

Exploratory Study on Consumers' Motive to Accept Mobile Marketing in the Emerging Market; Tanzania

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Abstract

The global communication revolution from traditional land line to mobile phone, has significantly give pace to the innovation of mobile marketing that reach large number of customers with less cost . The means that allow direct interaction and personalization to the target audience based on time and location, has been practiced in many countries as well as in Tanzania in order to reach the target audience and increase efficiency in marketing strategies. The acceptance of the means is gradually low and not consistence to the countries practiced this form of advertising, due to the diverse motivating factors driving to the acceptance of this form of mobile marketing. To date there is scarce researches concerning the motivating factors of consumers' willingness to acceptance and respond to the mobile marketing in Tanzania context, This exploratory study aim to fill this gap, focusing on investigating the driving factors for the acceptance of mobile marketing in this emerging market Tanzania, where this marketing communication channel is in its embryonic stage, and the success depend upon the acceptance of the consumer. Theory of reasoned action (TRA) and Use and Gratification framework applied on examining the consumers' behavioral intention to receive and use the SMS advertising. There were 336 valid responses analyzed via Liner Regression and Structural Equation Model in Amos version21.

The results statistically confirms that social norms and attitude are the factors affecting behavioral intention, but social norms has much influence than attitude to influence behavioral intention to accept mobile marketing. Informative nature of the mobile marketing has strong influence on attitude toward the acceptance, perceived utility also is a significant driver on attitude. Incentive has weak motivation to attitude, but is a significant driver to behavioral intention to accept mobile marketing. Perceived risk and trust have insignificant relation to attitude. Shared content is a significant driver to behavioral intention through social norms.

The effect of permission as the pre requisite in sending mobile advertisement, and cultural diversity within Tanzanian context has been ignored in this study. The study will provide insight to marketing practitioners in Tanzania on creating the SMS ads that characterized with motivating factors that will influence consumers' behavioral intention to accept mobile marketing.

Keywords: Mobile marketing: Attitude: SMS advertising: Behavior intention

1. Introduction

Globally, the significant growth of mobile phones usage and technological developments give pace to the invention of new marketing communication channel, i.e. mobile marketing or mobile advertising. The increase of cell phone usage world wide, and its important contributions on the markets' growth, global brands such as McDonald's, Coca-Cola, Pepsi, MTV, Volvo, Sony Pictures, Nike, Disney and Adidas have starting exploiting mobile marketing (Matti Leppäniemi, 2008; Sultan and Rohm, 2005; Mobile Marketing Association, 2008). This is the use of wireless media as an integrated content delivery and direct response vehicle within a cross media or standalone marketing communications program as defined by The Mobile Marketing Association (MMA, 2006). This includes the sending of short message services (SMS), graphic materials, Bluetooth technology, couponing and entertainment content (MMA, 2010). In this study SMS advertising is taken as mobile marketing.

Mobile marketing is a bi-directional and interactive mode of communication, between the sender and target recipient (Bauer et al, 2005) and retaining customers (Julieth & Gidion 2015), customers choose and respond to an advert that are more convinced (Stewart and Pavlou 2002), It is a new marketing communication channel that enforce marketers to have prior considerate of the behavior and acceptance of the target segment (Dholakia 2004)

Mobile phone has become a vital communication tool and essential component in the developing and emerging market. It has Geo-location technologies such as the Global Positioning System (GPS) or Cell of Origin (COO) that enable marketers in localization of the target audience and adapt the marketing message appropriate to them (Bauer et al; 2005, Barnes; 2003], in order to induce their purchase intention. Consumer acceptance of mobile marketing present the challenges to the marketers thus struggle to find those key variables expected to motivate, and attractive to the target audiences (Muk, 2007). Sending an SMS is effective in delivering content, creating brand recognition and stimulating direct response as Sultan and Rohm (2005), evidence the mobile devices significantly stimulate an emotional connection with their users.

The significance of mobile marketing in business performance enforce marketers to find out the

influential factors and barriers to consumers' acceptance of mobile advertising. Earlier studies (Becker, 2005) emphasize that understanding the element driving consumer acceptance of mobile advertising is essential for markets to generate profit. Kuo and Yen, (2009) recommend on consumer's attitude to mobile advertising to be an important construct due to its influence on intention to accept, while Lyata Ndyali (2014) emphasis on the innovation attributes to the adoption of mobile advertising. This research will focus on exploring the motivating factors influence consumer acceptance of mobile marketing in emerging market of Tanzania

1.1 Background information

Mobile phone usage is expanding across the Globe and African continent as well. Where African mobile phone market soared to 400 million subscribers outpace North America (theguardian.com, 2016), where within sub Saharan region the subscribers reaches 39.8 million, it is the increase rate of 25% in the mid-2015. In Tanzania, the number of cellphone subscribers has grown much compared to those having fixed telephone. Currently mobile communication via cellphone is the most source of GDP, Statistical evidence provided by Tanzania Communication Regulatory Authority (TCRA) said the sector record the significant growth of 16 percent subscribers in 2014 to 31.86 million in 2016 (TCRA; 2016)

