

## FACTORS AFFECTING THE ACCEPTANCE OF MOBILE MARKETING: ROLE OF ETHICS AND PERMISSION-BASED MARKETING

**Ahmad Ali Jan**

Department of Management and Humanities,  
University Teknologi PETRONAS, Malaysia  
ahmad\_17007580@utp.edu.my

**Muhammad Wasif Hanif**

Department of Management Sciences,  
COMSATS University Islamabad, Abbottabad Campus  
wasifcui@gmail.com & shakir@cuiatd.edu.pk

**Shakir Hafeez**

Department of Management Sciences,  
COMSATS University Islamabad, Abbottabad Campus  
shakir@cuiatd.edu.pk

### ABSTRACT

Presently, each individual is annoyed by the short messaging service received from various companies about their services without our consent. How many of them are relevant to us? How many attract our attention? This ethical dilemma is problematic for individuals that involve complex and often conflicting principles of ethical behavior. Thus, this study examines the role of ethical and permission-based mobile marketing to measure this phenomenon of unethical sharing of promotional SMS to the customer. The five independent variables; ethics, trust, perceived control, actual control, perceived utility, and one dependent variable as acceptance of the mobile advertisement is deployed. We used 7 points Likert scale questionnaire and distributed it among 150 mobile phone users to empirically test the hypothesis through STATA 14.2. The empirical results of the study present that ethics and trust have a significant relationship with the acceptance of mobile marketing. Interestingly, the actual control of SMS received presents a less significant impact as compared to the perceived control on the acceptance of mobile marketing. The findings of the study hold very useful information for marketers to develop an effective, efficient and selective marketing strategy rather than push marketing tactics to attract more customers by providing them appropriate, informative, attractive, and trustworthy information.

**Keywords:** *Attitude of acceptance Advertisement, Acceptance of Mobile marketing, Ethics, Mobile-Marketing, Permission base Marketing*

### INTRODUCTION

The technological advancement introduced an innovative medium of advertisement for businesses to promote goods and services in a wide market. The topmost channels include; social media marketing, e-mail marketing, and especially mobile marketing. In mobile marketing, businesses utilize short message service (SMS) to advertise (Delafrooz and Zanjankhah, 2015) and keep updated their target audience updated about the brands and services in a fast, cheap, and easy way (Baltezarević, 2020).

Presently, on the planet earth, approximately 7.10 billion active mobile phone users exist and among them, 185.62 million cellular subscribers are from Pakistan (Statista, 2021). These consumers received

approximately 3.2 trillion mobile business messages in 2020 in terms of customer support, promotional, or transactional awareness campaigns. As the numbers of mobile phone users are persistently growing, the businesses are profoundly extending the ratio of push promotional message sharing with customers. The report on SMS sharing indicated that there is a 9.4% annual increase is observed from 2019 to 2020 (Takhar, Chitakunye and Fields, 2021). The process of sharing promotional content through SMS is termed mobile marketing (Smith, 2019). Presently mobile marketing is considered the fundamental part of modern marketing (Tong, Lu, and Xu, 2020) which is facilitating to boost industry swiftly (Berman, 2016).

The acceptance of mobile advertisement is a significant factor in successfully launching mobile marketing (Aditya Billore, 2015). But presently, businesses are aiming to transfer their promotional contents through SMS to each individual (whether they are their actual customers or not) without taking the permissions. The intrusion of inefficient, ineffective, and unrelated advertising messages has become a source of disturbance and nervous tension in individual life.

Permission-based mobile marketing elaborates those businesses can share their promotional content to consumers after having their consent or willingness to receive promotional messages while giving the individual the right and opportunity to stop receiving messages at any time (Baltezarević, 2020). Customers create limits according to their personal needs and preferences (Fathi, Sanayei, and Siyavooshi, 2013) mentioned in the law of individual privacy. But in routine life, businesses break the boundaries of granted access and create disturbance in consumers' life without having the permissions. This problematic situation is alarming and continuously rising in the world developing countries like Pakistan.

