



Consumer Attitudes Toward Mobile Advertising in India: The Role of Personalization

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Abstract

Mobile phones happen to be one of the gadgets that has attained rapid proliferation among people. Marketers have realized the immense potential this gadget possesses to reach their target consumers and have started using mobile phones as a medium to communicate with their customers. This study is carried out with an objective to examine the factors that affect the attitude of customers towards mobile advertising in India with particular emphasis on personalization. Data was collected from 201 respondents selected from all over India who were aged 18 years and above and use mobile phones. The results of regression and SEM analysis proved that personalization, entertainment, irritation and informativeness have significant influence on attitude and attitude, then, influences the intention to purchase. However, credibility was not found to have any significant influence on attitude.

Keywords: Mobile Advertising, Personalization, Credibility, Entertainment, Irritation, Informativeness, Attitude, Intention

JEL Classification Code: M

1. Introduction

Mobile phones happen to be one of the gadgets that has attained rapid proliferation among people. Marketers have realized the immense potential this gadget possesses to reach their target consumers and have started using mobile phones as a medium to communicate with their customers. The present research investigates the factors that will affect consumer attitudes toward mobile advertising in India with particular emphasis on personalization.

The growing popularity of short messaging services (SMS) has created a means of advertisement called mobile advertising. As India has a high growth rate in the global mobile phones and SMS penetration, it has a huge market potential and the business is lucrative. Furthermore, as most studies in the past were conducted within developed societies holding specific perceptions and value toward mobile advertising, those studies can hardly be applied to study the problem in the Indian context. Therefore, India is a country worthwhile to be studied on the topic of mobile advertising. In particular, it is important to know how customers feel about the mobile ads delivered to their

mobile phones, what variables can impact their attitude, and how their advertising designs can be better strategized by designers and marketers.

This study covered how the influence of Personalization affect the Consumer Attitudes toward Mobile Advertising in India. The respondents were from different parts of India. The population was those individuals who are experienced in using mobile devices and are aged above 18 years. The usable responses received were 201 and the time period for the study was from November 2020 to January 2021.

2. Review of Literature

The high rate of cell phone penetration has led to the growing use of portable devices to advertise goods and services. Using interactive wireless media, mobile marketing provides consumers with time and location-sensitive, personalized information that promotes products, services and ideas, creating value for all stakeholders (Dickinger, 2004). Wireless marketing, fueled by the interactive and quick-response capabilities of the Internet, is



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a very promising direct marketing channel. For location-sensitive and time-critical activities, one would expect mobile ads to be more beneficial to customers. A very significant category of m-commerce applications is mobile ads. Based on information given by consulting the customer at an earlier stage or by the background of purchase habits of users, the advertisement messages can be customized. Advertisements sent to a customer can also be location sensitive and can warn a customer in nearby areas about different products/services available.

As more wireless bandwidth becomes usable, content-rich ads can be created for individual users with unique needs, desires, and inclinations, including audio, photographs, and video clips. This limitation is solved by innovations like the Multimedia Messaging Service (MMS). Higher resolution phones and multicolor screens may provide visual elements for imaginative marketing strategies (Dickinger, 2004).

Due to specific features, such as personalization, mobile advertising has gained considerable attention (Kalakota, 2001). These give marketers new opportunities to put successful and efficient promotions on mobile environments. In order to reliably achieve the competitive advantages, personalization in real time would most likely be needed by using personalization technology (Murtaza, 2003). The intrusive tactics advertisers employ when competing for consumers' attention can be annoying to the audiences (Zhang, 2000). Social economic status is also a predictor of consumption patterns from the perspective of social science; consumers of similar backgrounds express similar consumption patterns (Schor, 1999). Rao and Minakakis (2003) argue that marketing strategies focused on knowledge of consumer profiles, history, and their needs are urgently needed. Yan et al. (2004) state that a customized mobile ad targets those consumers reliably and meets their specifications according to their order of choice and shopping habits. Doing so can also activate their resonance that enhances input and responses and enhances the images of companies. In any case, customers would like to tailor the content of mobile services to their interests (Robins, 2003) and relevant for them. Personalization will help advertisers to meet their prospective customers in a very personal way and thereby strengthen the relationship with the customers. The personalization aspect makes mobile ads a very valuable m-commerce application, as it facilitates the use of demographic information obtained by cellular service providers and information about a mobile

user's current location. Thus, advertising can be carried out very precisely and with a clear focus on the target group (Varshney U. a., 2002). In addition to customizing the input of customers, the ability to identify consumers makes it possible to understand the particular situation of users. As a result, promotional activities may be tailored to things related to time and time, such as local events.