Mobile phone is a new direct marketing tool for marketers in Tanzania. The rising importance of mobile phone usage among business providers is the dissemination of information and to create network opportunities (Roldan and Wong ;2008). The attributes such as personalization, ubiquity, interactivity and localization led to significant adoption of this innovative form of commercial communication, as evidenced on empirical survey of Julieth & Gidion (2015) among Tanzanian micro enterprises, the mobile phones were used as a marketing communication tool mainly for business purposes, either through direct calls or sending SMS, and declared to contribute positively in their business activities, through sharing of business information , products ,price, and availability of customers.

To date as the mobile advertising is significant to business of all size and industry, in increasing market share and business performance, there are three companies in the country (Bongo Live, SMS Africa and The Site Weavers) emerged to assist business companies to conduct SMS marketing. They are specializing in provision of SMS advertisement to the targeted customers based on demographic profile such as gender, age, occupation and location. Although this form of advertisement has been started, sending SMS ads to customers, but responses from customers is still trivial. This study would empirically look upon the significant factors influencing consumer's acceptance of this form of advertisement, through their cellphones in Tanzania. In order to make this new marketing tool effective and efficient to business performance.

In Tanzania there is few researches based on the mobile marketing acceptance among consumer segments, the studies of Matokeo Msavange (2015), Julieth & Gidion (2015) investigate the supplier side on using mobile phones as a means of business communication, while the study of Sabokwigina et al; (2013) and Lyta Ndyali (2014) based on the customers' attitude toward mobile advertising, the results are inconsistency , there is no study based on motivating factors driving the consumers' acceptance of mobile marketing in Tanzania, also the previous studies all have based on youth respondents only aged between 20-39. This study is keen to fill the gap by exploring the motivating factors that influence consumers acceptance of mobile marketing as a means of communicating promotional content.

2. Literature Review;

The acceptance of mobile phones as the most valued in communication media, and the spread of internet led the businesses to have interactive relationship that increase customer's utility at the same time improve organizations' performance. Short message services SMS are said to enable the firms to maintain the customer relations,(Tekkanat and Topaloglu; 2016). In emerging markets such as Tanzania, markets expect mobile marketing are more likely to be accepted (Rohm and Sultan; 2006), challenges confronting marketers is the ensuring of relevant, in-context, useful marketing information for the success of value-based mobile marketing.

Results on the research studies related to factors driving consumer acceptance of mobile marketing are diverse, though this studies have been conducted in different countries having different cultural behavior. Table 1 depicts the summary of research studies on consumer acceptance of mobile marketing, from which the researcher presume these findings could provide contributions appropriate in developing a theoretical model.