### **Problem Statement**

So far, various researchers (Krishnamurthy, 2001; Barwise and Strong, 2002; Barnes and Scornavacca, 2004; Leppäniemi and Karjaluoto, 2005; Dickinger *et al.*, 2004; Siraj, Rauf, and Sultan, 2021; Baltezarević, 2020; and Nripendra, 2022) have worked to identify the significance of mobile marketing but limited studies have been conducted to address the pivotal role of ethical and permission-based mobile marketing. The companies are continuously obtaining consumers' personal information and sending them unnecessary, unrelated, unattractive advertisement messages on regular basis. This issue requires to research dire attention to deal with unethical SMS marketing. Otherwise, it will produce serious consequences for the consumer as well as for the businesses.

### **The objective of the Study**

This study aims to handle the dilemma of unethical SMS advertisement which is severely hurting the sentiment of the consumer on a routine basis. Furthermore, this study tries to investigate the factors affecting the acceptance of mobile marketing. Finally, this study will try to investigate what consumers think about their actual control and perceived control over the acceptance of mobile advertisements.

### **Paper Structure**

The rest of the paper structure is organized as follows: Section 2 reviews the past work. Section 3 discusses the methodology adopted to gain study results. Section 4 illustrates the main results of the study. Section 5 explains the study conclusion, limitations, implications, and further recommendations.

## **LITERATURE REVIEW**

The privacy regulation theory propagates that individual prefer to stay alone and sometimes involve in social interactions (Altman, 1977). Altman argued that individuals mostly like maintain selective control over their privacy concerns. Based on privacy regulations various researchers try to study the individual behavior towards acceptance of mobile advertisement. Among them, the study of Amberg, Hirschmeier, and Wehrman (2004) states that acceptance of the mobile advertisement is a noteworthy factor in marketing literature. The study of Retie, Grandcolas, and Deakins (2005) conducted a campaign on

mobile marketing by targeting 5401 respondents to measure the consumers' behavior towards acceptance of mobile advertisement and the results concluded that only 31% of respondents were willing to accept the mobile advertisement. The study suggested that consumers do not want to compromise their privacy and do not permit the marketers to deliver the message without their permission.

Permission is considered as two-way communication between advertiser and customer (Rizwan *et al.*, 2011). Consumers create limits according to their personal needs and preferences (Barnes and Scornavacca, 2004). It is too tough to do mobile advertisements without the consent of the customer (Kautonen *et al.*, 2007). Every person has the right to privacy. No third party can access private information without the consent of individuals (Chaffey, 2009). Cell phones can't distinguish between spam and correct information, so consumers are less likely to share private data on SMS (Dickinger *et al.*, 2004).

Two types of trust impact the acceptance of mobile advertisements. The first one is personal trust and the second is institutional trust. Personal trust combined with personal communication with the trustee and institutional trust is the trust of the consumer on the environment of the institution contained civil societal organization and political sector. Trust contributed significantly to enhancing the acceptance of mobile advertisement (Merisavo *et al.*, 2007).

Awareness about an individual's abilities to execute a well-known behavior is known as perceived control. It performs a key role as a supernumerary in business dealings. Trust in perceived control has an opposite relationship in mobile marketing. The perceived control has a significant relationship with the acceptance of mobile advertisements (Blomqvist, Hurmelinna, and Seppänen, 2005). Different studies suggest that attitude contains different aspects towards acceptance of mobile advertisement such as Individual behavior (Muk, 2007), demographic characteristics (Okazaki, 2008), Approval or authorization (Fatim Bamba, 2007), acceptance (Carroll *et al.*, 2007). Van and Kottler (1985) described the attitude as personal feelings, estimations, and related actions of individuals towards other individuals or things. Most consumers showed a biased attitude via mobile advertising.

