

**AN INVESTIGATION INTO CONSUMER ATTITUDES AFFECTING THE
ADOPTION OF MOBILE MARKETING IN NAMIBIA**

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ABSTRACT

Mobile device technology advances and globalisation have transformed the way the world conducts business and are progressively providing consumers with greater variety, convenience, and affordability. One such mobile technology advancement that has taken the globe by storm is “mobile marketing”. Nonetheless, consumers, especially in developing countries such as Namibia, are deprived of enjoying the benefits mobile marketing has to offer and are more focused on using their mobile devices to interact with friends and family on social media platforms. The Purpose of this study was to investigate how consumer attitudes affect the adoption of mobile marketing in Namibian. In addition, the study sought to determine if the factors identified in the literature also influence consumer attitudes towards mobile marketing adoption in Namibia.

This study pursued a positivist research philosophy and explanatory or causal research design since this would not only address the research objective but would also be highly appropriate in revealing new knowledge through hypothesis testing. Survey Research Strategy was suitable for this study in order to investigate the factors affecting consumer attitudes and mobile marketing adoption. This allowed for them to be measured simultaneously and allow for potentially underlying relationships to be examined. The reliability of the scales in the research instrument was tested through Cronbach’s alpha coefficient. In addition, Confirmatory Factor Analysis (CFA) was used to ensure validity. CFA was also performed to determine and confirm the core factors pertinent to the research. Structural Equation Modelling (SEM) was used to perform hypothesis testing and in validating the research model.

The study found that all factors (perceived entertainment, perceived informativeness, perceived credibility, and perceived irritation) affect consumer attitudes. The research findings revealed that consumers’ adoption of mobile marketing in Namibia is positively affected by consumers’ attitudes towards mobile marketing.

The study concluded with empirical and theoretical contributions, recommendations and future research avenues such as: for marketing managers to develop effective mobile marketing messages and strategies, they must understand the demographics of

their target audiences. Marketers should invest more time in understanding how consumers evaluate marketing messages they receive on their mobile devices. This could help to determine consumer attitudes towards receiving and reading these messages and would allow for more effective advertising on mobile devices. Novel validated constructs followed by a model for consumer attitudes towards mobile marketing adoption concluded the study as empirical contributions to the science.

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LIST OF ACRONYMS

SMS = Short Message Service

MMS = Multimedia Messaging Service

GSM = Global System for Mobile Communications

GPS = Global Positioning System

MMA = Mobile Marketing Association

PDA = Personal Digital Assistant

IMC = Integrated Marketing Communication

GPRS = General Packet Radio Service

MM = Mobile Marketing

DEDICATION

This study is dedicated to our Heavenly Father for giving me the strength, wisdom, health, endurance and grace that made it possible for me to embark upon this study.

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Hallelujah! Amen!

DECLARATIONS

I, Bernardus Franco Maseke, hereby declares that this study is my own work and is a true reflection of my research, and that this work, or any part thereof has not been submitted for a degree at any other institution.

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Signature:

A handwritten signature in black ink, appearing to read 'B. Maseke', written in a cursive style.

Date: 27 April 2019

CHAPTER ONE

INTRODUCTION

1.1 Background of study

The use of traditional marketing is declining globally since consumers worldwide are moving into the fourth industrial revolution where mobile gadgets form an important part of their daily activities (Haghirian & Dickinger 2017). The International Telecommunications Union Report (2016) indicated that there is a global explosion in the use of handheld electronic communication devices such as mobile phones, digital music players, and handheld Internet access devices - culminating in the social media era. In particular, the number of such devices is multiplying and subscriptions to services offered through these devices are expanding. For example, the growth in the number of such subscriptions worldwide is at a compounded annual rate of 24% from 2000 to 2008 with the number of mobile subscribers reaching 4 billion in December 2008 (Al-alak & Alnawas, 2011).

Mobile marketing being a relatively new strategy for appealing to consumers, has become one of the fastest growing marketing methods globally (Berliner, 2016). Retailers worldwide are using mobile marketing to promote, inform, appeal and position their products to consumers with great success, especially in the developed world (Shankar, 2010; Metric, 2013). In developed European countries and the United States of America, retailers who have aggressively engaged in mobile marketing, have achieved positive results and by so doing have set the stage for global retailers to move away from traditional marketing and enjoy the great benefits associated with mobile marketing (Becker, 2012).

Although consumers in South Africa have adopted mobile marketing with great success (Donner, 2012), it is not clear if consumers in other countries in the Southern African Development Community (SADC) region in Africa are have embrace mobile marketing. According to Kramer (2011), Namibian consumers predominantly trust and relay on traditional marketing channels such as radio advertisements, pamphlets and sales promotions to source information on products and services.

The growth of mobile advertising has opened a new area for research (Tsang, Ho & Liang, 2004); (Haghirian and Madlberger 2005); (Xu, 2006). For instance, given its unlimited textual presentation, will this new medium have the same effect as other media? What do consumers think about SMS-based advertisements? What mechanisms would be more affective for mobile advertising? A better understanding of these issues is critical to the affective use of mobile advertising. It is especially important to know how consumers feel about the ads delivered to their mobile phones.

Therefore, this study investigated the factors affecting consumer attitudes towards mobile marketing. In addition, the study also investigated how consumer attitudes effect the adoption of mobile marketing, since this is the core problem in Namibia. Consumers in Namibia do not trust online technology payment platforms and prefer making payment on a face to face basis which may affect the implementation of governments NDP's (Stadler, 2016)

1.2 Problem statement

The slow uptake of mobile marketing by consumers in developing nations like Namibia is affecting the growth of the wholesale and retail industry as well as the general economic growth rate (Donner, 2012). The slow uptake of mobile marketing

is a common challenge within the Southern African Development Community due to a number of reasons as pointed out by (Chiwere & Dick, 2008). The adoption of mobile marketing by Namibian consumers is still at the infancy stage (Chiwere & Dick, 2008).

The above concern was echoed by (Metric, 2013) who observed that despite the existence of support systems in terms of telecommunication infrastructure and devices such as smartphones, tablets and notes that are capable of receiving and transmitting adverts, not much has been done regarding the adoption of mobile marketing in developing countries. Besides affordability, entrepreneurs could also benefit from variety in types of mobile marketing such as SMS marketing, app-based marketing, push notifications and email marketing which would enable them to reach consumers more affectively.

In a Mobile Marketing Economic Impact Study that was done by the (mobile marketing association, 2012) in the United States, the six month investigation revealed the following benefits of mobile marketing on the United States economy: The mobile marketing ecosystem exhibits remarkable levels of investment for an industry so young: \$6.7 billion was spent on it by client-side marketers and retailers across all industries in 2015, a figure that was expected to reach almost \$40 billion by 2021 The mobile marketing ecosystem contributes even more impressive levels of incremental output to the U.S. economy: \$139 billion in 2015, and reaching \$400 billion by 2021, with at least 85% of this sales impact taking place in “off-line”, “brick and mortar” locations.

The mobile marketing ecosystem sustained over half a million jobs in 2016, and was expected to support upwards of a million and a half workers by 2021 including both direct and indirect employees; in fact, every single employee in a direct mobile

marketing communications role will support over 23 workers in non-mobile occupations throughout all 50 states and the District of Columbia in that year. According to the (Mobile marketing association, 2017) these facts and figures are based on increased economic output and employment and are entirely comprised of supplemental U.S. income and jobs that would not exist but for the successful exchange of marketing communications through mobile media

However, for at least the past decade, political leaders and policymakers in the SADC region have stressed the paramount need for businesses operating in the region to harness technology and innovation in order to join the information society and take part in the global knowledge economy (Hosman & Fife, 2012). For instance, the Namibian Minister of Information Communication Technology Honourable Joel Kapanda is encouraging the private sector to adopt and implement innovative ICT tools and strategies with urgency if they want to remain competitive on a global level (Kapanda, 2013).

The retail and wholesale industries are an important contributor to the Namibian economy as it they account for roughly 15% of the country's total Gross National Product (GNP) and 33% of the entire services sector. They employed some 40,626 people, representing a significant 13.7% of the country's work force. This means roughly every thirtieth worker was employed in the retail industry (Namibia Statistics Agency, 2016). Unemployment in Namibia is at 27,4%, which is very high for a country with a total population of 2.2 million people (Steytler, 2015). Consequently, interventions such as mobile marketing being adopted by consumers will have a positive impact on the retail and wholesale sectors' growth and eventually employment creation (Metric, 2013). Evidence from consumers in South Africa, a developing

country similar to Namibia suggest that consumer adoption of mobile marketing continues to be a driver of growth and profitability in many other sectors (Donner, 2012). This denotes that consumer adoption of mobile marketing can work in other developing countries in the SADC region (Metric, 2013). In previous studies such as (Tsang, Ho & Liang, 2004); (Haghirian and Madlberger 2005); (Xu, 2006) and (Koo, 2013) consumer adoption of mobile marketing is a key driver for organisations to implement mobile marketing.

This study investigated how consumer attitudes influence the adoption of mobile marketing in the Namibian market. The impact of factors affecting consumer attitudes towards mobile marketing in Namibia was also assessed. In addition, the study sought to ascertain if consumer attitudes towards mobile marketing between consumer age-groups in Namibia were similar.

1.3 Purpose of the study

The Purpose of this study was to investigate how consumer attitudes affect the adoption of mobile marketing in the Namibian retail sector. Moreover, to determine if perceived entertainment, informativeness, irritation, and credibility of mobile marketing affect consumer attitudes towards mobile marketing.

1.4 Research Objectives

The primary objectives of this study were to ascertain the relationship between consumer attitudes towards mobile marketing and consumer adoption of mobile marketing. Moreover, to determine if perceived entertainment, informativeness, irritation, and credibility of mobile marketing affect consumer attitudes towards mobile marketing.

1.4.1 Secondary Objectives

- To ascertain the impact of consumers perceived entertainment, informativeness, irritation, and credibility of mobile ads on consumer attitudes towards mobile marketing in Namibia.
- To determine the relationship between consumers attitudes and consumer adoption of mobile marketing in Namibia

1.5 Summary of Hypothesis

Five hypotheses below were developed from the literature review.

Hypothesis 1: *The consumers perceived entertainment, of mobile marketing positively affect consumer's attitudes toward mobile marketing in Namibia.*

Hypothesis 2: *The consumers perceived informativeness of mobile marketing positively affect consumer's attitudes toward mobile marketing in Namibia.*

Hypothesis 3: *The consumers perceived irritation of mobile marketing negatively affect consumer's attitudes toward mobile marketing in Namibia.*

Hypothesis 4: *The consumers perceived credibility of mobile marketing positively affect consumer's attitudes toward mobile marketing in Namibia.*

Hypothesis 5: *Consumer attitudes towards mobile marketing positively affect consumer's adoption of mobile marketing in Namibia*

1.6 Significance of the study

The findings of this study will substantially benefit consumers, retailers, entrepreneurs, small and medium enterprises, government and not for profit organisations who form the basis of this study. Consumers will enjoy tailored customer care and mobile

offering that will be less intrusive. Privacy and other ethical concerns of consumers will also be taken into consideration by organisations wanting to embark upon mobile marketing. Governments and law-makers will become aware of consumer mobile marketing concerns and formulate more affective legislation. While current solutions to privacy can offer some level of protection to the user, they are unable to consider the repercussions for a market primarily driven by accurate profiling of consumer behaviour (Leontiadis *et al.*, 2012).