Table 1; Review of previous studies on consumer acceptance of mobile marketing

Author	Research Focus	Country of respondents	Research variables	Research Results
Dix et.al; (2016)	SMS advertising the Hallyu way: drivers, acceptance and intention to receive	South Korea	Dep; acceptance of SMS ads Ind; Utility, Context, trust, permission and attitude	Utility, context, trust and attitude are the key drivers of consumers' acceptance of SMS while permission has no significant relationship
Tekkanata and Topaloglua (2016)	The Study of Customer Attitudes towards SMS Advertisements	Turkey	Dependent: consumer attitude on SMS ads Independent; age, gender, no. of SMS, attitude, special offer and frequency of shopping	Age, gender, frequency of shopping has no influence on dependent variable, while special offer message received influence the attraction and perceived attitude on SMS ads
Nwagwu and Famiyesin (2016)	Acceptance of mobile advertising by consumers in public service institutions in Lagos.	Nigeria	Dep; acceptance of mobile advertising Ind; belief, intention, behavioral toward mobile ad, social norms, attitude, perceived behavior control	Perceived behavior control has weak positive relation but significant to acceptance. Attitude, behavioral toward mobile and subjective norm predict the acceptance. Irritation and informativeness positive influence the acceptance while credibility, ubiquity and age has negative impact to the acceptance. Gender(m) and tertiary education has significant relationship to the acceptance of mobile ads while personalization not significant.
Aamir et.al. (2015)	Mobile marketing acceptance of the SMS advertising in Pakistan	Pakistan	Dep; SMS marketing Ind; consent, timing, frequency and content	Consent, timing and frequency of SMS adv has direct influence to SMS acceptance
Lyta Ndyali (2014)	consumers perception and attitude on mobile phone market	Tanzania	Mobile phone marketing Ind; compatibility, relative advantage, complexity, adaptation and product involvement	Relative advantage, compatibility and adaptation has strong support to dependent variable, while product involvement has weak influence and complexity has no impact on the mobile phone marketing
Al Khasawneh & Shuhaibe (2013)	A comprehensive model of factors influencing consumer attitude towards and acceptance of sms advertising: an empirical investigation	Jordan	Dep; consumer attitude and acceptance of SMS advertising Ind; informativeness, entertainment, credibility, clarity, incentive, personalization, relevancy, subjective norms, irritation, brand familiarity and consumer control	informativeness, entertainment, credibility, clarity, incentive, personalization, relevancy, subjective norms have positive significant influence while irritation, brand familiarity and consumer control have negative significant influences
Almeshal and AlMotairi (2013)	Empirical study on the Saudi Female consumer acceptance of mobile marketing	Saudi arabia	Mobile marketing acceptance Ind; provide information, sharing content, accessing content, perceived value and personal attachment	All variable tested has directly influence to mobile marketing acceptance
Jose ´ Marti et al. (2013)	Key factors of teenagers' mobile advertising acceptance	Spain	Dep; acceptance of mobile advertising ind; Entertainment, irritation, perceived usefulness, attitude	entertainment, irritation and usefulness direct contributing to attitude, perceived usefulness reduces irritation attitude toward mobile advertising has a significant effect on acceptance of mobile advertising
Rohm et.al. (2012)	Across market investigation of consumer acceptance of mobile marketing	USA, China and Western Europe	Dep; attitude toward mobile marketing Ind; perceived usefulness, innovativeness, personal attachment and risk avoidance	Perceived usefulness, innovativeness and personal attachment directly influence in all three market while risk avoidance has negative influence in China and Western Europe.
Persaud and Azhar (2012)	Innovative mobile marketing via smartphone	Canada	Mobile marketing acceptance Ind; perceived value, shopping style, brand trust, age and gender	Perceived value and brand trust have positive influence while age, gender and shopping style have negative influence to dependent variable

Sabokwigina et.al. (2012)	SMS advertising in Tanzania. Factors affecting consumer attitudes	Tanzania	Dep; attitude toward mobile advertising Ind; personalization, credibility, informativeness, irritability, entertainment and frequency of receiving sms	Entertainment, informativeness and credibility have significant influence to consumers attitude on mobile advertising while irritative and frequency have negative influence. Overall result consumer have negative attitude toward mobile advertising.
Mohammad and Razil (2011)	Predicting Consumers' Acceptance of Mobile Marketing in Malaysia: An empirical analysis	Malaysia	Dep; Intention To Use Ind; attitude, subjective norm, perceived behavioural control and perceived risk	All variable have statistical significance in influencing intention to use mobile marketing
Laetitia Rader et al; (2010)	Antecedents of South African high school pupils acceptance of universities SMS advertising	South Africa	Dep;SMS acceptance Ind; attitude, social norms, behaviora intention	Attitude and social norms has strong influence to SMS advertising acceptance, while behavioral intention has weak and indirect relation. Perceived risk has no influence on the acceptance of SMS ads
Phau and Teah (2009)	Young consumers' motives for using SMS and perceptions towards SMS advertising	Australia	Dep; SMS usage Ind; convenience, social involvement, economic, personal communication, escape, enjoyment	Convenience and social involvement positive significant to influence SMS usage frequency. Economic reasons negatively influence. no significant relationship between SMS usage frequency and the consumer's attitudes towards SMS advertising
Merisavo et al, (2007)	An empirical study of the drivers of consumer acceptance of mobile advertising	Finland	Dep; acceptance of mobile advertising Ind; utility, context, control, sacrifice, and trust	utility and context have strongest positive relation, sacrifice negatively related to the acceptance of mobile advertising control and trust have no impact to consumers in mobile advertising.
Bauer et al; (2005)	Driving consumer acceptance of mobile marketing: a theoretical framework and empirical study		Dep; acceptance of mobile marketing Ind; Attitude, Social norms, Innovativeness, Knowledge, Information seeker, Perceived information utility, Perceived maintenance utility, Perceived social utility, Perceived utility, Perceived risk	entertainment and informativeness have significant relation to the acceptance social norms only have a slight direct influence but strong indirect determinant via personal attitude towards demographic characteristic has no impact risk perception negatively determines the attitude

2.1 Review of Relevant Theories relating to the acceptance of innovated mobile marketing

2.1.1 Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1980)

This theories broadly used in studies of technology acceptance. TRA deepen the psychological behavior of the individual to the acceptance and use of technology. The theory proven useful for understanding the individuals' behavior, which is the mannerism exhibited by an individual as a result of beliefs concerning a thing (Nwagwu and Famiyesin; 2016). TRA is rooted on human belief that have an effect on the individual behavioral intention. Belief is the individual perception of whether or not something is true. This theory has been used in the studies of mobile advertisements acceptance, as it depend on derived attitude from human set of belief and the social norm that enforce the behavior.