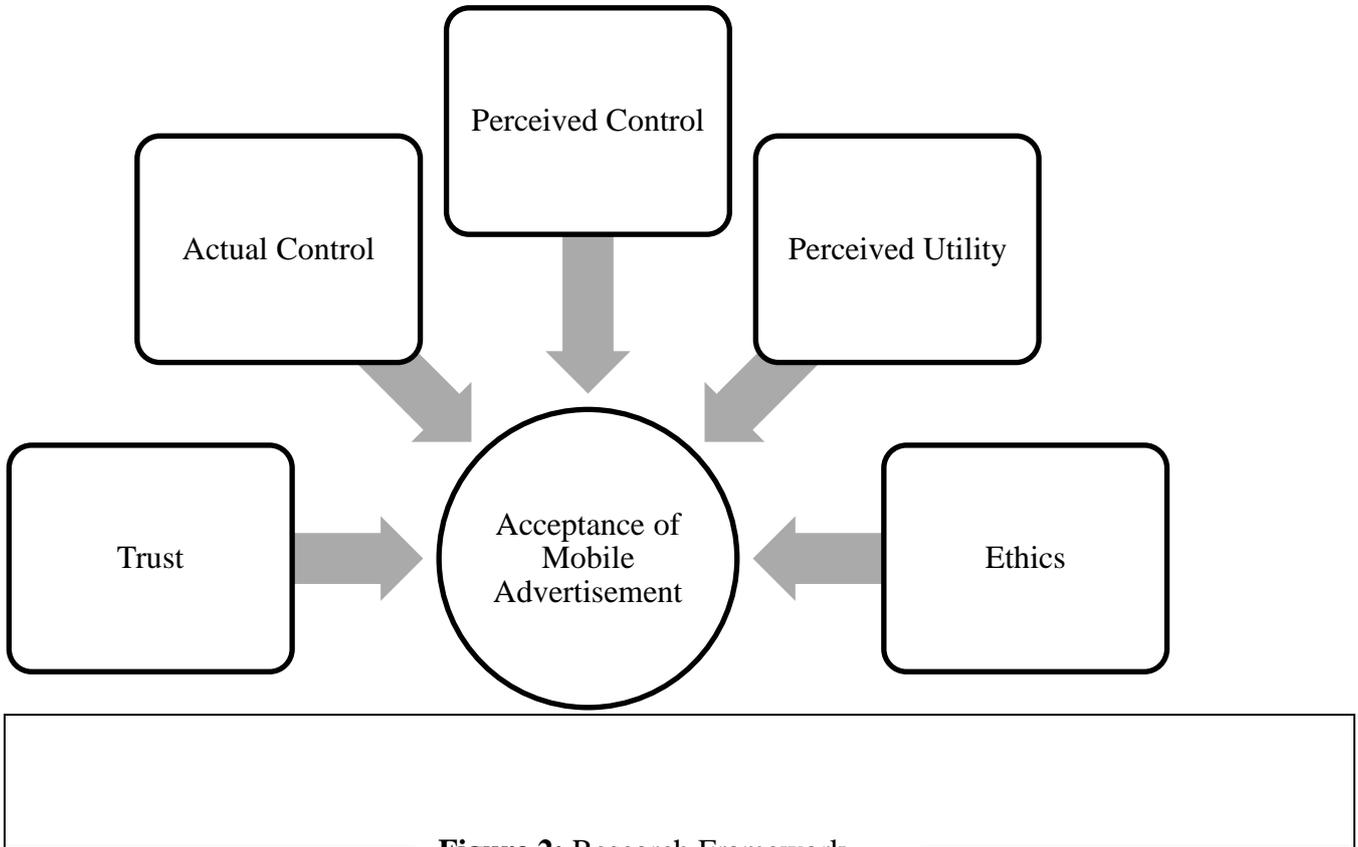
The mobile market is very huge and in today's globalization, it is impossible to survive without it. With every passing day, a new brand of mobiles is coming on the market. Companies that introduce new and innovative features take first-mover advantages and earn greater profit and loyalty. Rizwan *et al.*, (2011) state that individuals mostly expressed a high level of a tendency towards exploratory behavior and incline to show a higher level of the tendency to find out and use information.

Perceived usefulness (PU) strongly influenced the behavior of the consumer. The consumer always thinks about the consequences and features of the product he/she purchase and use (Bauer *et al.*, 2005). As consumer find that the usefulness of using the product is higher than his perception then he goes to buy and use that product (Mitchell, 1999).

Ethics deals with morality and obligations and ethical behavior confirm the codes of conduct and standard. "What is the most significant is that management should understand the business policy and business actions impacts on society". Business actions have been always taken into account to endorse public goods (Jan et al. 2021b; Jan et al. 2021a). Kavassalis et al. (2003) discuss that if a consumer perceives benefits from an advertising message then he goes to receive a promotional message on a mobile phone. Perceived utility of SMS advertisement considered positive for mobile marketing. In general, consumers are more aware of advertising, because they face advertising on a routine basis. So they keep persistent behavior and attitude towards advertisement. Mobile marketing is considered an innovation of which just a few consumers are aware. So their behavior can easily changeable towards mobile marketing. So consumer attitude towards mobile marketing is heavily dependent on attitude towards acceptance of advertisement in general. Attitude toward advertisement with the acceptance of mobile marketing.