Nevertheless, consumers need to understand that data collected through mobile applications is used by marketers to generate revenue that eventually pays for the free applications (Leontiadis *et al.*, 2012). This study will therefore create consumer awareness on the exploitations highlighted by Leontiadis *et al.*, (2012) and many others.

Retailers will have a much better conceptualisation of how to go about adopting mobile marketing and how to strategise in the implementation of mobile marketing adoption. Retailers will also gain substantial insight in mobile marketing trends amongst consumers and how to tailor mobile offerings to appeal to various categories of consumers. Retailers will benefit from reduced advertising costs incurred in adopting mobile marketing compared to traditional marketing. The study also provides a benchmark against which retailers in the SADC region and other developing countries can improve mobile marketing implementation and sustainability strategies. In a study done by the Mobile marketing association, (2012) retailers in the United States benefited greatly through mobile marketing, while (Donner, 2012) suggested that retailers in developing countries such as Namibia can also draw sales growth and consumer loyalty benefits from mobile marketing.

Entrepreneurs and small and medium enterprises will be able to cost effectively use mobile marketing to promote their products by better understanding the critical consumer adoption factors as identified through this study. This should help them in eventually adopting mobile marketing. Today's marketing initiatives go far beyond print ads and desktop computers, and it is more important than ever to have a mobile marketing campaign in place for your business. Consumers spend 59 percent of their time on mobile devices, according to (Leadem, 2017). In addition, mobile ads have higher conversion rates, are more cost effective and can be tailored to individual consumer needs (Leadem, 2017). Thus, SMSEs with their substantially limited marketing budgets can considerably benefit from the different types of mobile marketing for a fraction of the price of traditional marketing, if they choose to adopt mobile marketing (Shankar, 2010).

Academics pursuing research in the field of mobile marketing can build on the latest knowledge and uncover new knowledge that can help to enhance further understanding of mobile marketing. Government Departments may make use of the findings of this research to draft legislation and policies to regulate and enhance mobile marketing activities.

Not for profit organisations may also benefit from this research as they could also venture into mobile marketing as a tool to reach out to bigger target audiences. This was confirmed by Hosman & Fife (2012) who urged governments in developing countries to join by the global knowledge economy, information society and benefit from technological advancements such as mobile marketing which offer efficiency and cost benefits.

The study should contribute to the body of knowledge regarding mobile marketing. Finally, this study will unlock the reasons why consumers in Namibia and other developing countries trail in adopting mobile marketing.

1.7 Scope of the study

The scope of this study was limited to consumers from Windhoek Namibia for the following reasons: The literature was deficient in similar studies being done in developing countries like Namibia. Thus, this study tried to address the gap in the body of knowledge on consumer attitudes on Mobile marketing in developing countries. Furthermore, Namibia and Windhoek in-particular was identified in the (UN country report, 2014) as having a well-blended SADEC demographic composition of people from all over SADC who reside, trade and transit through. Consumers formed the basis of this study because as Berliner and Donner (2016) suggest, Mobile marketing as a relatively new strategy for appealing to consumers has become one of the fastest growing marketing methods globally. However, although globally, studies on consumer attitudes on mobile marketing have been done, studies on consumer attitudes in developing countries have not been done and this may make businesses hesitant to adopt mobile marketing.

Finally, due to logistical and financial constraints, the study was limited to Windhoek, Namibia. Otherwise the researcher would have liked to cover the entire SADC region

1.8 Definition of Key Terms

Mobile Marketing: a set of practices that enables organisations to advertise, communicate and engage with their audience in an interactive and relevant manner through any mobile device or network. (Becker, 2012)

Attitude: A person's enduring favourable or unfavourable evaluations, emotional feelings, and action tendencies towards some object or idea (Kotler, 2012).

Adoption: The acceptance and continued use of a product, service, or idea. (Baraghani, 2008).

1.9 Format of the Study

This dissertation encompasses five chapters. An ephemeral description of each chapter is outlined below.

Chapter 1 provides a synopsis of the dissertation. The chapter begins by describing the research problem followed by an enlightenment on the purpose of the study. Then the research objectives are delineated, followed by the significance of the study, research methods, definition of key terms and limitations of the study. The chapter concludes with the format of the study and an overview of what was discussed.

Chapter 2 describes the theoretical framework, giving a rich description of the relevant literature in mobile marketing. It begins with a historical background of Mobile Marketing and goes on to summarize current best practices in mobile marketing. Then attitudes towards advertising especially online advertising are discussed, followed by mobile marketing adoption and attitudes towards mobile marketing adoption. The most relevant theories are used to formulate a conceptual framework from which a hypothesis and conceptual model is developed.

Chapter 3 discusses the research methodology and provides a justification of why the methodology was pursued. The chapter further elaborates on sampling, data collection analysis and concludes with research ethics.

Chapter 4 commenced with the analysis and presentation of questionnaires retrieved, followed by the presentation of demographic data through the use of tables, graphs, analysis and presentation of data relating to mobile marketing adoption. Furthermore, CFA, reliability and SEM data relating to factors affecting consumer attitudes towards mobile marketing adoption is presented. While, tests of hypothesis, examining Non-Standardised regression weights, examining Standardised total affects weights and examining the research measurement framework which translated in the validation of the final proposed framework were undertaken.

Chapter 5 discourses on the results from Chapter 4 and reveals new and current findings in line with the conceptual and theoretical perspectives presented in Chapter two. Empirical issues that were reported from the survey findings are also expounded on. This chapter begins by highlighting the relevance of response rates and issues of the nonresponse bias in view of current literature. The chapter carries on to converse on the research instrument validation process by reflecting upon issues such as reliability, content validity and construct validity. After this, the rectified and validated model of mobile marketing adoption is discussed. The chapter, carries a synopsis of the research findings and a discussion on the unique contributions of the study as well as the implications of this study on existing best practice and theories. A delineation of research limitations and future research avenues in the area of mobile marketing adoption is also discussed.

1.10 Chapter Summary

This chapter gave a comprehensive introduction of the research topic. This was followed by a conceptual enlightenment of the research problem and the historical overview suggesting the origin of the problem. Next the purpose of the study was

expounded, trailed by research objectives, hypothesis formulation and the significance of the study. Finally, the research methodology was discussed which lead to the definitions of key terms, limitations of the study and the format of the study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

An investigation into earlier literature suggests that studies on consumer attitudes towards mobile marketing adoption in the developed world is lacking and, in some countries, non-existent (Donner, 2012). This chapter, therefore examines past, current and future trends to establish additional research gaps in attitudes toward mobile marketing adoption. Furthermore, the chapter aims to critique, compare and contrast relevant literature on the views of previous researchers on mobile marketing, mobile marketing adoption and consumer attitudes.

The chapter is divided in, three sections, historical overview and meaning of concepts, theoretical framework and a conceptual model. Thus, the conceptual issues such as traditional marketing practices, mobile marketing, mobile devices as marketing communication tools and types of mobile marketing are discoursed in profound detail. Moreover, a critical focus is taken on the Code of Conduct for Mobile Marketing and legislative issues in mobile marketing which stands out as under researched areas. Finally, consumer behaviour which is pivotal in understanding consumer attitudes is conceptualised.

2.1 Mobile marketing

During this section the historical overview and the meaning of concepts will be discussed. In particular several concepts such as traditional marketing, Mobile Marketing and Marketing Strategy in Mobile Marketing will be discoursed. These

philosophies will be used to develop a new mobile marketing model with insight from the empirical findings.

2.1.1 Mobile Marketing defined

The Mobile Marketing Association defines mobile marketing as “a set of practices that enable firms to communicate and engage with their customer in an interactive and relevant manner through any mobile device or Personal Digital Assistants” (Strom, *et al.*, 2014). Becker (2012, p. 32) defines “Mobile marketing is a set of practices that enables organisations to communicate and engage with their audience in an interactive and relevant manner through and with any mobile device or network”. The definition by Becker (2012) captures all aspects discussed in this section regarding Mobile Marketing and is therefore an appropriate inclusive definition for this study.

Norcross (2008) alludes that five years ago, “if you typed mobile marketing into a Google search, the majority of results would be about advertising that was applied to the sides of cars. Consumers were paid to put adverts on their cars and drive around major metropolitan cities. Today, it is virtually impossible to relate mobile marketing to motor vehicles”. Kaplan & Haenlein (2010, p. 22) suggest that Social Media Marketing is a subsection of Mobile Marketing and that Social Media as we understand it today probably started around 1994 when Bruce and Susan Abelson founded “Open Diary”, an early social networking site that brought together online diary writers into one community.

The term “weblog” was first used at the same time, and truncated as “blog” a year later when one blogger jokingly transformed the noun “weblog” into the sentence “we blog.” The growing availability of high-speed Internet access adds to the

popularity of the concept, leading to the creation of social networking sites such as MySpace in 2003 and Facebook in 2004. This, in turn, coined the term “Social Media,” and contributed to the prominence it has today” (Kaplan & Haenlein, 2010, p 25).

Srivastava (2005) brings across a strong argument by alluding that the development in Social Media marketing resulted in Mobile phone technology evolving immensely over the past decade, from phones that could only perform basic operations to sending short message services and making calls to more advanced and sophisticated functions like sending emails and making video calls. He concluded by describing modern mobile phones as having evolved into a pervasive tool and key 'social objects. Although (Kaplan & Haenlein, 2010) and (Srivastava, 2005) agree on the evolution in mobile phone technology, (Srivastava, 2005) summaries by highlighting the enormous abilities of mobile phones that came about due to advancement in technology, a need for growing communication and the development of new software applications ultimately resulted in the evolution of mobile marketing.

The mobile phone in today’s societies has become a central necessity to the lives of many consumers, particularly to the lives of young adults and teens (Johnson, 2013). It is an addiction for many because they always carry it on them and constantly check it for various updates on popular social media applications such as Facebook, WhatsApp, tweeter Instagram, YouTube, LinkedIn, Pinterest, Snapchat (Johnson, 2013) just to mention a few. Consumers have long moved away from using the mobile device for personal use only but a means to connect with friends, family and the rest of the world through social media (Johnson, 2013). It has become a definition of individualism, personality and a symbol of wealth. For marketers, “the widespread

adoption of mobile phones represents a huge marketing opportunity to reach and serve consumers anytime, anywhere” (Roach 2009, p. 149).

Persaud and Azhar (2012) state that while consumers adopt mobile phones to enhance their private and social lives, marketers have identified marketing channels through mobile phones. These different perspectives imply that marketers must ensure that their mobile phone marketing strategies are not intrusive (Persaud & Azhar, 2012). This is also not sufficient to warrant that consumers want to receive mobile advertisements on their mobile devices but rather suggest that more studies are needed to bridge the gap between mobile marketing consumer needs and marketers’ intentions. In agreement (Amoroso and Ogawa, 2013) suggests that mobile marketing research is still to evolve beyond its inception stages, but that mobile marketing practices will likely go through fundamental changes as the technology continues to evolve.