Mobile advertising personalization refers to the degree to which the advertising message is personalized to match the desires, wants, attitude, lifestyle, and unique cultural and geographical features of a customer (Leppänen, 2008). In consumer perceptions of mobile ads, the degree of personalization plays a critical role, in that a mobile phone is seldom used by someone other than its user. Consumers thus demand highly personalized messages that they think of as intimate gadgets on their cell phones (Bauer, 2005). In order to gather information about their tastes and tailor the promotional messages and deals accordingly, mobile marketers may use customer reviews. Personalizing the advertisement message often helps advertisers to meet and thus establish connections with their potential consumers in an individualized manner. Consumers are more sensitive to customized and appropriate advertisement messages (Carroll, 2005).

In mobile ads, entertainment is also a key element. It is critical that the message is succinct and humorous, thus capturing the attention of consumers immediately (Katterbach, 2002).

Entertainment is the ability to satisfy the need for escape, diversion, aesthetic gratification, or emotional enjoyment of an audience (Huq, Alam, & Aktar, 2015). Entertainment has become one of the key advertising building requirements and is used as a method to draw customer interest and improve advertising effectiveness (Haider, 2018). Entertainment plays an essential role in mobile marketing (James & DuyBinh, 2016). A positive relationship between entertainment and customer attitude has been seen in mobile advertising and is considered to be the most significant factor that helps define the attitude towards mobile advertising (Tsang & Ho, 2004)

The credibility of advertising is described as the expectations of consumers of the truthfulness and credibility of advertising in general (Xu, 2007). Reliability in ads is one of the perceptual dimensions underlying ad credibility and is the degree to which the customer perceives honest and



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accurate statements made about the brand in the advertisement.

Advertising credibility is the understanding of the truthfulness and credibility of advertising by customers in general (Huq, Alam, & Aktar, 2015). Different factors affect the credibility of an advertising, primarily the credibility of the business and the delivery of the message (Chowdhury, Parvin, & Weitenberner, 2006). By using credibility and their expertise to select the advertising source, customers will estimate that the service is actually real (Fern, Ling, Boon, & Fong, 2018). Credibility plays an important part in mobile advertising. Also, the higher credibility consumers perceive, the higher advertising value increases (James & DuyBinh, 2016). In mobile advertising it has been showed that a positive relationship between credibility and consumers attitude toward mobile advertising (Chowdhury, Parvin, & Weitenberner, 2006).

Information given to customers via mobile devices needs to demonstrate qualitative characteristics such as precision, timeliness and consumer usefulness (Siau, 2003). In addition to this, users need easy access to the data they are searching for in their current use material. There is also the possibility that the data will be distributed to customers automatically (Kaasinen, 2003). The distinction between informativeness and personalization is that personalization emphasizes that the content of mobile services is personalized to and important to the interests of customers.

Informativeness, the ability of ads to notify customers of product and service choices can be specified such that purchases contribute to the greatest possible satisfaction from purchases (James & DuyBinh, 2016). One of the advertisements aims is to warn the public of new products or new features of existing products and to alert them of any increases in the price of products (Huq, Alam, & Aktar, 2015). Informativeness is a valuable incentive in mobile advertising when the advertising provides users with a variety of resources and useful information (Fern, Ling, Boon, & Fong, 2018). Consumers' attitudes towards mobile ads are affected by informativeness. Therefore, it can be found that behaviors have a positive impact on the informativeness of mobile ads. However, Nicolaas (2016) found that informativeness does not influence consumer purchase behavior toward mobile advertising when advertising employs techniques that annoy, offend, insult, or are overly manipulative, consumers are likely to perceive it as unwanted and irritating influence. Mobile ads may

provide a variety of information that confuses and distracts the recipient and overwhelms the customer with data (Pavlou, 2002). Consumers can feel confused and react negatively to them.

Consumers are likely to perceive it as an unwelcome and annoying effect when advertising uses tactics that upset, offend, ridicule, or are quite manipulative. Irritation has often been one of the big advertising critiques (Almossawi, 2014). Advertising irritation can be characterized as advertising that causes frustration, unhappiness and brief intolerance (Huq, Alam, & Aktar, 2015). Unwanted texts, regularly known as spam, are another possible nuisance. Spam imposes anonymity on the user and strangles customer acceptance James and DuyBinh (2016) perceived irritation of mobile advertising does affect consumers' attitudes toward mobile advertising (Tsang & Ho, 2004). However, unwanted texts, regularly known as spam, are another possible nuisance (Hashim & Normalini, 2018). Spam imposes anonymity on the user and strangles customer acceptance (Tsang & Ho, 2004).