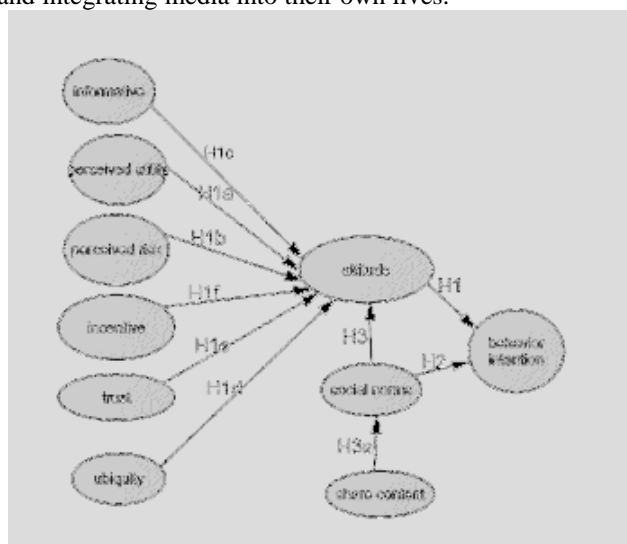
According to TRA, behavior intention is the outcome of attitude and social norms, in which is the mental judgment of a person's promptness to engage in a given behavior. Intention is determined by three things: attitude towards the specific behavior, subjective norms and perceived behavioral. Attitude refers to the perceived evaluation toward the object, this can be favorable or unfavorable; subjective norm is the perceived social pressure of whether to perform or not to perform the behavior. Perceived behavioral control, is the perceptions of their ability to perform a given behavior

Yet, there are still a limited number of firms employing mobile advertising in promotion. Therefore the potential of this invented communication media still untapped. Although the researches depicts there is a hopeful business performance on the adopting of mobile marketing in marketing communication strategy (Vantanparast & Butt, 2010) if it is well tailored and communicated. Despite in the emerging markets such as Tanzania it is not clear to what extent consumers will accept and engage in mobile marketing efforts. This study will be of great help to the marketers in Tanzania context, in understanding the driving factors of consumers' acceptance of mobile marketing.

2.1.2 Uses and Gratifications Theory UGT

Uses and gratifications theory (Katz et al., 1974), the theory directing to an understanding of why and how the

consumers consciously decide to the specific media to satisfy specific needs, for them the decision based on the use of the media and obtain gratification for their specific need for adopting and using the particular communication media. Under this theory consumers have a set of diverse expectation on the outcome before accepting the innovative media, the positive expectation results to creating positive attitude toward the media. This theory now days has been used in the examining the adoption and uses of mobile services (Gao et al; 2010, Wei et al; 2010, Castells et al; 2006, Leung and Wei; 2000) and has identified a mix of hedonic and non-utilitarian motivations for using mobile services for seeking fun and enjoyment. Therefore, the uses and gratifications theory in mobile marketing provide insight of the personal motivation derived from the media consumption such that the utilitarian (informative and personalization) and non-utilitarian or hedonic motives that result to intrinsic motivation (entertainment and social status) as described in the study of Babin et al, (1994) This study draw from the UGT context to empirically investigate the motivation drivers of the mobile marketing acceptance, as it has been applied in prior research studies and come up with intrinsic or social motives (status, keeping in touch with family and escape), instrumental uses (scheduling, and ordering), above all the unique gratification obtained from media use , such that mobility and immediate access as depicted in the study of Leung and Wei; (2000). Instrumental and diversion motivation directly affect the probability for user to pass the SMS advertising to others (Wei ar at; 2010). Other studies revealed that motivation factors for using mobile phones are convenience (Ian and Teah; 2009), entertainment, social stimulation escapism and seeking for purchase (Grant and Donohue; 2007, peters ae at; 2003). From the review of past studies related to motivation for mobile phone uses and mobile marketing, the ubiquity and informative nature of the SMS advertising expected to be the motive of the consumer to use this media of marketing communication, while degree of perceived utility of the SMS advertising will enhance their gratification for the of mobile marketing. The theory assumes that audience has power on selection of the advertising stimuli among different channels and they have active role in interpreting and integrating media into their own lives.



Conceptual framework developed by Author

3.0 Methodology of the study

This is an exploratory research, aim at exploring the consumers' intentions to accept innovative marketing communication channel which is mobile marketing services via cell phone in Tanzania. It is a cross-sectional research to measure their behavioral intention to the acceptance of mobile marketing at a particular period of time, using survey strategy to collect data randomly through online and offline self-administered questionnaires. This study will be conducted in Tanzania, the country located in Eastern part of Africa. The study sample targeted to be the mobile phone user aged 18 years to 69 years which account to 31.82 million subscribers to the population of 43 million, to understand their behavior on the acceptance of mobile marketing.