The benefits of mobile marketing to consumers are that smartphones have the capability to transform consumers’ shopping experiences and add marketing value, consumers can now effortlessly and speedily shop across numerous channels such as (physical store, web-based, and mobile) with considerably greater level of convenience, flexibility, efficiency, and personalisation (Persaud and Azhar, 2012). Unfortunately, every advancement in technology has its draw backs, mobile marketing technology has the potential to be intrusive and annoying. Ordinary mobile phones have limited functions which are voice calls SMS camera, calendar, organizer alarm and reminder functions. Where smartphones offer consumers with more variety of features, such as mobile web browsing, web applications, electronic-mail, instant

messaging, picture messaging, video and audio playback, GPS, games, a video camera, picture and video editing, voice command and much more (Johnson, 2013).

Additionally, mobile phone companies have introduced much affordable data packages making it possible for consumers to stay online continuously use of popular social networking sites (Basheer & Ibrahim, 2010). This present marketers with an enormous opportunity to integrate and expand their social media marketing strategy with their mobile marketing strategy (Johnson, 2013).

Megdadi & Nusair (2011) describe the smartphone as a key stage in the evolution of mobile marketing technology and practices because it has the capability to seamlessly integrate Bluetooth, location-based marketing, and other technologies with web-based and physical store marketing to produce superior consumer experiences. Thus, understanding its impact on consumers' intentions to engage in mobile marketing will add to prior research that was conducted in the era of the classic mobile phone, where mobile marketing was limited to SMS and (MMS).

For most consumers, mobile devices have surpassed both desktop and laptop computers as the principal gateway to the Internet (O'Kane, 2013). Mobile phones and tablets now account for about 44% of all personal computing time, twice the level of 2008 (Duncan, Hazan & Roche, 2014). According to (Graham, 2015), just over one-half of all searches on Google are now performed on mobile sites. A recent Deloitte study found that smartphone devices influenced almost \$600 billion of in-store purchases, up from \$159 billion in 2012 (Haims, 2015). This is an indication that mobile phone usage in particular mobile marketing has grown significantly from its inception to date.

In summation the Mobile Marketing Association defines mobile marketing as “a set of practices that enable firms to communicate and engage with their customer in an interactive and relevant manner through any mobile device or Personal Digital Assistants” (Strom, *et al.*, 2014). This definition captures all aspects discussed in this section regarding Mobile Marketing and is therefore an appropriate inclusive definition.

2.1.2 The Origin of Mobile Marketing

Traditional marketing before the twentieth century was based on set rules and procedures. (Mark, Mark & Cartwright, 2016). Since the mid-twentieth century, information communication technology has transformed marketing communication by given marketers’ novel channels of communication and an improved means of and analysing and aggregating marketing data (Mark, Mark & Cartwright, 2016). Specialisations have emerged (especially sales versus marketing and advertising versus retailing) and re-combined (business development) over the years (Amoroso & Ogawa, 2013, p. 86). “The concept of marketing dates back to ancient times. In Ancient Greece, citizens used the Agora (open place of assembly) as a forum to gather, make announcements, muster military campaigns and discuss issues like politics” (Mark, Mark & Cartwright, 2016, p. 101). Marketing was common practice for merchants and craftsmen, who used the Agora to make and sell their wares” (Schwarzkopf, 2015, p. 14).

Mark, Mark & Cartwright (2016) uphold that while “marketing has evolved significantly since, Ancient Greek philosophies remain pivotal to the modern-day practice of marketing”. For example, Ancient Greeks were famous for their persuasion skills: “One’s ability to persuade meant great social prestige in the ancient world.”

(Mark, Mark & Cartwright, 2016, p. 102). From this, Persuasion Marketing has evolved to the Power of Persuasion (Mark, Mark & Cartwright, 2016). Kotler & Keller (2006) divide marketing evolution in the following era's, production orientation era, product orientation era, sales orientation era, market orientation era, customer orientation, relationship orientation, Social/mobile marketing orientation and positive word of Mouth generation.

Kotler (2010, p. 2) suggested that “marketing evolved from selling to a true market orientation by adding advertising and marketing research to the selling function”. “Another way to view the history of modern marketing thought (beginning roughly with the Industrial Revolution) is from a channel’s perspective” (Webster, 2005, p. 158). “From its origins in economics, marketing thinkers were initially concerned primarily with issues of economic efficiency, focusing on the production end of the channel and on questions surrounding economies of scale, pricing, and the relationship among mass production, mass distribution and mass consumption” (Webster 2005, p. 45) and (Kotler 2010, p. 11).

After a few years, “distribution issues became the primary focus of marketing thought, including extended discussions of the role of middlemen, ownership of goods in the channel, and power relationships in the channel” (Kotler & Armstrong, 2010, p. 11). The concept of selling "eventually came to the fore with its focus on sales management and selling techniques, followed by the rise of the marketing concept with its focus on customer wants and needs as the engine of the marketing process and the basis of the entire organisation's philosophy” (Kotler & Armstrong, 2010, p. 12).

At the end of the communication channel is the consumer, “the natural progression for the most forward-thinking marketers was to explore two new frontiers: the application

of the so-called marketing concept" to non-business organisations and activities. Also, to focus on the context of the entire marketing channel, which most marketing texts had previously regarded as fixed or uncontrollable (McCarthy, 1975).

Webster (2005) describes a different vision of marketing by suggesting that marketing is a management science and not merely an economic activity which emerged in the 1950s (Drucker 1954; McKitterick 1957), "marketing management had certainly been evolving as a practice for some time, with origins as a form of support for the sales function. This transition was marked by two major developments: first was the perspective of the marketing concept as a management philosophy emphasizing customer orientation, and the second was the integration of quantitative methods and behavioural science into the marketing discipline" (Webster 2005, p. 46).

The two significant environmental trends that pioneered the marketing transformation are, "one in the marketplace and one in education. In the economic and social environment, the post-World War II marketplace offered huge business opportunities that were created by pent-up demand, rapidly increasing consumer affluence (with commensurate economic and political power), and the dramatic development of television as a low-cost mass medium" (Cohen 2003, p. 19).

While market segmentation as a concept came into existence years prior to the hypermarket environment with its focus on improving marketing efficiency and affectiveness, the practice gained widespread acceptance only two decades later (Webster, 2005). Marketing strategy came to rely increasingly on statistical analysis of market research data. Market segmentation strategy was entirely consistent with the philosophy of customer orientation.

Among the most notable developments at the beginning of Era III were the publication of several important statements of the marketing concept (Borch 1959; Drucker 1954; Keith 1960; Levitt 1960; McKitterick 1957), the growth of marketing staffs (for market research, product planning, advertising, and so on) to support sales operations in many companies, the continued development of the product- or brand-management form of organisation, and the appearance of several path breaking texts with a managerial focus (Davis 1961; Howard 1957; Kotler 1967; McCarthy 1960). “These managerial texts especially (McCarthy, 1960) produced a consensus definition of marketing strategy decisions as the four Ps: product, price, promotion, and physical distribution. Day (1992) observed, “In retrospect, the 1960s were the era of marketing’s widest influence and greatest promise.” (Webster 2005, p. 48).

In summation, a noticeable trend in the evolution of marketing is persuasion, relationships, efficiency customer orientation, and behavioural science. The last two (customer orientation, behavioural science) drove the transition of marketing, in the marketplace and in education which resulted in modern day marketing practice.

2.1.3 Conceptualisation of Mobile Marketing

The mobile phone as a marketing medium provides a wide range of opportunities to marketers, marketing service providers and mobile operators (Michael & Clarke, 2013). These advantages include (1) mobile marketing devices always being on, always connected, and always with the consumer; (2) mobile marketing’s ability to generate location-sensitive offers; and (3) the ability to offer mobile marketing messages that are highly personalized (Berman, 2016). A good mobile marketing campaign needs to capitalize on the rewards of mobile marketing illustrated in the table below.

Table 2.1 Advantages of mobile marketing

Mobile marketing is always on, always connected and always with the consumer.	Mobile marketing is able to generate location sensitive offers	Mobile marketing can send relevant personalised messages and offers.
Marketers can generate offers based on special weather conditions and natural disasters	Marketers can develop special offers to consumers within a given distance to both its own and competitors retail locations	Marketers can tailor messages and offers can be tailored to each consumer based on their purchase history social media usage, demographic data, and usage data
Marketers can quickly match a competitor's price offer or use short term price reductions to reduce inventory sales levels	Marketers can provide special product information to consumers within a specific aisle.	Marketers can present different offers to current consumers, heavy users, lapsed, relationship customers, and transactional customers.
Marketers can quickly assess the affectiveness of different campaigns		

Source: Adopted from (Berman, 2016)

A. Mobile marketing devices are always on, always connected, and always with the consumer. Unlike laptops and desktop computers, mobile devices are always on, always connected, and typically always with the customer. This characteristic enables retailers and consumers to constantly enter each other's environment (Kaplan, 2012). The always with-the-consumer characteristic is so important that smartphone and tablet users often experience heightened stress when separated from their devices (Lindstrom, 2011). Distinct from traditional print, radio, and television advertising, there is an immediacy associated with mobile marketing (Berman, 2016). Immediacy has two affects: (1) the speed from planning a promotion to its receipt by consumers, and (2) the ability to immediately cancel an offer (based on a very high response rate, or limited remaining inventory (Berman, 2016).

This second form of immediacy enables marketers to create mobile marketing offers that are valid for a very limited period of time (Berman, 2016). Immediacy allows a firm to use short-term price reductions to reduce inventory levels, to study a product's

short-run price elasticity, and to test the effectiveness of different marketing campaigns (Clarke, 2010). Immediacy also enables a marketer to develop specialized marketing campaigns based on time of day, day of week, weather conditions, and natural disasters, or to quickly match a competitor's lower price offering (Berman, 2016). Through immediacy, marketers can attract past loyal shoppers when they are close to a retailer or extend offers based on slow times (Berman, 2016). This makes it possible for retailers to send their messages at the time preferred by each customer.

B. Mobile marketing's ability to generate location-sensitive offers works especially well with location sensitive offers (Berman, 2016). For example, marketers can contact consumers when they are within 5 kilometres of a branch location or when they are in a specific walkway of a store. Technologies like GPS, GSM (Global System for Mobile Communications), Bluetooth, and RFID enable marketers to identify the exact location of a specific mobile device at any point in time.

Whereas geo-fencing technology works outside of a store, i-beacons enable marketers to target specific locations within a store (Bruner & Kumar, 2007). Geo-fencing and i-beacons enable retailers to use simple CMS (Content Management System) to drop pins on a map to generate a hot zone. These technologies enable retailers to send a mobile-based message through an app to a user entering a hot zone (Berman, 2016). Retailers can also set up a geo-fence around competitors' locations. For example, Game Corporation uses between 7 and 14 beacons across different zones of a store depending on a store's size to send promotions to a customer's mobile phone as he/she passes by each zone (Nerthiaume, 2015). The retailer can further divide each zone on the basis of product categories, which enables consumers to gather information on specific items through their mobile device (Berman, 2016).

Berman (2016) advocates that mobile marketing has the ability to send relevant personalised messages and offers, hence smartphones and tablets are generally not shared with others in the household. Marketers can therefore tailor messages to each consumer based on his or her purchase history, social media usage, demographic data, and usage behaviour provided from the firm's customer loyalty program. Personalization can further be enhanced by integrating such Google filters as contacts, interests, and search queries.