To take and use personal information, mostly individuals demand a degree of trust. The lack of trust causes slow uptake of mobile advertising (Greenville, 2005). Lack of actual control over personal information leads to a lack of trust over companies' mobile marketing (Yousafzai, Pallister, and Foxall, 2003).

## 1.1 Research Framework



### Research Hypothesis

After a comprehensive review of the literature, the following five hypotheses are developed in this study to empirically examine the research objectives.

**H<sub>1</sub>:** Trust can contribute significantly to the acceptance of mobile advertisement.

**H<sub>2</sub>:** Actual control plays a significant role in the acceptance of mobile advertisements.

**H<sub>3</sub>:** Perceived control plays a significant role in the acceptance of mobile advertisements.

**H<sub>4</sub>:** Perceived Utility contribute significantly to acceptance of the mobile advertisement

**H<sub>5</sub>:** Ethics plays a significant in the acceptance of mobile advertisement.

### RESEARCH METHODOLOGY

The adopted methodology of this study is quantitative in nature. The quantitative nature study facilitates the researcher in identifying the target market, respondents, data collection method, statistical analysis process, evaluation of study findings, and in the process of generalizability of outcomes (Wang, 2019). An adopted research question is deployed after necessary alternation in the environmental and cultural context of developing counties like Pakistan.

The 7-points Likert scale questionnaire is transformed in a simple and easy format for respondents' ease. By targeting the convenience sampling technique of data collection, a total of 150 questionnaires were distributed among the target audience living in Abbottabad city of Pakistan. Convenience sampling is useful and quite effective for the scattered and widely spread target market (Hair et al., 2006). In several returned questionnaires were 130 and among them, 103 questionnaires were accurate and valid for data analysis. It took a month (December 1, 2021, to January 2, 2022) to complete the data collection process.

The collected data is transformed into STATA 14.2 for the statistical analysis process.

### Result Analysis

Data is analyzed into two parts. First, we analyzed the demographics of the study through descriptive analysis by utilizing the social sciences statistical package STATA. Six key questions were concerned with the demographics of the respondents including gender, age, education, marital status, income, living in or settled in their own homes are apartments. The male was 66% and the female was 34% of the total target sample. Abbottabad is a conservative city where getting access to female respondents is difficult. The majority of the target respondents were between the age of 20-24 years because youth is concerned with permission-based mobile marketing. 36% of the targeted sample respondents were graduates while 26% were those respondents who hold Ph.D. degrees. 64% of the target respondents were married and 70% of respondents were living in their own homes. The results of the demographical analysis section are presented in the table below,

**Table. 1** Demographics of the Study

Demographics		Frequency	Percentage	Total
<b>Gender</b>	Male	67	66%	100%
	Female	34	34%	
<b>Age</b>	17-21	14	14%	100%
	22-26	24	24%	
	27-31	20	20%	
	32-36	20	20%	
	37-Above	22	22%	
<b>Education</b>	Intermediate	4	4%	100%
	Bachelor	36	36%	
	Master	22	22%	
	M. Phil	12	12%	
	PhD	26	26%	
<b>Marital Status</b>	Single	64	64%	100%
	Married	37	37%	
<b>Income</b>	Less than 40,000	58	58%	100%
	40,000- 80,000	33	33%	
	80,000 or above	10	10%	
<b>Live In</b>	Home	70	70%	100%
	Apartment	31	31%	

The second part of the statistical analysis section addresses the hypothesized research objectives and research hypotheses. We utilized the regression analysis method to statistically analyze the collected data of the study. Initially, we tested the reliability of the construct by utilizing the reliability test by examining the extracted values of Cronbach alpha.

Cronbach alpha rule of thumb indicates that the internal consistency between items should be greater

than 0.70 (Hair *et al.*, 2006). The results of the study indicated that all the extracted values of Cronbach alpha were higher than 0.70 which addressed the clear internal consistency among constructs.

