobile plans that motivate viral mobile activity such as content sharing, which next could guide to greater tendency to engage in mobile marketing programs.

A recommendation for future research is to conduct empirical research with a significant focus on demographics, using a representative sample of female population of multiple countries to map the differences. The study also recommends that marketers must pay particular concentration to the utility and relevancy of mobile advertising messages.

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