Nielsen Consumer Panel developed a predictive model that specifies the relevant promotions for specific customers based on data from the retailer's loyalty program (Cameron, Gregory & Battaglia, 2012). In an experiment by Nielsen Consumer Panel which was conducted in the United Kingdom 2015, a sample was broken into two groups: 10,000 app users who downloaded their loyalty card data in the mobile app versus a control group of 10,000 customers of the same retailer that did not register for the mobile app. In comparison to the control group, the test group experienced a 13% increase in coupon redemptions, a 37% increase in redemptions for product groups Planning and implementing affective mobile marketing programs 433 that were new to the household, and a 23% increase in redemptions for brands that were new to the household (Cameron *et al.*, 2012). A major pitfall to personalization is the creep factor. This occurs when consumers perceive that advertisers have spied on their online purchases site visits, and other non-public actions (Berman, 2016).

C. Two-way communication: Two-way communication is another feature that substantiates the potential of mobile devices in marketing. Mobile devices allow for greater two-way communication than any other tool because of their "always on" connectivity (Schierholz, Kolbe & Brenner, 2007).

2.1.3.1 Types of Mobile Marketing

Mobile marketing is categorized into two main types, Pull and Push marketing campaigns (Jelassi & Enders, 2008) and (Michelsson & Raulas, 2012).

A. Push-Marketing

Push mobile marketing refers to marketing messages that are delivered proactively to mobile phones, intended to reach the target groups without customer's explicit request (Nicolaas, 2016). Push-messages are sent by the company at times when they consider that it might be relevant to the customer, without prior consent from the consumer (Rosenkrans & Myers, 2012). If the consumer does not consider the message relevant, it can easily be perceived as annoying and intrusion into ones privacy (Mafe, Boluda & García, 2014). Studies in the literature have argued that as a result of the personal nature of mobile phone, it is important for firms to seek consumers' consent (opt-in) to receive mobile marketing messages, as this process requires detailed information of the mobile phone user (Nicolaas, 2016).

According to (Varnali, Toker & Yilmaz, 2011), push-marketing can be used for customer retention in delivering personalized service messages to consumers. Haig (2009) and Varnali, Toker & Yilmaz (2011) have stated that push mobile marketing encourage impulse buying and can be preselected by consumers to match their personal need. Several problems have been associated with push marketing as identified by Haig (2009) and (Mafe, Boluda & García, 2014). These problems have been identified as the task of inducing the consumer to act upon the message, wrong timing in delivering the marketing messages and the risk that messages not perceived

as relevant to the consumers are often seen as spam, which discourages consumers from opting-in for the product.

B. Pull-Marketing

Pull mobile marketing involves requesting the consumer to indicate his interest/consent to receiving marketing messages on his mobile phone (Rosenkrans & Myers, 2012). Through pull marketing, customers' requests for precise information via their mobile phones (Nicolaas, 2016). According to (Michelsson & Raulas, 2008), the idea of pull marketing is that the customer is interested in their own needs, and not the marketing organisations compelling them to buy their products or service. Marketing firms need no other permission to send messages to target consumers in pull-marketing, where the consumer requests the marketing message specifying when they wish to receive it (Rosenkrans & Myers, 2012). Consumers' requests are often used in developing new services as they serve as guide to consumers' real interests and can be used for building customer database and purchase profile which is more valuable to the organisation (Michelsson & Raulas, 2008) and (Nicolaas, 2016). However, many companies use a combination of both push and pull strategies (Billore & Sadh, 2016).

2.1.3.2 Mobile Marketing Applications

Certain technological tools have been acknowledged to facilitate mobile marketing communication (Smutkupt, Krairit & Esichaikul, 2010). These mobile marketing tools consists of Short Message Services SMS, Web applications WAP, Media Messaging Services MMS, as identified by (Grant & O'Donohoe, 2007), (Xu, 2011) & (Muk, 2007). These mobile marketing tools are discussed below.

(i) Short Message Service (SMS) is a digital cellular network feature, which allows users to send and receive short text and numeric messages to and from digital cell-phones over the Internet using e-mail and mobile phones based on public messaging gateways (Iddris, 2012). Users can send plain-text messages to another mobile user by using the SMS protocol. This will in affect facilitate viral marketing where the recipient of the advertising decides to send it onward to his or her friends (Iddris, 2012). Text messaging has the ability to immediately reach a customer anywhere and its low cost offers the ability to reach customers with a personally targeted message delivered directly to their mobile device (Hill 2006, p. 69).

The mobile phone has been seen as the most important and personal device to the user (Xu, 2012). According to (Iddris, 2012), mobile marketing and advertising messages are usually transmitted via SMS, and the receiver of mobile advertising messages is addressed specifically. Therefore, the introduction of the SMS technology could be a more direct and ideal means of communicating (Muk, 2007). SMS, is seen as an immediate, automated, reliable, personal, discreet and customized channel allowing an efficient way to reach customers directly and providing cell-phone users with a direct call-to-action that would be almost impossible via other channels.

According to (Xu, 2012), there are six ways of using SMS for advertising namely: brand building, special offers, timely media “teasers”, competition’s, polls/voting, products/ services information and requests. Zabadi & Shura (2012) identified intrusiveness, interactivity, immediacy and targeting by location as the key advantages of communicating to target audience through SMS. Furthermore, SMS is an extremely cost-affective, high-response-rate vehicle, which can help acquire and retain customers, sell and promote products, drive loyalty, and reinforce branding efforts as

identified by (Smutkupt, Krairit & Ba Khang, 2012). Several characteristics of SMS has been identified in the literature as a medium for marketing communication. These characteristics are as follows; high reach, low cost, and high retention and response, ability for customization and automation as identified by (Botha, Bothma & Geldenhuys, 2008) and (Haghirian & Madlberger, 2008).

(ii) Wireless application protocol (WAP) is a technology that offers Internet browsing from wireless devices (Hajli, 2013). WAP can thus be used as a channel of information between Internet and mobile devices. WAP enable the user to access e-mail, the latest news, sports and other events, irrespective of location or time (Iddris, 2012). With WAP service consumers use the normal mobile network with a special Internet service provider (ISP) that offers mobile Internet facilities (Iddris, 2012).

(iii) Multimedia Messaging Services (MMS), like most messaging, is person-to-person communication, with user-created content (Xu, 2012). Based on the SMS, the ability of MMS adds pictures and sounds. It has enhanced graphics and sound that incorporate images and jingles for introducing additional product or service, and it can also be used for the display of a number of new product lines in merchandising (Mattheus & Inman, 2004).

According to Johnson (2013) SMS, MMS and WAP marketing can be more affective when we use this tool as consumer-oriented approach There are 6 different categories which are as follows (Johnson, 2013)

1) Price-based offers are when business reduce the prices of particular items so as to achieve higher sales targets. This is a common practice in retail and convenience store where consumers buy products on a regular basis (Johnson 2013, p. 23).

2) Time-based offers constitute varied prices made by business to consumers depending on the time of delivery. Time is the key factor which ultimately determines the price (Johnson 2013, p. 23).

3) Location-based offers are determined by the location of the mobile device-based e-commerce tracking technology which indicates the proximity of the consumer to the retailer. This enables the retailers to respond instantly by enticing the consumer with a particular discounted offer (Johnson 2013, p. 23).

4) Product-based offers are those which are done for a specific brand. The campaign is centred on a particular brand through aggressive promotions in a variety of media.

5) Similar Product-based offers are offer made to consumers based on comparable brands. The focus would be to magnify a particular band as superior to other brands (Johnson 2013, p. 23).

6) General offers are designed to cater for an enormous audience simultaneously. This is not regarded as very affective and is mostly used to create awareness or for information sharing. (Johnson 2013, p. 23).

2.1.3.3 Drivers of Mobile Marketing

Several explanations account for the consumer regular use of mobile devices as channels for marketing communication and activities (Leppäniemi & Karjaluoto, 2008) and (Yiwen, 2012). The following constitute drivers of mobile marketing. Firstly, the small size of mobile devices makes it portable and can be easily carried around according to (Hosbond & Skov, 2007). The portability of the mobile device makes it handy and always with its owner (Leino, 2010). According to (Ivanek, 2008)

& (Leino, 2010), owners of mobile devices build a relationship with their device and constantly have the device on them, creating an opportunity for marketers to interact directly with target audience. Furthermore, intimacy between mobile device and consumer has enabled marketers to communicate freely at and time with target audience. (Ivanek 2008, p. 6).

Secondly, the technological advancement of mobile phones to support rich content also serve as a major driver of mobile marketing (Sugai, 2007). Mobile device proficiencies have been expanded with rich functionalities such as video calls, SMS, MMS, GPRS, GPS, WAP and Mobile internet) to promote regular use of mobile device and meet complex user requirements (Yang, 2010) and (Bao, 2010). These advancements enabled an all-in-one device where functionalities have converged (Yang 2010) providing opportunities for organisations to communicate more efficiently with their target audience (Norris, 2007) and (Yang, 2010).

Thirdly, the personal nature of the mobile device ensures two-way communication and interaction between target consumers (Braiterman & Savio, 2007). According to (Smutkupt, Krairit & 2012) the efficiency and affectiveness of mobile marketing can be measured via timely communication between consumers and the organisation.

2.1.3.4 Ethical Issues in Mobile Marketing

Currently mobile devices (in particular smart-phones) “provide lots of the capabilities of traditional personal computers (PCs) and, in addition, offer a large selection of connectivity options, such as Bluetooth, GSM, GPRS, UMTS, and HSPA” (La Polla, Martinelli & Sgandurra 2013, p. 18). This “plethora of appealing features has led to a widespread diffusion of smartphones that, as a result, are now an ideal target for

attackers” (Leino, 2010). In the beginning, “smartphones came packaged with Standardised Operating System (OS): less heterogeneity in OS allowed attackers to exploit just a single vulnerability to attack a large number of different kinds of devices by causing major security outbreaks” (La Polla, Martinelli & Sgandurra 2013, P. 19). Recently, the number of OSes for smartphones (Symbian OS, Windows Mobile, Android and iPhone OS) has increased: as shown in Table 2.2 each mobile OS has now gained a significant market share.

Table 2.2 Worldwide Smartphone Sales to End User Operating System in 3Q10

Company	3Q10 Units/k	3Q10Market Share	3Q09Units/IK	3Q10Market Share
	29480.1	3636	18314.8	44.6
Android	20500.0	25.5	1424.5	3.5
IOS	13484.4	16.7	7040.4	17.1
Research in motion	11908.3	14.8	8522.7	20.7
Microsoft Win Mobile	2247.9	2.8	3259.9	7.9
Linux	1697.1	2.1	1918.5	4.7
Other OS	1214.8	1.5	612.5	1.5
Total	80532.6	100	41093.3	100

Adopted from: (La Polla, Martinelli & Sgandurra, 2013)

Gartner (2010) alludes that “malware for smartphones evolve in the same trend as malware for PCs: hence, as more users download and install third-party applications for smartphones, the chances of installing malicious programs increases as well”. Furthermore, “since users increasingly exploit smartphones for sensitive transactions, such as online shopping and banking, and there are likely to be more threats designed to generate profits for the attackers” (Smalley 2012, p. 14). In the same trend, there has been an increase in attention to the security issues from security researchers with regards to privacy invasion.