**Table 3: Regression Analysis**

Determinants	Coefficients	Std. Err.	T-Values	P>t	[95% Conf.	Interval]
<b>TRUST</b>	0.235	0.0413	5.45	0.000	0.316	0.1442455
<b>AC</b>	0.136	0.0399	11.02	0.000	0.362	.5193656
<b>PC</b>	0.441	0.0417	3.25	0.001	0.054	.2178503
<b>PU</b>	0.250	0.0399	6.26	0.000	0.172	.328327
<b>ETHICS</b>	0.560	0.0399	9.40	0.001	0.345	.0224362
<b>_cons</b>	4.35e-09	0.0370	0.00	1.000	-.073	.0727094

Confidence Interval, **P, 1%**, (T= 2.57), **P, 5%**, (T=1.96), **P, 10%** (T = 1.64)

### Description of Results

The result of the study indicated that trust is positively ( $\beta = 0.235$ ) associated with acceptance of mobile advertisement with a significant t-value of 5.45 ( $P = 0.000$ ). The significant p-value of trust (0.235) indicated that a 1% increase in trust factors increase the acceptance of mobile advertisement rate by 23%. The result of the study suggests that businesses should create an environment of trust to boost the importance of mobile advertisement which takes place through SMS. Thus, the study rejected the null hypothesis and accepted hypothesis H<sub>1</sub>.

In hypothesis H<sub>2</sub>, the results indicated that actual control has a positive impact on the acceptance of mobile advertisement with coefficient  $\beta = 0.136$  and ( $p = 0.000$ ). The results explained that there is a positive relationship between actual control and acceptance of mobile advertisement. 1% increase in actual control enhances the acceptance of mobile advertisement by 13%. The empirical results suggest that the business should provide consumers the actual control of accepting mobile advertising than consumers prefer to accept promotional SMS. Perceived Control has a significant positive relationship with acceptance on the mobile advertisement.

The perceived control has a significant positive impact on the acceptance of mobile advertisement ( $\beta 0.441$ ) and ( $p = 0.000$ ). The results of the study depict a 1% increase in perceived control enhanced the acceptance of mobile advertisement with 44%. P-Value is showing a highly significant relationship so we have rejected our null hypothesis and validated hypothesis H<sub>3</sub>.

Perceived usefulness has a significant positive impact on the acceptance of mobile advertisement with ( $\beta 0.25$ ) and ( $p = 0.000$ ). The results portrayed that a 1% increase in perceived usefulness of mobile advertisement leads to a 25% increase in acceptance of mobile advertisement. The business should pay attention to enhancing the perceived usefulness of their mobile advertisement for their target audience to increase the chances of acceptance of mobile advertisement. P-Value is showing a highly significant relationship so we have rejected our null hypothesis and validated hypothesis H<sub>4</sub>.

The result of the study indicated that ethically oriented promotional content in advertisement significantly positively influences the acceptance of mobile advertisement. The result of the study portrays that ethics has a significant positive impact ( $\beta = 0.560$ ) on acceptance of mobile advertisement with the p-value of = 0.001 and t-value of 9.40. The results of the beta coefficient explained that a 1% increase in the ethically-based promotional advertisement which occurs through the permission or consent of consumers will lead 56% rise in the acceptance of mobile advertisement. This study validated our Hypothesis H<sub>5</sub>.

## **DISCUSSION AND CONCLUSION**

The results of the study provide empirical evidence in achieving the research objectives. The study's first objective was to deal with the unethical promotional SMS sharing with consumers. The results of the study explained that consumers hold demand high priority in securing privacy i.e. trust factor. Consumers required proper privacy and security while receiving promotional content in SMS advertisements. The majority of the targeted consumers thought that SMS advertisement has become irritating, annoying, and stressful for them when companies deliver unnecessary and irrelevant SMS without taking their permission. The consumer took interest in those SMS advertisements which are useful, informative, and according to their field of interest. Only after maintaining the privacy (trust), condition consumers are willing to receive the promotional SMS. So, companies should pay attention to creating relevant, useful promotional SMS content to the relevant target customer and must be shared at the relevant time. Trust is the important factor that converts customers into loyal customers. Through building trust companies can be able to save their marketing cost and can be effective in sharing the updated information about their new offerings in a few minutes to the concerned target market. This will provide the business with an edge over competitors.