3.1 Instrumentation

Developing the questionnaire instrument began with assessing questions from literature that will fit to the respondents who would participate in the study. The survey focused on assessing consumers' intentions to accept innovative marketing communication channel which is mobile marketing services via cell phone. The instrument designed in English language although the native language of Tanzania is Swahili, but the medium of education is English so it is relevant for them to read and understand. The questionnaire aim to find information concerning respondents' mobile phone usage behavior and their perceptions toward the mobile marketing, as well as to

understand their intention to accept this new marketing communication channel as they are communicated through their cell phone. The questionnaire instruments adopted from previous studies. Most of the questions are on Likert scale questions that respondents will select based on their level of agreement or disagreement with a series of statements on a scale of 0 to 10.

4.0 Empirical results

4.1 Respondents' Demographic Profiles

Total responses was 384, which was responded through online and paper form. After scrutinizing the forms, 48 forms were uncompleted hence omitted for the analysis. Demographic feature of the respondents is shown in table 2

Item		Frequency	Percentage
Gender	Male	141	42
	Female	195	58
Age	18-35	200	63.9
	36-49	86	27.5
	≥ 50	27	8.6
Education	Non graduate	21	8.6
	University graduate	313	93.4
Employment	Student	140	42.7
	Employed	140	42.7
	Non employed	48	14.6

Table 2. Respondents Demographic

All of respondents own mobile phone, among the top uses of the mobile phone are send/ receive SMS 75.3% and making phone call 73.5%. Where 135 (40.8) send/ received more than 20 SMS daily, 72 (21.8%) have 11-20 SMS per day and 124(37.5%) have 1-10 SMS send/received per day, although not all these SMS are of advertisement but some of them are. The number of SMS send and received is due to the free SMS and internet provided by mobile service operators to the customers,

4.2 Validating the Anticipated Model

The second part of the questionnaire was concerned on measuring the acceptance of mobile marketing and the analysis begin with exploratory factor analysis using promax rotation and Cronbach's alpha to test the reliability of the data through SPSS version 20. Result are shown in Table 3, according to Kline (1999) the Cronbach's alpha value below 0.7 can be realistic due to the diversity of the construct measured. Under this analysis one measurement item (ubiquity) were subject to deletion due to low factor loading (≤ 0.3) as recommended by Steven (1992) and Joseph F, et al; (2010) as loading above 0.4 is a substantive value for interpretative purpose. After attaining the accepted reliability, Confirmatory Factor Analysis (CFA) in the Maximum Likelihood (ML) estimation method as represented in figure 1 Structural Equation Model were used to evaluate the construct validity of a proposed measurement theory in two-step procedure to validate the model as recommended by Anderson and Gerbing (1988), to determine how the model used fits the data collected and structural model analysis with AMOS version 21 to test the hypothesis.

Table 3 ; Exploratory Factor Analysis

Construct	Label	Factor loading	Crobranch α
Attitude	AT1	0.853	0.889
	AT2	0.863	
	AT3	0.884	
	AT4	0.869	
Information	INF 1	0.821	0.833
	INF2	0.807	
	INF3	0.794	
	INF4	0.802	
Perceived Utility	PU1	0.751	0.806
	PU2	0.892	
	PU3	0.903	
Trust	TR1	0.710	0.718
	TR2	0.734	
	TR3	0.780	
	TR4	0.711	
Shared content	SH1	0.823	0.791
	SH2	0.836	
	SH3	0.853	
Social norms	SN1	0.769	0.787
	SN2	0.827	
	SN3	0.859	
Incentive	INC1	0.775	0.730
	INC2	0.807	
	INC3	0.821	
Perceived Risk	PR1	0.805	0.736
	PR2	0.760	
	PR3	0.846	
Behavior Intention	BI1	0.751	0.656
	BI2	0.814	
	BI3	0.741	

Source: Authors' Estimation

Table 4; Correlation matrix

	Information	trust	incentive	Percv risk	Perc utility	attitude	Social norms	Share cont	Beha vior intent ion
Information	1								
Trust	.132*	1							
Incentive	.073	.181**	1						
Perceived risk	-.069	.085	-.025	1					
Perceived utility	.123*	.043	-.023	.074	1				
Attitude	.450**	.069	.065	.038	.260**	1			
Social norms	.371**	.106*	.044	.018	.185**	.504**	1		
Share content	.156**	.293**	.189**	.132**	.124*	.156**	.159**	1	
Behave intention	.143**	.035	.096*	.088	.154**	.170**	.205**	.101*	1

*Correlation is significant at the 0.05 level (1- tailed)

** Correlation is significant at the 0.01 level (1-tailed)

List wise N= 336

The Confirmatory Measurement Model shows that all standardized factor loadings were clearly above

the recommended level of .50 (Joseph F. et al; 2010), means a strong relationship between construct and items measured. The model fit indices show that the model construct fit the data collected. The model goodness of fit indices obtained were; Chi-square = 474.340, df =369 (p=0.000). RMSEA (0.03) NFI (0.882), CFI (0.971) and GFI (0.917) indicating the good fit of the model to the data collected.