During the past two decades, customer expectations of emerging technical technologies and technology acceptance have fascinated researchers a lot. There are a few well-designed and well-tested behavioral models that describe user behaviors and new technology adaptation, such as the Expected Behavior Theory (Ajzen, 2003) and the Technology Acceptance Model (Venkatesh et al., 2003). The core factors in each of these models are the attitude and intention of the person to conduct a given action. The decision of a person to participate in a specified activity is determined by their intention to conduct the behavior, which is partly determined by their attitude towards (reflecting their outstanding behavioral beliefs) the behavior. Attitude is an important aspect of purchasing decisions that can be used to predict online purchase transactions.

Intention can be defined as subjective decisions about how an individual will act in the future (Blackwell, 2001) Intention gives an insightful indicator of the performance of a specific organization while maintaining its clients (Blackwell, 2001). It is prevalent that customers normally do what they expect to do. In parallel, several previous studies have shown that purpose provides a powerful predictor of how individuals will act in the future (Altuna, 2009). From the perspective of marketing, purchase intention is part of consumers' intention



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(Blackwell, et al., 2001) and very helpful to act as an indicator for many marketing activities. It is therefore necessary for organizations to take proactive steps to ensure that their clients have a positive view of goods and services (Blackwell, 2001). The buying purpose of customers will also be dependent on the promotional strategy, their attitude and how much they know about deals highlighted by a specific business (Blackwell, 2001).

Kotler suggested that an attitude toward some object or idea is a person's enduring favorable or unfavorable evaluations, emotional feelings, and tendencies to action (Tsang & Ho, 2004). Consumer attitudes towards advertisement messages, advertising agencies and media are affected by the impact of advertising activities. If businesses want to initially send their message through mobile media, they actually need to know how customers view, estimate mobile as a source of advertisement, and what kinds of attitudes consumers display (Tsang & Ho, 2004). Consumers have a negative attitude to mobile ads and a strong correlation between consumer attitudes and consumer behavior. Ene (2015) deduced that mobile advertisement users who have different demographic criteria, might have different attitudes and behaviors. Noor & Sreenivasan (2013) found that the attitude of customers has an important relationship with their intention to buy the advertised goods and services, and variables such as types of products and services, costs, and timing are important to understand the attitude of the customer to buy. The attitude towards mobile advertising was found to be same across genders (Padmanabhan & Anand, 2015). However, it was also found that consumers have a negative attitude towards advertisements that they receive in mobiles if the advertiser sends them without taking their consent (Salamah & Ma, 2017).

Thus, based on the literature review, the objectives of this research is to identify the consumers feeling about the mobile advertising delivered to their mobile phones and to identify the factors that affect the consumers attitude towards intention to receive mobile ads.

The hypotheses derived from the literature are:

- Hypothesis 1: The perceived entertainment of mobile advertising significantly influences the attitude toward mobile advertising.

- Hypothesis 2: The perceived informativeness of mobile advertising significantly influences the attitude toward mobile advertising.

- Hypothesis 3: The perceived irritation of mobile advertising significantly influences the attitude toward mobile advertising.

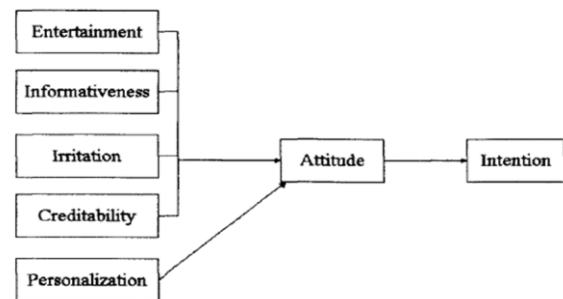
- Hypothesis 4: The perceived credibility of mobile advertising significantly influences the attitude toward mobile advertising.

- Hypothesis 5: The perceived personalization of mobile advertising significantly influences the attitude toward mobile advertising.

- Hypothesis 6: Attitude toward mobile advertising significantly influences consumer intention to receive mobile advertising.