Along with trust, the ethics factor plays a prominent role in the acceptance of SMS advertisements. The consumer preferred those SMS ads which were according to the moral conduct of the society and their belief system. Mobile phone users thought it is necessary for the company to deliver SMS only by gaining their consent or permission. Otherwise, they know that they have the right to block company advertisement SMS. Through this, they will lose informative SMS, which they don't want to do. The results conclude that mobile phone users thought it is ethical that the company should only send those texts which are according to their interests and which are not against the moral norms and values of their cultures.

The third object of the study was to find out the role of actual control and perceived control in accepting the SMS advertisement. The results explained that perceived control, as well as actual control, has a positive impact on the acceptance of mobile advertisement. The customers have less control over the acceptance of the mobile advertisement while their perceived control indicates a stronger influence on the acceptance of SMS advertisement.

Finally, the study concludes by providing certain inferences for businesses and consumers. Businesses should focus on enhancing the trust factor in consumers because consumers hold a very negative perception of SMS marketing. Consumers even do not bother to open the SMS promotional text messages because they feel them unattractive and mostly irrelevant. Businesses should need to take action in revising their strategies from push messaging to selective messaging strategy. Through this, businesses can get maximum advantage by creating a strong image and brand positioning through SMS by sharing the relevant information to relevant customers after taking their permission. In return, customers will feel comfortable towards relevant, ethical, permission-based SMS marketing and can be able to respond to businesses in a better way.

There exist always some limitations under which research is conducted. Firstly, our focus was just to measure the impact of permission and ethical-based marketing behavior in our research study. In future research, we have to consider all those practices that are applied currently in SMS advertisements in their daily life. Secondly, time constraints and finite resources are always important to take into consideration. Due to the constraints of the limited resources, we just focused our study on the area of Abbottabad. Although Abbottabad is a dynamic city that comprises people originating from different cities and regions throughout Pakistan, it may not represent the people who permanently live in other areas. So we are unable to take the result for the whole country.

## REFERENCES

1. Aditya Billore, A. S. (2015) 'Mobile Advertising: a Review of Literature', *The Marketing Review*, 15(2), pp. 161–183. doi: <http://dx.doi.org/10.1362/146934715X14373846573586>
2. Altman, I. (1977) 'Privacy Regulation : Culturally Universal or Culturally Specific ?', *Journal of Social Issues*, 33(3), pp. 66–84.
3. Amberg, M., Hirschmeier, M. and Wehrmann, J. (2004) 'The compass acceptance model for the analysis and evaluation of mobile services', *International Journal of Mobile Communications*, 2(3), pp. 248–259. doi: 10.1504/IJMC.2004.005163.
4. Anckar, B. and D'Incau, D. (2002) 'Value-added services in mobile commerce: An analytical framework and empirical findings from a national consumer survey', *Proceedings of the Annual Hawaii International Conference on System Sciences*, pp. 1444–1453. doi: 10.1109/HICSS.2002.994012.
5. Berman, B. (2016) 'Planning and implementing effective mobile marketing programs', *Business Horizons*. 'Kelley School of Business, Indiana University', 59(4), pp. 431–439. doi: 10.1016/j.bushor.2016.03.006.
6. Barnes, S. J. and Scornavacca, E. (2004) 'Mobile marketing: The role of permission and acceptance', *International Journal of Mobile Communications*, 2(2), pp. 128–139. doi: 10.1504/IJMC.2004.004663.
7. Barwise, P. and Strong, C. (2002) 'Permission-based mobile advertising', *Journal of Interactive Marketing*. Elsevier, 16(1), pp. 14–24. doi: 10.1002/dir.10000.
8. Bauer, H. H. *et al.* (2005) 'Driving Consumer Acceptance of Location-Based Services in Mobile Applications: A Theoretical Framework and an Empirical Study', *Journal of Electronic Commerce Research*, 6(3), pp. 181–192.
9. Blomqvist, K., Hurmelinna, P. and Seppänen, R. (2005) 'Playing the collaboration game right - Balancing trust and contracting', *Technovation*, 25(5), pp. 497–504. doi: 10.1016/j.technovation.2004.09.001.
10. Carroll, A. *et al.* (2007) 'Consumer perceptions and attitudes towards SMS advertising: Recent evidence from New Zealand', *International Journal of Advertising*, 26(1), pp. 79–98. doi: 10.1080/02650487.2007.11072997.
11. Chaffey, D. (2009) *E-Business and E-Commerce Management - Strategy, Implementation and Practice*. Fourth edi. Pearson Education Limited.
12. Delafrooz, N. and Zanjankhah, Z. S. (2015) 'Investigation of psychological factors affecting consumers' intention of accepting mobile advertising', *QScience Connect*, 2015(1). doi: 10.5339/connect.2015.6.
13. Dickinger, A. *et al.* (2004) 'An investigation and conceptual model of SMS marketing', *Proceedings of the Hawaii International Conference on System Sciences*, 37(C), pp. 471–480. doi: 10.1109/hicss.2004.1265096.
14. Facchetti, A. *et al.* (2005) 'Mobile marketing: an analysis of key success factors and the European value chain', *International Journal of Management and Decision Making*, 6(1), pp. 65–80. doi: 10.1504/IJMMDM.2005.005966.
15. Fathi, S., Sanayei, A. and Siyavooshi, M. (2013) 'SMS Advertising and Consumer Privacy: Analysis of Factors Affecting Consumer Willingness to send and Receive Information in Permission and Data based SMS advertising', 3, □□□□ □□□□□□□□ □□□□□□(5), pp. 101–124.
16. Fatim Bamba, S. J. B. (2007) 'SMS advertising, permission and the consumer: a study', *Business Process Management Journal*, 13(1463–7154), pp. 815–829. doi: <https://doi.org/10.1108/14637150710834578>.
17. Greenville, M. (2005), "Stats & research: big brands still won't use mobile", 160 Characters,