A mobile device is perceived as a personalised technology, providing consumers with a feeling of dependency and companionship according to (Gomez, 2012). Buscher, Urry & Witchger (2011) suggest that attitudes with regards to privacy, control and permission in Mobile Marketing may vary from person to person, because some users, may be more attached to their mobiles than others. In light of this (Persaud & Azhar, 2012, p. 14) concluded that the importance attached to the mobile phone determines consumer's readiness to release personal data in mobile marketing.

2.1.3.5 Privacy Concerns

Leontiadis, Efstratiou, Picone and Mascolo (2012) submit that since privacy concerns are becoming more visible, there an increase in the amount of free mobile applications. For example, Google in 2011 claimed that mobile applications have grown from 4900 to over 240 000 applications in a time frame of two years (Leontiadis *et al.*, 2012, p. 189). Free offers and financial incentives offered by the mobile advertising industry allows developers to distribute applications to a wider audience and is therefore and integral part for marketers.

However, in the advertising industry there is a positive affect between the accuracy of consumer profiles and the success of an advert (Felt, Greenwood and Wagner, 2012). This means that for an advertising campaign to be successful personal private information should be accessed (Felt, Greenwood and Wagner, 2012). Mobile phones have become a companion of most individuals, used and carried around by consumers during the entire day. Mobile devices have become so advance and are able to perform communication, tracking and personal data storage functions transforming them into personal assistants (Leontiadis *et al.*, 2012, p. 189). Therefore, it can be said that

smartphones have become custodians of individual's social networking patterns, mobility habits, pictures, videos, web history and phonebook contacts.

Smart phones have become advanced, intelligent devices which are able to process and store a wide range of personal information. This was echoed by Enck *et al.*, (2010) who submitted that “the combined information that can be accessed through a smart phone is vast, rich in detail, and covers a variety of the owner's personal life” (Leontiadis *et al.*, 2012, p. 189). Enck *et al.*, (2010) further suggest that “at the same time, the proliferation of smart phones can be largely attributed to their ability to host a range of third-party applications that can be downloaded and installed by the user. It can however not be overlooked that “permitting third-party applications to operate within a device holding private information about their owner can lead to unforeseen privacy and security risks” (Felt, Greenwood & Wagner 2012).

While current solutions to privacy can offer some level of protection to the user, they are unable to consider the repercussions for a market primarily driven by accurate profiling of consumer behaviour (Leontiadis *et al.*, 2012). Nevertheless, consumers need to understand that data collected through mobile application is used by marketers to generate revenue that eventually pays for the free applications (Leontiadis *et al.*, 2012).

Ballesté, Pérez-Martínez, & Solanas (2013) propose that various organisations in the private and public practice collect and store huge amounts of data from different sources and individuals for later use and analysis. Furthermore, the data collected may be interpreted differently based on the purpose of application. (Ballesté, Pérez-Martínez, & Solanas 2013, p. 119). Ferrer (2007) categorise privacy concerns into three dimensions: respondents, users, and owners. Respondent privacy, is done to

prevent duplication by linking identify of individuals to the content stored in the data base. (Ferrer 2007, p. 31). These data are stored in the databases of the service providers and can be analysed to obtain a variety of information. Regarding respondent privacy, no sensitive or private information should be leaked from these databases (Ballesté, Pérez-Martínez, & Solanas 2013, p. 119). In order to protect the privacy of consumers and the integrity of the organisation ‘statistical disclosure control’ is applied which requires informed consent before information can be disclosed to a third party (Ferrer 2007, p. 31).

Wang, Cheng & Wang 2016 suggest that the increased demand for internet access is brought about by the rapid propagation of mobile device applications the fast development of wireless technologies such as WiMAX and LTE and the increased anytime and anywhere dependency of consumers on their mobile devices. However, with fast internet access and more coverage comes conspicuous new security challenges and user privacy concerns (Zhang *et al.*, 2015, p. 117).

Various apps handle user personal sensitive information, such as their locations and movements, health status and purchasing preferences, therefore users should be protected from privacy intrusions, data theft and consequently mischievous adversaries (Wang, Cheng & Wang 2016, p. 81). Every time “a consumer wishes to access a remote service provider (which may be a powerful cloud server or a lightweight sensor node and access the desired data/services, such as e-health, home-automation, Internet banking and pay-TV, both the user and the service provider must validate the authenticity of the corresponding party by acquirement of corroborative evidence” (Wang, Cheng & Wang 2016, p. 81). To ensure continuous authentication between the

consumer and the service provider, various security options should be investigated and implemented.

According to (Culnan & Bies, 2002) a contract between consumers and retailers will address much of the privacy concerns where consumers would receive monetary rewards in exchange for personal information, provided the information is used in a fair manner and does not result in negative consequences. For such an agreement to work, (Culnan & Bies, 2002) additionally stress it would only be possible for such an agreement to work if retailers are open and honest about their motives for collecting consumer information and not betray consumers' confidence.

Solove (2004) states that the prime issue with privacy concerns is consumers not being aware, or informed for what information is being gathered by organisations. For this reason, Hanley and Becker (2008) provide four steps organisations may implement to ensure consumer privacy in mobile marketing.

(i) Choice: This is focused on providing consumer the chance to choose to participate in the marketer's initiatives or opt-out and choose to leave, thereby revoke their participation in the mobile marketing initiative at any time during the campaign (Hanley & Becker, 2008).

(ii) Notice: The marketer provides the consumer with written privacy policy explaining in detail the type of information being collected, how secured this information will be stored, used or combined with other information and shared or sold for the purposes of marketing to the consumer's needs (Hanley Becker, 2008).

(iii) Value: firms must give consumers value for sharing information in the form of rewards. Forms of value rewards may include a coupon, free minutes, free or discounted content, free data and monetary rewards (Becker & Arnold, 2010).

(iv) Access and Control: allow consumers to access and control their information to give them insight of what is collected, rectify mistakes in the information or withdraw access to parts or all of the information that might be offensive or private” (Kautonen & Karjaluoto, 2008).

2.1.3.5.1 Spam and Malware

Spamming and malware are two potential consumer hindrances for the success of mobile marketing. Mobile spam is “unsolicited, unwanted communications in the form of e-mail, text messages and multimedia messages” (Becker & Arnold 2010, p. 13). Krum (2010) explain that organisations should respect customer’s space by not bugging them with non-stop advertising messages but rather seek to build a cordial relationship with consumers. In the same light (Scott, 2007) emphasised that “consumers want participation and not propaganda” hence propaganda messages irritate and make customers become wary of mobile marketing, consumers desire strong relationship with firms based on convenience and choice.

Furthermore, (Scott, 2009) recommended that organisations must ruminate significant issues such as timing, frequency and content of their advertising messages especially for customers that have subscribed and agreed to receive marketing messages. Since this may cause un-subscriptions resulting in consumers declining to receiving further messages due to becoming overwhelmed from lots of messages received at an inappropriate time or moment (Becker & Arnold, 2010). Watson, McCarthy &

Rowley (2013) Propose permission-based marketing should be applied in the mobile marketing context of mobile marketing for it to be affectiveness.

Additionally (Felt *et al.*, 2011, p. 141) define “malware as any kind of hostile, intrusive, or annoying software or program code (e.g. Trojan, rootkit, backdoor) designed to use a device without the owner's consent”. Shabtai, Kanonov & Elovici (2010, p. 89) elaborate by suggesting that malware is often distributed as a spam within a malicious attachment or a link in infected websites. There are different types of malware and are categorised into the following types according to their behaviour viruses, worms, Trojans, rootkits and botnets. However, malware is a threat to mobile marketing because as alluded by (Felt, *et al.*, 2011) it is intrusive and annoying in nature, this may therefore cause consumers to refrain from reading or accessing mobile marketing offering thus reducing the impact of mobile advertising on consumers.

A virus “is a piece of code that can replicate itself and replica of a virus can infect other programs, boot sector, or files by inserting or attaching itself to them” (Shabtai, Kanonov & Elovici 2010). A worm is “a program that makes copies of itself, typically from one device to another one, using different transport mechanisms through an existing network without any user intervention” (Felt, *et al.*, 2011, p. 141). Usually “a worm does not attach to existing programs of the infected host but it may damage and compromise the security of the device or consume network bandwidth” (Shabtai, Kanonov & Elovici *et al.*, 2010, p. 19). Again, viruses are another threat to both mobile marketing and the mobile device it has the ability to completely destroy the mobile device.

A Trojan, is “software that appears to provide some functionalities but, instead, contains a malicious program” (Wang, Cheng & Wang 2016, p. 82). While

rootkits achieve their malicious goal by “infecting the operating system (OS): usually, they hide malicious user-space processes and files or install Trojans, disable firewalls and anti-virus” (Damopoulos *et al.*, 2012, p. 15). Rootkits can “operate stealthily since they directly apply changes to the OS and, hence, can retain longer control over the infected devices” (Felt *et al.*, 2011, p. 142). This type of malware infection can become costly especially if the OS cannot be self-restored and they have to dive into their pockets to get the device for repaired.

Finally, a “botnet is a set of devices that are infected by a virus that gives an attacker the ability to remotely control them” (Shabtai, Kanonov & Elovici *et al.*, 2010, p. 19). Botnets “represent a serious security threat on the Inter net and most of them are developed for organized crime doing attacks to gain money” (Becker and Arnold 2010, p. 19). Bonets seem to pose an extremely dangerous threat to consumers since access the mobile device remotely and can go undetected making the consumers more venerable to privacy intrusion.

Mobile “malware can spread through several and distinct vectors, such as an SMS containing a link to a site where a user can download the malicious code, an MMS with infected attachments, or infected programs received via Bluetooth” (Shabtai, Kanonov & Elovici *et al.*, 2010, p. 19). The “main goals of malware targeted at smartphones include theft of personal data stored in the phone or the user's credit” (Damopoulos *et al.*, 2012, p. 15).

Users may not become aware when their mobile device has been infected with mail ware and may assume their device is malfunctioning or simply needs to be replaced. Consumer education on malware can be used to reduce the threat of malware on mobile

marketing and also to create awareness and sensitisation on how to curb the effects of malware on privacy intrusion.

2.1.3.5.2 Permission Marketing

Carrol *et al.*, (2007) state that permission marketing is focused on nurturing a relationship with customers based on consent to receive and accept information from the businesses. Carrol *et al.*, (2007) stressed that permission marketing is a two-way mobile communications process between the customer and the mobile marketer (business)

Winer (2009) advocates that permission marketing commonly relies on the utilization of new media channels such as online advertising, electronic mail, mobile advertising, social media), which are well suited for interactive marketing opportunities. Marketers in the United States are estimated to spend \$78 billion on interactive marketing by 2016 which is approximately similar to what is currently being spent on television advertising (Forrester Research 2011). Between the different novel media, electronic-mail and mobile marketing has gained much interest due to their cost-effective interactive and digital features (Shankar & Balasubramanian, 2009) and (Shankar, *et al.*, 2010). Mobile marketing will increase spending by approximately three times, from \$2.8 billion in 2011 to \$8.5 billion in 2016 (Forrester Research 2011). Similarly, the Direct Marketing Association (2011) estimates commercial electronic mail will boost sales by \$82.2 billion in 2016. Making mobile marketing one of the fastest growing marketing media with significant potential marketing returns on investment.