3. Conceptual Model

Factors Contributing to Attitude and Intention toward Mobile Advertising



4. Research Methodology

Descriptive research design was followed to conduct the study. Using convenience sampling technique more than 300 respondents were identified and questionnaire was sent to them as Google form. 201 usable responses were received. The scale consisted of items from already existing literature and each item was measured on a 7-point scale. The items for measuring Credibility, Informativeness, Irritation and entertainment was adopted from Tsang et al. (2004), Personalization from Mittal and Lassar (1996) and Chellapa and Sin (2005). Structural equation modeling (SEM) using the partial least squares method was used for the analysis, through which the hypotheses were tested for the proposed model. Warp PLS 7.0 software was used for the analysis.



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5. Sample Profile

The study relies on a sample size of 201 in which the number of male respondents are 114 (56.7%) and number of female respondents are 87 (43.3%). 50.2 per cent of the respondents were aged between 18-23 years, 27.4 per cent of the respondents are between 24-30 years, 9 per cent of the respondents are between the ages 30-40 years and 13.4% are aged above 40 years.

6. Reliability

Table 1: Reliability analysis using Cronbach's alpha

Construct	Cronbach's alpha
Intention	.875
Attitude	.879
Entertainment	.875
Informativeness	.825
Irritation	.803
Credibility	.815
Personalization	.883

Table 2: Descriptive Statistics

	Minimum	Maximum	Mean	Std. deviation
Intention	1	7	4.29	1.294
Attitude	1	7	4.56	1.307
Entertainment	1	7	4.15	1.459
Informativeness	1	7	4.32	1.333
Irritation	1	7	4.25	1.310
Credibility	1	7	4.24	1.246
Personalization	1	7	4.42	1.276

The mean and standard deviation for all the variable is mentioned in table 2. Mean value is above 4 and hence it indicates that respondents are in agreement towards most of the statements.

6.1. Inferential Statistics

Table 1 explains the reliability analysis using the indication of Cronbach's Alpha for the variables of the study. The seven factors intention, attitude, entertainment, informativeness, irritation, credibility and personalization have a reliability of more than 0.7 on Cronbach's Alpha Assessment. The dependent variable intentions reliability test indicated a value of 0.875. The mediating variable attitude has a reliability value of 0.879. These variables show that the reliability analysis is exceeding 0.6 and these variables are valid and reliable for further statistical analysis.

The figure shows the result of SEM analysis. The variables such as Entertainment, Personalization, Informativeness and Irritation have p value less than 0.01 hence the hypotheses have been approved. While the variable Credibility has p value of 0.46 hence the variable is insignificant.

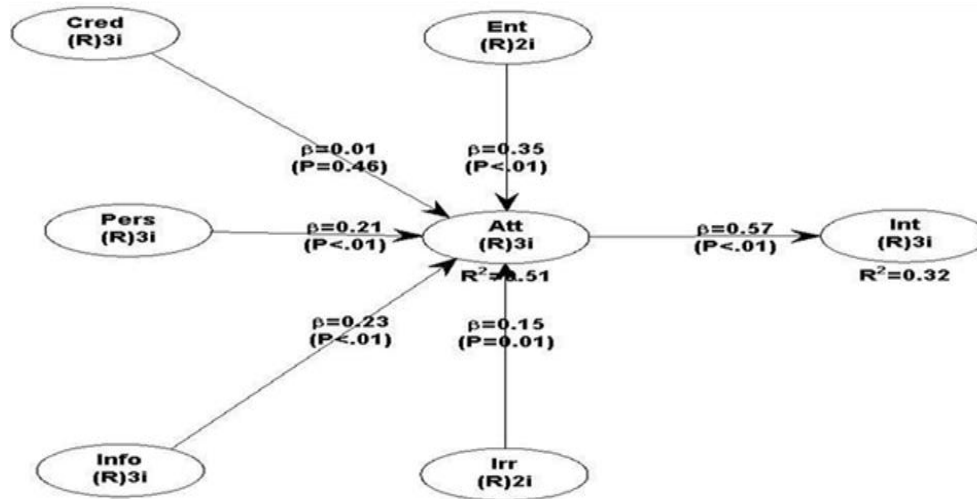


Figure 2: SEM Model

Table 3: Hypothesis Testing Results.

HYPOTHESES	VARIABLES	P VALUE	β VALUE	RESULT
H1	Entertainment - Attitude	<0.01	.35	Accepted
H2	Informativeness - Attitude	<0.01	.23	Accepted
H3	Irritation – Attitude	<0.01	.15	Accepted
H4	Credibility – Attitude	0.46	.01	Rejected
H5	Personalization – Attitude	<0.01	.21	Accepted
H6	Attitude – Intention	<0.01	.57	Accepted

Figure 2 shows the path values and path coefficients of independent variables to dependent variables. It shows direct relation between an independent and dependent variable.