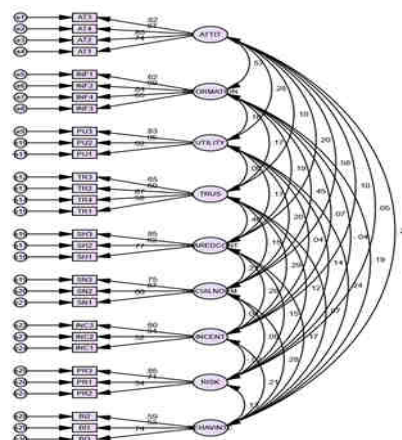


Figure 1; Standardized Confirmatory Factor Loadings. Source: Authors' Estimation

4.3 Structural Equation Modelling

The nine factor from the confirmatory analyses were then analyzed in SEM using SPSS Amos version 21. The model fit indices were analyzed on the structural path and reveal the acceptable fit for the data. Table 1; shows the fit indices of this model according to (Byrne, Barbara p99 ,Bentler, 1992). RMSEA values .047 which is indicate of good fit between the hypothesized model and the observed data ,usually regarded as the most informative of the fit indices . (Byrne, Barbara p101; Hu and Bentler,1999)

Table 5; Structural Equation Model Fit

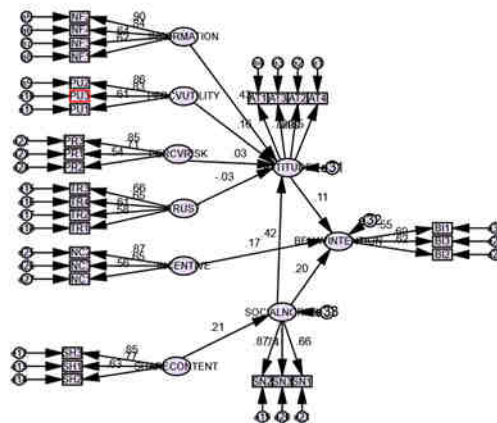
Fit indices	Acceptable level	Obtained indices
Chi-square		819.526
Degrees of freedom		396
Relative χ^2 (χ^2/df)	2:1 - 3:1	2:1 (2.070)
RMSEA	<0.08 = Good Fit	0.047
CFI	>0.9	0.918
NFI	>0.9	0.829
RMR	0-1	0.199

Source: Authors' Estimation

From Table 6 the structural model with standardized estimate used to assess the hypothesis of the study, some hypothesis relationship has been accepted H1; Attitude in general toward the use of mobile marketing has positive influence to the behavioral intention to accept mobile marketing has a significant relationship hence it is accepted. H1(a) The perceived utility of mobile marketing found to have positive and significant effect, so it is accepted. H1(b) has weak relation of 0.033 hence rejected. H1(c) depict that informativeness of the mobile marketing has strong and significant effect to influence attitude toward the acceptance , hence it is accepted. H1(e) has negative although weak -0.04 influence on the attitude hence rejected. And ultimately H1(f) incentive has weak relation to attitude toward acceptance the magnitude is weak 0.07 so the hypothesis is rejected.

Table 6 : Structural Equation Model: Standardized Path Estimates

Hypothesis	Estimate	S.E	CR	P	RESULTS
Attitude ← Utility	0.161	0.027	3.010	.003	Supported
Attitude ← Risk	0.033	0.032	0.610	.542	Rejected
Attitude ← Informativeness	0.432	0.027	6.908	.000	Supported
Attitude ← Trust	-0.043	0.046	-0.748	.454	Rejected
Attitude ← Incentive	0.069	0.041	1.270	.204	Rejected
SocialNorms ← Shared content	0.214	0.063	3.228	.001	Supported
Attitude ← Social Norms	0.417	0.040	7.004	.000	Supported
Behavior intention← Attitude	0.125	0.087	1.578	.029	Supported
Behavior intention ← Social norms	0.198	0.61	2.390	.017	Supported



Source: Authors' Estimation
Figure 2; Structural Path

Although from the final test of structural path estimate reveal that incentive have direct effect on behavioral intention to induce the consumer acceptance of mobile marketing with effect of 0.17 as shown in figure 2. hence we propose that the incentive based SMS marketing has a relatively strong influence to the behavioral intention toward the acceptance of mobile marketing.