18. Hair, J.F., Black, W.C., Babin, B.J., Anderson, R.E. and Tatham, R.L. (2006), *Multivariate Data Analysis*, 6th ed., Pearson Prentice-Hall, Upper Saddle River, NJ.
19. Ho, S. Y. and Kwok, S. H. (2002) 'The attraction of personalized service for users in mobile commerce', *ACM SIGecom Exchanges*, 3(4), pp. 10–18. doi: 10.1145/844351.844354.
20. Jan, A. A., F.-W. Lai, M. U. Draz, M. Tahir, S. E. A. Ali, M. Zahid, and M. K. Shad. 2021a. Integrating sustainability practices into islamic corporate governance for sustainable firm performance: from the lens of agency and stakeholder theories. *Quality & Quantity*:1-24.
21. Jan, A. A., F.-W. Lai, and M. Tahir. 2021b. Developing an Islamic Corporate Governance framework to examine sustainability performance in Islamic Banks and Financial Institutions. *Journal of Cleaner Production* 315:128099.
22. Kautonen, T. *et al.* (2007) 'Permission-based mobile marketing and sources of trust in selected European markets', *Journal of Systems and Information Technology*, 9(2), pp. 104–123. doi: 10.1108/13287260710839201.
23. Kavassalis, P. *et al.* (2003) 'Mobile permission marketing: Framing the market inquiry', *International Journal of Electronic Commerce*, 8(1), pp. 55–79. doi: 10.1080/10864415.2003.11044286.
24. Khan, M. N. and Allil, K. (2010) 'Determinants of Mobile Advertising Adoption: a Cross-Country Comparison of India and Syria', *International Journal of Mobile Marketing*, 5(1), pp. 41–59. Available at: <http://search.ebscohost.com/login.aspx?direct=true&db=bth&AN=55817575&site=ehost-live>.
25. Krishnamurthy, S. (2001). A comprehensive analysis of permission marketing. *Journal of Computer-Mediated Communication*, 6(2).
26. Leppäniemi, M. and Karjaluo, H. (2005) 'Factors influencing consumers' willingness to accept mobile advertising: A conceptual model', *International Journal of Mobile Communications*, 3(3), pp. 197–213. doi: 10.1504/IJMC.2005.006580.
27. Leung, L. (2007) 'Unwillingness-to-communicate and college students' motives in SMS mobile messaging', *Telematics and Informatics*, 24(2), pp. 115–129. doi: 10.1016/j.tele.2006.01.002.
28. Merisavo, M. *et al.* (2007) 'An Empirical Study of the Drivers of Consumer Acceptance of Mobile Advertising', *Journal of Interactive Advertising*, 7(2), pp. 41–50. doi: 10.1080/15252019.2007.10722130.
29. Mitchell, V. (1999) 'Consumer perceived risk: conceptualisations and models', *European Journal of Marketing*, 33(1/2), pp. 163–195. doi: 10.1108/03090569910249229.
30. Moustakas, C. *et al.* (2021) 'Famous Therapist Errors in Presented by Continuing Psychology Education Inc . Continuing Education Contact Hours “ Such self - honesty and internal clarity are prerequisites for a serious analysis of therapists ’ flaws and This course examines the preva', (858).
31. Muk, A. (2007) 'Consumers' intentions to opt in to SMS advertising: A cross-national study of young Americans and Koreans', *International Journal of Advertising*, 26(2), pp. 177–198. doi: 10.1080/10803548.2007.11073006.
32. R. Venkatesh (2015) 'Mobile Marketing (From Marketing Strategy to Mobile Marketing Campaign Implementation)', *International Journal of Research*, 2(2), pp. 1175–1187. Available at: <http://internationaljournalofresearch.org/>.
33. Rettie, R. and Brum, M. (2001) 'M-commerce: the role of SMS text messages', *Conference on Telecommunications and Information Markets (COTIM) From E-Commerce to M-Commerce*, i(Haywood 2000).
34. Rettie, R., Grandcolas, U. and Deakins, B. (2005) 'Text message advertising: Response rates and branding effects', *Journal of Targeting, Measurement and Analysis for Marketing*, 13(4), pp. 304–312. doi: 10.1057/palgrave.jt.5740158.