From the given table we can analyze that, p-value for the Entertainment to Attitude is <0.01. Therefore, the null hypothesis is rejected and it is evident that significant relation exists between the variables. They are statistically significant because they are less than 0.001 at 1% of significance level. Hence, the perceived entertainment of mobile advertising significantly influences the attitude toward mobile advertising (H1). p-value for

Informativeness to Attitude is <0.01. Therefore, the null hypothesis is rejected. The relationship is statistically significant because they are less than 0.001 at 1% of significance level. Perceived informativeness of mobile advertising thus significantly influences the attitude toward mobile advertising (H2). p-value for Irritation to Attitude is <0.01. Therefore, the null hypothesis is rejected. Thus, the perceived irritation of mobile advertising significantly influences the attitude toward mobile advertising (H3). p-value for the Credibility to Attitude is 0.46., Thus the relationship is insignificant. Therefore, the null hypothesis is accepted. They are statistically insignificant because they



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are greater than 0.001 at 1% of significance level. The perceived credibility of mobile advertising does not significantly influence the attitude toward mobile advertising (H4). p-value for Personalization to Attitude is <0.01 . Therefore, the null hypothesis is rejected. The perceived personalization of mobile advertising, thus, significantly influences the attitude toward mobile advertising (H5). p-value for the Attitude to Irritation is <0.01 . Therefore, the null hypothesis is rejected. Attitude toward mobile advertising thus significantly influences consumer intention to receive mobile advertising to consume (H6).

7. Findings

The present study focused on the Influence of Personalization in Affecting Consumer Attitudes toward Mobile Advertising in India. The study determined the influence of the dependent and independent variables, with the help of the mediating variable – Attitude. From the research it was inferred that all the hypothesis, except for H4 has been accepted.

Entertainment, personalization, informativeness and irritation are positively correlated to the overall attitude, whereas credibility is negatively correlated to the overall attitude. Although the emphasis of the study is on the personalization factor, it is not the major contributor in the regression model. This means other factors like entertainment, information and attitude also have a key role to play. Another reason is that personalized mobile advertising are not yet fully available, and as the vast majority of the respondents most likely have not experienced actual personalized mobile advertising. Therefore, their appreciation of the associated benefits may at this point be limited.

The major result of the study is that attitude towards mobile advertising is a good indicator of intention to receive mobile advertising. Therefore, hypothesis 6 is supported. Consumers attitudes toward mobile advertising are affected by the Entertainment component.

8. Suggestions

This research has revealed many questions in need of further investigation. Further research may be undertaken in the following areas: exploration of underlying factors, impacts of cultural factors, determinants of credibility and entertainment in advertising, the influence of attitudes on

behavior toward mobile advertising, the different attitudes among types and forms of mobile advertising, or the investigation of advertising value and effectiveness of mobile advertising. To provide a greater degree of accuracy in this research, improvements on a number of items, such as variables, methodology and demographic variables, should be considered. Future trials should be assessed by increasing the sample size, changing the data collection method to random sampling and using more advanced analytical tools. In this way, the study could be more generalized. Furthermore, qualitative research is highly recommended to gain further insight into the theoretical framework and to build the most appropriate questionnaire for people of India.

9. Limitations of The Study

Although based on real-world data, the study has certain limitations. First, the data were collected in a convenience sampling, which may have resulted in sampling biases. Second The data was self-reported by various individuals which could have resulted in various biases such as selective memory or exaggeration. On the whole, mobile advertising has been developing as an important channel for advertising in India, based on the astonishing growth of SMS and mobile phone users. Research may find that personalization is a magic tool in affecting consumer attitudes. Practitioners will gain insight from the findings on how to design effective mobile advertising campaigns.

10. Conclusion

The findings of the study show that, the understanding of consumer attitude and intention toward mobile advertising is important for marketers to design a high-quality promotion campaign. As SMS and MMS are continually growing at an enormous rate in India, their business application in mobile advertising must be systematically evaluated and properly integrated into a merchant's business strategies and marketing initiatives. This research identifies specific factors affecting attitudes toward mobile advertising. Entertainment, informativeness and personalization are the three most important factors that will affect consumer's attitude toward mobile advertising. Further, Entertainment is an important element that will improve consumer attitude toward mobile advertising.



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