Basheer, Al-alak & Alnawas (2010) and Tanakinjal, Deans & Gray (2010) suggest that trust influence consumers' intention to participate in permission based advertising

programs especially in mobile marketing, where risk and uncertainty is very high compared to other marketing types. Kautonen *et al.*, (2007) advocate personal and organisational trust as two noteworthy variables that are directly influence permission marketing. Personal trust develops from the interaction between a customer and a business and experiences of friends and family and associates. Where Institutional trust is associated with a much larger audience where the institutional environment and reputation is based on trust.

In the context of mobile marketing, institutional trust is frequently denoted as consumers' media perception of the marketing organisation (Kautonen, *et al.*, 2007). The media has the ability to positively or negatively influence the trust consumers can have on innovations such as mobile marketing. Media reports should therefore emphasise both the benefits and drawbacks of mobile marketing on consumers and how these drawbacks can be overcome. It is therefore critical that consumer's education on security devices such as anti-spam, malware and virus are also advocated through the media. This will reduce the threat on institutional trust and consumer perception marketing organisations as well as allow consumers to have an open-minded approach toward mobile marketing and safely enjoy its benefits.

Most studies provide controverting views in the importance of the two trust variables. For example (Amir, Pejman & Farhad, 2013) and (Welter & Kautonen, 2005) advise that categorically personal trust play a more important role compared to institutional in mobile marketing as a whole experience. While (Jayawardhena, *et al.*, 2009) suggest institutional trust as the most important variable of mobile marketing permission compared to personal trust.

Furthermore, firms must manage two critical aspects to ensure the success of a permission-based marketing program: the customer's opt-in and opt-out timing (Kumar, Zhang and Luo 2014). Recent research on permission marketing has explored several factors that influence a customer's eagerness to permission marketing, brand image and trust (Jayawardhena, *et al.*, 2009), brand equity and previous relationship with the organisation (Tezinde, Smith & Murphy, 2002), income, gender, advertising message volume, previous experience with mobile ads (Barnes & Scornavacca, 2008). Whereas customers' opt-in decisions are influenced by the aforementioned factors, it is also important to identify the drivers of customers' opt-out decisions so that firms can make targeted efforts to retain their existing subscribers (Kumar, Zhang & Luo, 2014).

Much earlier research on customers' opt-out decisions has revealed that message relevance and monetary benefits may also positively influence customers' interest in a permission marketing (Krishnamurthy 2001) and that highly personalized messages have a tendency to cause customers to opt out (Marinova, Murphy & Massey, 2002). In agreement (Chittenden & Rettie, 2003). Submit that protracted e-mails and mobile offerings with fewer links tend to result in higher unsubscribe rates.

2.1.3.5.3 Code of Conduct for Mobile Marketing

The Code of Conduct for mobile marketing is a universal 'set of rules' developed for marketers by the Mobile Marketing Association to provide guidance to Marketers. These 'set of rules' are anchored on legislation from various countries and has been adopted by organisations worldwide.

The Mobile Marketing Association (MMA) “is the premier global non-profit trade association established to lead the growth of mobile marketing and its associated technologies” (Mobile Marketing Association 2008, p.1). The MMA is an “action-oriented organisation designed to clear obstacles to market development, establish mobile media guidelines and best practices for sustainable growth, and evangelize the use of the mobile channel” (Mobile Marketing Association 2008, p.1). The association was established by a group of organisations using mobile marketing as a means to promote their products and that felt the need for consumer education and protection.

The association has “more than 650-member companies, representing over forty countries around the globe, include all members of the mobile media ecosystem” (Mobile Marketing Association 2008, p.1). The Mobile Marketing Association’s “global headquarters are located in the United States and in 2007 it formed the North America (NA), Europe, Middle East & Africa (EMEA), Latin America (LATAM) and Asia Pacific (APAC) branches” (Mobile Marketing Association 2008, p. 3).

The ‘Code of Conduct’ was amongst others also developed by the Mobile Marketing Association (MMA 2008) to reduce mail-ware, spam and to protect the consumers against unethical Mobile Marketing practises. The ‘Code of Conduct’ consist six ethical values categorised as the six C’s of privacy in Mobile Marketing, specifically:

Notice “Mobile Marketers must provide users with Notice”. Notice is fairly easy to comprehend and is submitted by the MMA as follows. “Notice should include information sufficient to permit a user to make an informed decision about his or her choices on how that information is used for that marketing program” (Mobile Marketing Association 2008). “Notice is the fundamental principle in the MMA Privacy Code of Conduct and must be enforced at all times. Mobile Marketers must

inform the user of both the marketers' identity or products and services offered, and the key terms and conditions that govern an interaction between the marketer and the user's mobile device" (Mobile Marketing Association 2008, p. 4).

Choice & Consent: consumers have the right to choose the type of product or service as well as the freedom to accept or reject offers. The (Mobile Marketing Association 2008) states that "mobile marketers must respect the right of users to regulate which mobile messages they receive. This could be done by obtaining users consent with explicit opt-in and out options. This can be accomplished via an SMS or MMS opt-in process, a voice response, website registration, other MMA recognized methods or other legitimate methods. Explanations on how to opt-out of multiple messaging programs must be provided on a reasonably frequent basis" (Mobile Marketing Association 2008, p. 4).

Customization: "Mobile Marketers must ensure that mobile marketing reflects broad customer expectations in any applicable national marketplace" (Mobile Marketing Association 2008, p. 4). "Marketing through the mobile channel is most affective when appropriately targeted, and user information collected for marketing purposes should be used to tailor such marketing to the interests of the user when available" (Mobile Marketing Association 2008, p.5). "Mobile Marketers must take reasonable steps to ensure that user information they collect for the purpose of delivering targeted advertising is handled responsibly, sensitively and in compliance with applicable law" (Mobile Marketing Association 2008).

Constraint: Mobile Marketers "should target and limit mobile messages to that which users have requested. Mobile messages should provide value to the user. Value may be delivered in multiple ways, including: product and service enhancements,

reminders, sweepstakes, contests, requested information, entertainment, or discounts” (Mobile Marketing Association 2008, p. 5).

Security: Mobile Marketers must “implement reasonable technical, administrative and physical procedures to protect user information collected in connection with mobile marketing programs from unauthorized use, alteration, disclosure, distribution, or access” (Mobile Marketing Association 2008, p. 5).

Enforcement & Accountability: the MMA “expects its members to comply with the MMA Global Code of Conduct and has incorporated the Code into applicable MMA Guidelines as they apply to Mobile Marketers operating around the world, including the MMA Consumer Best Practices (“CBP”) Guidelines, as applicable for certain national markets. Until such time as the Code can be enforced affectively by a third-party enforcement organisation, Mobile Marketers are expected to use evaluations of their practices to certify compliance with the Code. Since mobile marketing involves the use of users’ personal information, privacy is pivotal and must be taken into consideration in developing mobile marketing offerings”. Norris (2003, p. 18) recognised when obtaining and processing of location-based data, businesses must be guided by local respective legislations to ensure consumers’ data cannot be sourced or utilised prior to the user’s consent.

Below in table 2.3 the legal considerations for Mobile Marketers are conceptualised in accordance with (Norris, 2003). The table below by (Norris, 2003) (table 2.3) stipulate the legislative or ethical considerations for marketers to observe when practicing mobile marketing. The framework consists of ten critical focal areas identified by (Norris, 2003) that address specific issues to prevent consumer infringements. Most of the critical ethical considerations such as consumer consent for location-based

services, contractual agreements, specific activities for marketers involving children and data protection legislation have also be identified by (Basheer *et al.*, 2010) and (Amir *et al.*, 2013) as factors influencing consumer trust in mobile marketing. Therefore, it is incumbent upon mobile marketers to adhere to these ethical considerations if they are to gain consumer and industry trust.

Table 2.3 The legal considerations for Mobile Marketers

1	Data protection	Use of customer data must comply with wide-ranging industry data protection legislation.
2	Unsolicited commercial communications	The European Union's Communications Data Protection Directive (CDPD) removes all doubts as to whether senders of spam need prior consent from recipients before sending anything. Under separate laws, anyone sending spam needs to ensure recipients can immediately identify them as such.
3	Location data	Location-Based Services (LBS) can only be provided where the data which is involved has been made anonymous, or it has to have the prior consent of the individual concerned (CDPD). User must be informed of the data processing implications of the service.
4	Online contracting	It is all too easy for mobile service providers to believe they have a contract in place when they actually do not have one. Equally, many online traders have found themselves in hot water by appearing to enter into contracts when (according to them) they did not mean to. The inadvertent advertisement of goods which have been priced wrongly is just one example of this.
5	Information requirements	Just as with the web, European-wide legislation requires mobile marketers to name their organisation, and supply both contact details and information relating to their membership of trade or professional bodies. These information requirements can be more of an issue in the mobile context.
6	Distance selling	Under European-wide distance selling legislation, businesses trading electronically must provide information relating to key contractual terms, contact details for customer complaints, information relating to warranties and guarantees, and so on.
7	Industry codes	There are likely to be several industry codes of practice applying to anyone involved in mobile marketing, as well as a good number of other codes which identify 'best practice' that are worth complying with.
8	Contractual commitment	You will almost certainly owe contractual obligations to your ISP about what you can and cannot do online. Companies must comply.
9	Specific activities, markets or products	There are numerous other highly regulated and legally complex areas to be aware of. Common examples include the promotion or operation of online competitions, lotteries, casinos, and other forms of gambling; contracting with children (which may generally not be enforceable in many cases); and the sale of certain products such as, for example, drugs, pharmaceuticals, tobacco, and alcohol.
10	Roaming and cross-border	Selling something to a particular group, or even at a certain time, could be subject to differing laws in different countries.

Adopted from: (Norris 2003)

2.1.3.6 Marketing Strategy in Mobile Marketing

The implementation of mobile marketing is often done on an ad hoc basis and this weakens the link between an organisations marketing communications strategy and individual mobile marketing campaign (Leppäniemi & Karjaluo 2008). Thus, it is important to highlight marketing strategy as being a foundation of all marketing activities. Henceforth, delineating the mobile marketing domain from an organisations marketing communications strategy is critical to determine the relationship between the two domains.

The marketing mix approach has been a dominant design for marketing strategy building and development (Leppäniemi & Karjaluo, 2008). Kotler (2016) advocate the marketing mix as a combination of controllable tactical marketing tools that the firm combines to produce the desired response among the target audience. One of the main weaknesses with the marketing mix model is that it encourages focus on the short term, sales and transactions, and under-values the importance of strategic, long term relational thinking and brand equity (Rafiq & Ahmed, 1995). While the marketing mix has its critics it provides a usable device for understanding the complex and interrelated nature of marketing activities and is still regarded as the best communication tool (Evans & Hastings, 2008) and (Kotler, 2016).

2.1.3.6.1 Integrated Marketing Communications Strategy

Peltier, Schibrowsky and Schultz (2003) and Kotler (2016) advise that integrated marketing communications, acknowledges the value of a comprehensive plan that evaluates the strategic roles of a diverse communication disciplines, specifically public

relations, personal selling advertising and sales promotion and combines them to provide, consistency clarity, and maximum communication impact.