35. Rizwan, M. *et al.* (2011) 'Study of Determinants That Influence the Acceptance of Mobile Advertisement', *Iosrjournals.Org*, pp. 1–11. Available at: <http://www.iosrjournals.org/iosr-jbm/papers/ndbmr-volume-1/A.pdf>.
36. Shareef, M. A., Dwivedi, Y. K. and Rana, N. P. (2015) 'Consumer behaviour in the context of SMS-based marketing', *The Marketing Review*, 15(2), pp. 135–160. doi: 10.1362/146934715x14373846573540.
37. Shintaro Okazaki, C. R. T. (2008) 'Shintaro Okazaki a, □, Charles R. Taylor b.pdf', *Journal of Business Research*, 61(1), pp. 4–12.
38. Siraj, H., Rauf, S. A. and Sultan, M. F. (2021) 'SMS ADVERTISING & ITS IMPACT ON CONSUMER PURCHASE INTENTION: A COMPARATIVE STUDY OF ADULTS & YOUNG CONSUMERS IN PAKISTAN', *Journal of Marketing Strategies*, 3(2), pp. 1–22.
39. Smallbone, F. W. D. (2006) 'Exploring the Role of Trust in Entrepreneurial Activity', *Entrepreneurship: Theory and Practice*, (852), p. 10.
40. Smith, K. T. (2019) 'Mobile advertising to Digital Natives: preferences on content, style, personalization, and functionality', *Journal of Strategic Marketing*. Routledge, 27(1), pp. 67–80. doi: 10.1080/0965254X.2017.1384043.
41. Statista, (2022) 'Retrieved from, <https://www.statista.com/statistics/218984/number-of-global-mobile-users-since2010>.
42. Takhar, A., Chitakunye, P. and Fields, Z. (2013) 'SMS Marketing: An emergent trend within SMEs', *Marketing in the Cyber Era: Strategies and Emerging Trends*, pp. 37–66. doi: 10.4018/978-1-4666-4864-7.ch004.
43. Tong, S., Luo, X. and Xu, B. (2020) 'Personalized mobile marketing strategies', *Journal of the Academy of Marketing Science*, 48(1), pp. 64–78. doi: 10.1007/s11747-019-00693-3.
44. Van Hoose, W. H., & Kottler, J. A. (1985). Ethical and legal issues in counseling and psychotherapy. *Jossey-Bass*.
45. Wang, H.-Y. (2019) 'A Review of Instant Messaging and Mobile Messaging Applications', *International Journal of Economics, Finance and Management Sciences*, 7(1), p. 13. doi: 10.11648/j.ijefm.20190701.13.
46. Wohlfahrt, J. (2002) 'Wireless Advertising', *Mobile Commerce*, pp. 245–263. doi: 10.1007/978-3-322-90464-5\_13.
47. Yousafzai, S. Y., Pallister, J. G. and Foxall, G. R. (2003) 'A proposed model of e-trust for electronic banking', *Technovation*, 23(11), pp. 847–860. doi: 10.1016/S0166-4972(03)00130-5.