Table 7; Proposed Hypothesis

Proposed	Estimate	S.E	CR	P
Behavior intention ← Incentive	0.173	0.61	2.317	0.021

Note: Significant at p = 0.05

Source: Authors' Estimation

H2: The positive perception of social norms concerning the use of mobile marketing has positive influence to the behavioral intention to accept mobile marketing. This hypothesis accepted with strong effect of 0.20.

Furthermore H2(a) shared content has strong relation to social norms 0.21 hence it is accepted.

H3: The subjective perception of social norms concerning the use of mobile marketing found to have a strong effect to influence the attitude toward the use mobile marketing 0.42 hence is accepted

4.4 Regression analysis

This has been conducted in order to explore the influence of SMS usage daily on attitude toward acceptance of mobile marketing. The results reveal uses of SMS in daily basis although most of them send/receive more than 10 messages daily, but is not statistically significance to influence attitude toward mobile marketing acceptance ($p > .05$, $\beta=0.169$). The results are consistent with previous study of Phau and Teah (2009), on the reason that they use SMS for social connect and utilitarian functions.

Table 7; Attitude and SMS usage daily

Factor	Beta	t- Stat	Prob.	Adj. R- Square	F-Stats
SMS usage daily	0.169	1.644	0.101	0.005	2.704

Note: Significant at p = 0.05

Source: Authors' Estimation

5. Discussion and Managerial Implications

This study aim to examine the driving factors of consumers' acceptance of mobile marketing. The study utilize the Theory of Reasoned Action together with Uses and Gratification theory to test the willingness of consumer to accept mobile marketing in Tanzania. The study test the direct and indirect effect of factors such as informativeness, perceived utility, perceived risk, ubiquity, incentive, trust, attitude, social norms and shared content were tested to the behavioral intention to accept mobile marketing. The result has managerial and research implications. In managerial perspective the overall result shows that, Tanzanian business companies has the chance to execute the new paradigm of mobile marketing in Africa which is low cost and effective to disseminate marketing information (advertisement) to reach the intended market, taking into consideration the most driving factors of mobile marketing acceptance as described in this study findings.

The results shows that informativeness of the mobile marketing has strong influence to the consumer's attitude toward the behavioral intention to accept mobile marketing. This result is consistent with previous studies (Dix; 2016, Nwagu and Famiyesin; 2016, Sabokwigina et al; 2013, Merisava;2007, Chowdhry et al;

2006. Bauer et al; 2005 and Tsang et al; 2004) as observed the informative nature of the SMS based marketing is the strongest driver of mobile marketing acceptance.

Perceived utility also is the considerable factors to induce the consumers' attitude toward the acceptance of mobile marketing, as in other studies of Dix et al; (2016), Yang and Zhou (2011) and Merisavo; (2007) The importance of consumer to perceive utility of SMS is contingent to the contextual information based on location, time and consumer profile specific rather than perceiving SMS as annoying or intrusive. Unlike the traditional advertising the message doesn't consider the time and location of the target audience, with the assistance from mobile service operator, marketer can segment the market and send proper SMS advertisement regarding location, time and preference, thus will increase the consumers perception on SMS utility.

Trust is among the factors considered in the hypothesis but found to be not important on influencing consumers' attitude. This is consistent with the study of Marisavo et al; (2007) where in their study they found trust is not important in mobile marketing acceptance. Although other study insist the strong influence of the trust on attitude toward the acceptance of mobile marketing (Dix et al; 2016, Psaud and Azhar ;2012)

Incentive has weak positive relation on attitude but reveal to have significant effect to behavioral intention on acceptance of mobile marketing, this result is consistent to the findings of Khasawneh and Shuhaiber; (2013), Barutcu ; (2008) and Tsang et al; (2004) they believe that providing incentive such as discount coupon can increase the intention to receive SMS based mobile advertising, incentive has direct influence to the behavioral intention. Marketers should plan to send SMS relating to offer, discounts and promotion, this will increase the acceptance of mobile marketing

Perceived risk was hypothesis to have negative relation on attitude but the finding was against the hypothesis and revealed to have weak positive relation. The researcher find the perceived risk to have no impact on attitude toward the acceptance of mobile marketing as this proved in the study of Rader et al (2010). Although the results are conversely with the result of Mohammad and Razil (2011) where the perceived risk has more influence crating favourable attitude toward SMS advertising.

Attitude in general also has found to have positive and direct impact on behavioral intention to accept mobile marketing, as was assumed in the theory of reasoned action, such that consumers attitude has direct and positive effect to the behavioral intention. Under this theory consumers have a set of diverse expectation on the outcome before accepting the innovative media, the positive expectation results to creating positive attitude toward the acceptance of the media

Other few studies on mobile marketing acceptance found consumer have positive attitude if mobile marketing messages were creatively designed, and proved a high information value (Dix et al; 2016, Barutcu; 2008, and Bauer et al; 2005). Conversely to the study of Tsang et al; (2004) and Sabokwigina et al; (2013) respondents has negative attitude toward behavioral intention to accept mobile marketing.