Mobile marketing is considered as a viable means of marketing communication because of the inherent features such as personalization, localization, ubiquity and interactivity (Bauer, *et al.*, 2005). The Mobile Marketing Association defines mobile marketing as “a set of practices that enable firms to communicate and engage with their customer in an interactive and relevant manner through any mobile device or Personal Digital Assistants” (Strom, *et al.*, 2014). This makes mobile marketing a component of integrated marketing communication.

In the 1980s, driven by technology, great changes took place in markets, media communications and in consumer behaviour (Klitschko, 2005). Technological advancement led to supply-side surpluses, and more sophisticated consumer needs led to market splintering and fragmentation. Technology also fragmented media exposure via unparalleled expansion of communication channels. In this dualistic scenario, consumers and customers gained both influence and importance. When supply exceeds demand competition increases, and a shift in power towards customers, retailers and intermediaries takes place. Market-based changes caused tectonic shifts in marketing norms and practices: from product-centred mass marketing to customer-centred marketing (Mulhern, 2009) and (Ewing, 2009).

Technological advancement enabled information to be transmitted or communicated via many diverse channels and media forms. Not only does technology facilitate accelerated communication and modalities but it also enables customers to connect and communicate with each other, or in other words, to reach past one-way traditional communications to communicate via devices more suited to their needs (Mulhern,

2009). For the above reasons, building and maintaining long-term relationships with customers is vital to today's businesses.

These changes mean that marketers are in a far more challenging competitive environment in attempting to fulfil customer's wants and needs, while simultaneously seeking to develop long-term relationships in responding to these changes, the literature records rapid changes in communication practices towards more integrated approaches, underpinned by better informed stakeholders and growing customer power (Mulhern, 2009).

According to (Klitschko 2005; Mulhern 2009; Batra & Keller 2016) five common outcomes that can be inferred from the definitions of IMC reveals their close connection with outcomes that are managerial in nature.

1. Each communication effort should be directed at consumers to affect behaviour. Every effort should be made to ensure that promotional mix elements are harmoniously combined. At the corporate communication level, the aim is to influence attitudes (Mulhern, 2009) and (Batra & Keller 2016).

2. An outside-in (not inside out) approach should be used, i.e. start with customers when developing and implementing communications (Mulhern, 2009) and (Batra & Keller, 2016).

3. Well-established relationships between businesses and customers are needed. The relationships need to be nurtured and sustained over time, and must never be taken for granted (Klitschko, 2005) and (Batra & Keller, 2016).

4. To deliver a message correctly, all communication activities should be included with

consumer contact points integrated into the strategy (Klitschko, 2005) and (Batra & Keller, 2016).

5. To create a competitive brand, coordination between all communication disciplines is mandatory (Mulhern, 2009) and (Batra & Keller, 2016).

Finally, marketing strategy drives integrated marketing communications (IMC) planning process and ultimately leads to a plan that outlines decisions about marketing.

Leppäniemi & Karjaluoto (2008) evidently suggest in Figure 2.1 below a conceptual framework integrating mobile marketing into marketing communications strategy.

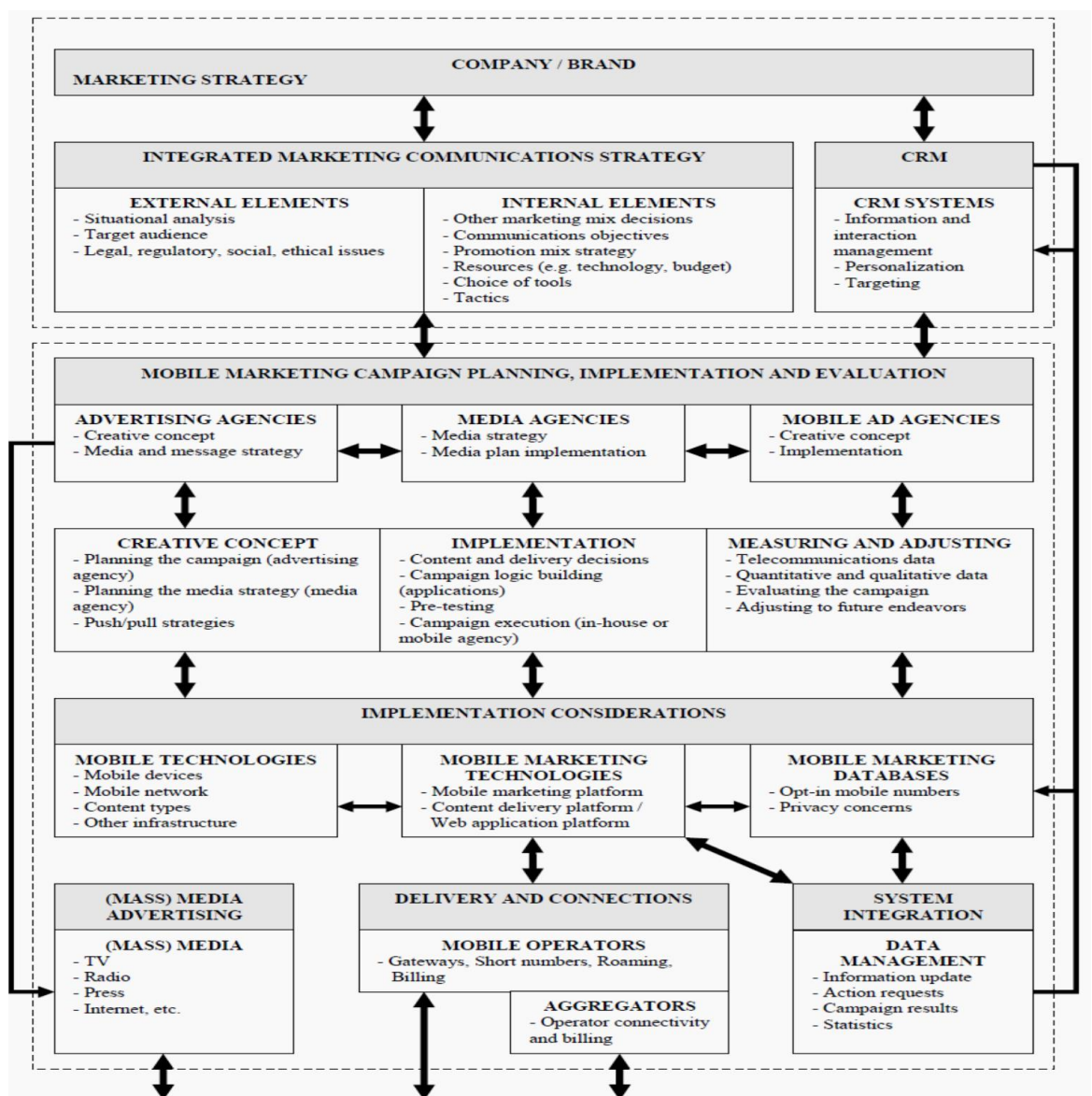


Fig 2.1 continued

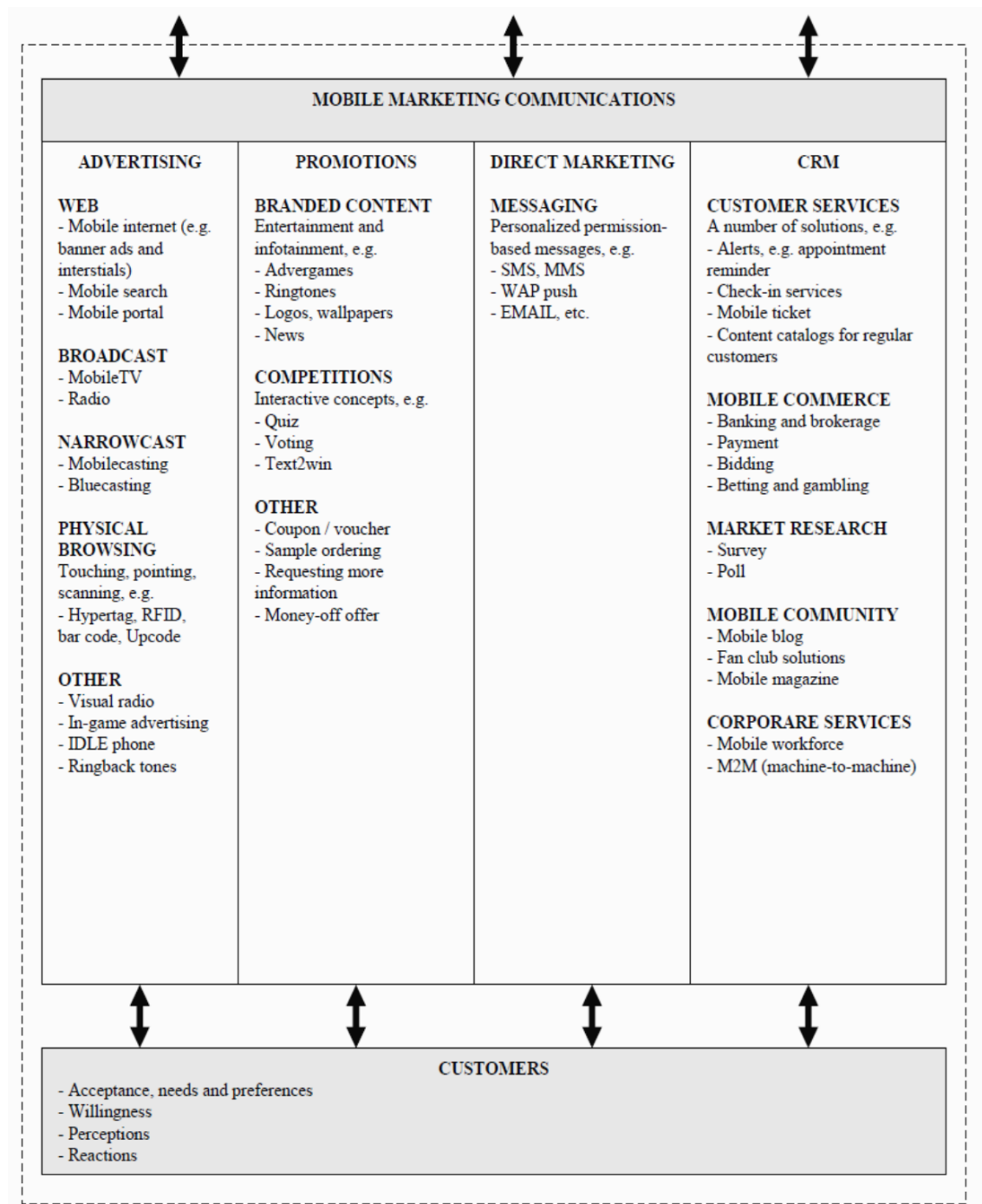


Figure 2.1 Integrating mobile marketing into marketing communications strategy

Source: Leppäniemi and Karjaluoto (2008)

2.1.3.6.2 Marketing Mix Concepts in Mobile Marketing

Kotler & Armstrong, (2016) proposed the marketing mix comprising of tactical marketing tools (specifically the four P's: product, price, place, and promotion) organisations use to satisfy the target market. Nevertheless, the four P's were extended to become the seven P's adding three elements namely, people, process, and physical evidence, some argue that these were already captured in the original four Ps (Smith & Chaffey, 2005).