Further more the findings of this study demonstrate no significant relationship between the SMS usage and attitude which indicates that consumers' inability to control the number and types of messages they receive, prevent their significance to accept the medium.

Social norms has a strong direct effect to behavioral intention to accept mobile marketing. This is because Tanzania culture of collectivism nature (Hofstede; 1997) as Chinese society, this is consistency with the study of Yang and Zhou (2011), social norm play important part in adopting to new technology than individual's attitude. The result abide with other researcher (Khasawner and Shuhaiber; 2013, Radder et al; 2010, Msavange; 2012, and Muk; 2007), social norms include the force of family and friend to influence the behavioral intention, it is the best predictor of target market to adopt the mobile marketing.

Social norms also has the strong influence 0.42 on attitude toward the acceptance of mobile marketing. This also consistent with the study of Phau and Teah; (2009) on Australian youth where their attitude toward SMS advertising is influence by their social involvement. Also social norms has the power to predict the intention to send useful SMS in young American as stated by Yang and Zhou (2011). This is due to cultural aspect of Tanzanian, there is great influence of the behavior from family and peer, also ones' decision depend on others influence that is why the result depict strong direct effect of social norms to the attitude and also to the behavioral intention 0.20. Marketers in Tanzania and other countries whose culture is similar to this country has to focus on opinion leaders who have the influence on their peers attitude and behavioral intention. There acceptance will be of great impact to the acceptance of others.

Sharing content has assumed in this study to have indirect effect to the behavioral intention through social norms. The results support this hypothesis with effect of 0.21. in the previous study of Gao et at; 2010 sharing content has insignificant relation to Chinese youth on mobile marketing acceptance, but the current study reveal that mobile phone users has the tendency of sharing content through SMS whether is marketing based SMS or not, therefore there is an opportunity for marketer to send the SMS advertising and get spread to all target market through content sharing, with less cost with high profit.

6. Limitations and Future Research

This study has been conducted to few regions in Tanzania therefore may not be generalized to all Tanzanian consumers. The cultural and native language differences such as Maasai and Hindu within the country can respond differently on behavioral intention to accept mobile marketing, hence we suggest other research will be more interesting to include the cultural and language aspect on the mobile marketing acceptance. Also due to the free trade agreement within East African countries, the study should be repeated to include the cultural and market differences within this community.

The concept of permission has been ignored in this study, while among mobile phone usage is sharing content, hence permission to receive SMS based marketing appears to be a prime prerequisite for mobile marketing acceptance. Future research should investigate the consumers' willingness to provide permission and profile information, also focus on how the mobile marketing acceptance will influence purchase intention.

7. Conclusion

Due to the current usage of mobile phone in the country, and the expectation of high acceptance level among cellphone user, business firms could use this modern form of advertising. However, this marketing technique is at embryonic stage in Tanzania, the marketer should consider the main driver of mobile marketing acceptance as empirically explored in this study. The underlying consideration is on the informativeness of the SMS advertisement and utility that could be perceived by target consumers. Since overall attitude of consumer to the mobile marketing acceptance is negative or a bit low (Sabokwigina et al; 2013 and Chowdhury et al; 2006), hence we can encourage favorable attitude through provision of relevant message based on demand so that consumer would perceive utility on the SMS advertisement received. The SMS advertisement should qualify on location based, time as well as target customers' preference. Marketers shall request the customers profile from mobile service operator (Suhaib Aamir, et al.2015) in segmenting the market and ensure the proper mobile advertisement sent to the intended customer. Segmentation is vital in SMS marketing, where peer usually share the content through SMS hence the advertisement might reach the intended market easily and ultimately enhance behavioral intention to accept the advertisement and make purchase.

This study explores the driving factors of Tanzanian customers' acceptance of mobile marketing. We found that social norms and attitudes are main precursors to customers' behavioral intention to acceptance mobile marketing. Social norms is the most persuasive to customers' intentions to accept mobile marketing than attitudes were. The existence of opinion leader within the peer groups should be considered in sending the SMS advertisement to the target.

In further analysis we found that incentive has a direct relation to behavioral intention, this is also important in making the promotion strategy to be effective through SMS mobile marketing. Although the frequency of send/ receive SMS is high among users but does not influence their attitude, hence the marketers have to think on sending incentive based SMS (discount, offers and other promotions) that revealed to have effect on influencing behavioral intention to accept mobile marketing.

In this study we can conclude that behavioral intention is a function of social norms, attitude and incentive. As revealed to have positive and direct effect to the behavioral intention on the acceptance of mobile marketing.

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