Mayer & Johnston (2006) and Ettenson, Conrado & Knowles (2013) criticized the product-oriented approach of the four Ps concept and argue that customer needs and consumer education which are the essence of today's market is not recognised.

Due to the increased level of competition, the focus of the marketing mix model has shifted from product-oriented to customer oriented and the 4Cs model (Customer, Costs, Communications and Convenience) was developed for the purpose of identifying customers' needs, evaluating all the costs involved in satisfying customers, maintaining good communication with customers and providing convenience to customers when they purchase products or services on web sites (Sam Li & Chatwin, 2016).

2.2 Adoption of Mobile Marketing

Kaplan (2010, p. 6) defines mobile marketing as "any marketing activity conducted through a ubiquitous network to which consumers are constantly connected using a personal mobile device". Becker (2012, p. 32) defines "Mobile marketing is a set of practices that enables organisations to communicate and engage with their audience in an interactive and relevant manner through and with any mobile device or network".

Becker (2012) concurs with (Kaplan, 2010) in describing Mobile marketing as a set of practices that enables organisations to communicate and engage with their audience in an interactive and relevant manner through any mobile device or network. However, the wording of (Kaplan, 2010) and (Beker, 2012) is differently phrased and may give different interpretations if not used in the right context. This study will therefore use the definition of mobile marketing by (Becker, 2012) since it is more conceptualised and clearly captures both views.

Baraghani (2008) describes adoption as the acceptance and continued use of a product, service, or idea. The later definition is more applicable to this study and will therefore be used. The term 'Mobile marketing adoption' is not defined in the literature, however technology adoption is more relevant in the field of mobile marketing. This is because (Srivastava, 2005) and (Lane, Miluzzo, Lu & Peebles, 2010) refer to mobile marketing as the evolution and advancement of mobile phone technology. Conversely in an earlier study (Rogers, 2002) suggest technology adoption as the process through which organisations or individuals decide to make full use of an innovation in their daily businesses. Grounded on the agreements by Baraghani (2008) and Rogers (2002) as well as (Schiffman & Kanuk, 2009) mobile marketing adoption can be summarized as the acceptance and continued attitudinal patronage of mobile phone technology or innovation by consumers and businesses.

However in addition (De Marez1 *et al.*, 2007, p. 41) explain that "adoption determinants was mainly inspired by diffusion theory, in which innovations were supposed to have a set of five characteristics (relative advantage, complexity, compatibility, observability and that it can be tried), of which the subjective perception determines one's attitude towards the technology, and one's innovativeness or timing

of adoption decision”. This suggests that adoption cannot simply be based on continued or patronage as alluded by (Schiffman & Kanuk, 2009) but is determined by more variables and should therefore be viewed from various angles making it extremely complex.

2.3 Consumer Attitudes towards Mobile Marketing Adoption

Attitude has been defined in terms of “an acquired behavioural disposition” (Campbell, 1963, p. 11) degree of positive or negative evaluation, or “a mental and neural state of readiness exerting a dynamic influence upon” behaviour (Allport, 1935, p. 12). One common conceptualisation of attitude is the tripartite model (Eagly & Chaiken, 1993). According to the tripartite model, an “attitude is comprised of three correlated, but distinct, components: affect, cognition, and behaviour. Affective measures of attitude include self-report measures of feelings about attitude objects and physiological measures. Cognitive measures may include beliefs about attitude objects and judged evaluative favourability toward attitude objects. Behavioural indices typically involve self-report measures of past behaviour, behavioural intentions, or observations/reports of actual behaviour” (Fishbein & Ajzen, 1975).

The tripartite model of attitudes in figure 2.16 has been a popular and enduring conceptualization of attitude, though it has not been endorsed consistently in literature (Farley & Stasson, 2003).

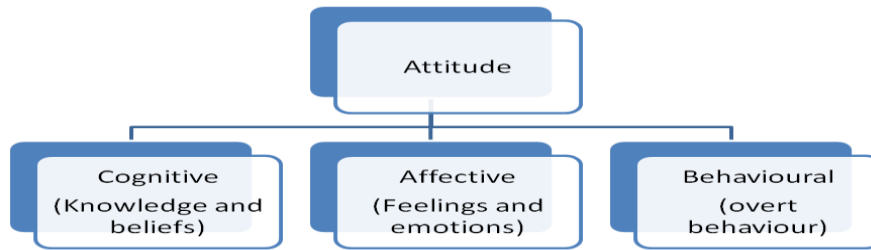


Figure 2.2: Tripartite Model of Attitudes

Source: Farley & Stasson (2003)

According to this model attitudes are affected by three variables, Cognitive, Affective and Behaviour. These components of attitude developed by (Fishbein & Ajzen, 1975) became reputable for affectively determining attitudes in various disciplines and will therefore also be used during this study to define attitudes.

Other models such as the Motivation and Opportunity as Determinants of attitude (MODE) hypothesized by (Fazio, 1997) have expressed conditions under which attitudes are good predictors of decisions and behaviours. Similar to the Elaboration Likelihood Model (ELM) of persuasion is a dual process theory describing how attitudes form and change (Petty & Cacioppo, 1986), the MODE model maintains that there are two modes of processing, a more effortful processing mode when attitudes are less accessible or motivation is high, and a more automatic default when attitudes are highly accessible and motivation is low (Posavac *et al.*, 1997).

Kotler (2012) states that “an attitude is a person’s enduring favourable or unfavourable evaluations, emotional feelings, and action tendencies toward some object or idea.” The conceptualisation of attitudes is better revealed in the Triplicate, MODE and ELM models, these provide a clear framework and makes it possible for attitudes to be

measured in relation to other factors such mobile marketing. Nonetheless the MODE and ELM models are limited and may have stemmed from the triplicate model.

In a different study (Tsang *et al.*, 2004) suggest attitudes toward advertising and consumer behaviour is based on the premise that the following variables, “perceived entertainment, informativeness, irritation, and credibility of an advertisement affect the way consumers evaluate” and will adopt it. These variables are predominantly used in internet advertising and are appropriate to use for mobile marketing because Mobile advertising and Internet advertising have many features in common, Deighton & Kornfeld (2009) elaborate on these similarities by describing that “both are emerging media used to deliver digital texts, images, and voices with interactive, immediate, personalized, and responsive capabilities.

Internet advertising allows individual customers to be identified and their behaviour to be analysed” (Deighton & Kornfeld 2009, p. 113). Mobile advertising reduces the mobility constraint associated with fixed-line Internet access (Deighton & Kornfeld, 2009). One may expect mobile advertising to be more favourable to consumers for location-sensitive and time critical events. Besides these four variables, relevant demographic variables should also be considered. Tsang *et al.*, (2004) further elucidate that “attitude, intention, and behaviour are three major constructs in the theory of reasoned action (TRA) or tripartite model” proposed by Fishbein and Ajzen in the early 1970s (later extended to become the technology acceptance model in management information systems research).

Tsang *et al.*, (2004) concludes by eluding that among the three types of mobile advertising, (incentive based, location based or permission based) incentive based is usually considered to be a major factor that may affect attitudes Incentives are

considered to have an impact on consumer intentions to receive mobile advertising under a given attitude. Intention then affects their actual advertisement receiving behaviour.

In a more recent study by Watsona, McCarthyb and Rowleyc (2013) that investigated whether evidence from previous research on consumer attitudes towards text message from companies persisted in the smart phone era. Findings from (Watsona, McCarthyb and Rowleyc 2013) shows that respondents strongly agreed that their “mobile handsets were primarily for personal use and that mobile contact from companies was irritating and invasive”. 87.2% of respondents strongly agreed or tended to agree that they would prefer mobile contact from friends rather than companies and 87.2% either strongly agreed or tended to agree that they considered most texts from companies to be annoying. 90.4% either strongly agreed or tended to agree that they would delete or ignore texts from companies and 82.5% either strongly agreed or tended to agree that they would prefer their mobile phone to be for personal use only.

Watsona, McCarthyb and Rowleyc (2013) further suggested that despite the transition to smart phones, these findings are consistent with those of earlier studies that suggested that “consumers regard SMS marketing as an invasion of their privacy” (Samantaet *et al.*, 2009, p. 233) and studies by Monk *et al.*, (2004, p. 22) and Muk (2007, p. 7) that indicate that consumers are very wary of companies contacting them via their handsets. The findings from (Watsona, McCarthyb and Rowleyc 2013) are depicted in table 2.3 below.

	Strongly agree (5)	Tend to agree	Neither agree or disagree	Tend to disagree	Strongly disagree (1)	Mean
I prefer to receive mobile text and calls from friends rather than from companies	79.8	17.6	1.1	1.6	0.0	4.76
I consider most text and mobile adverts from companies to be annoying	62.2	52.0	7.4	5.3	0.0	4.44
I would tend to delete or ignore most text messages from companies	60.1	30.3	6.9	2.7	0.0	4.48
I generally prefer my mobile phone to be for personal use only	59.6	22.9	11.7	4.8	2.0	4.35

Figure 2.3: Attitudes towards being contacted through mobile phones

Source: Watsona, McCarthy and Rowley (2013)

The second set of questions in the study by (Watsona, McCarthy and Rowley 2013) regarding text messages were designed to identify the reasons for which respondent would be happy to receive texts (Figure 2.4).

	Very happy (5)	Happy	Neither Happy nor Unhappy	Unhappy	Very Unhappy	Mean
Enter a competition	2.5	7.5	7.0	28.6	54.3	1.75
Receive discount vouchers	6.0	23.1	14.6	23.1	33.2	2.46
Receive a gift	7.0	25.6	13.6	22.1	31.7	2.54
Receive a mobile ticket	27.6	42.7	9.0	8.0	12.6	3.65
Receive SMS reminders	20.1	48.2	12.6	5.5	13.6	3.56
Receive alerts from shipping sites	3.5	11.6	18.1	31.2	35.6	3.56
Receive online action alerts	5.5	17.6	19.1	27.3	30.2	2.41
Receive social networking alerts	9.0	21.1	13.6	24.1	32.2	2.51
Receive alerts from news websites	5.5	13.1	23.1	27.1	31.2	2.35
Receive alerts relevant to location	6.0	22.6	19.6	26.1	25.6	2.57

Figure 2.4: Attitudes regarding acceptability of different types of text messages from companies

Source: Watsona, McCarthy and Rowley (2013)

All reasons, apart from mobile ticketing (mean 3.65) and appointment and travel alerts (mean 3.56) provoked a relatively negative response (Watsona, McCarthy and

Rowleyc, 2013). Alerts regarding competitions (mean 1.75) and shopping sites (mean 2.16) were particularly unwelcome. Overall, this data confirms that the general dislike of text message-based marketing communication extended across most types of messages and alerts. This is consistent with their attitudes towards their mobile phone (Figure 2.5).

	Strongly agree (5)	Tend to agree	Neither agree or disagree	Tend to disagree	Strongly disagree (1)	Mean
I would be happier to receive mobile text on my mobile phone if I had given the permission	37.0	37.0	4.2	9.9	11.5	3.79
I would be happier to receive marketing text on my mobile phone if I liked and trusted the company	24.5	42.7	12.0	10.9	9.9	3.61
I would be happier to receive mobile text from a company if my friends recommended it	6.8	29.2	30.7	14.1	19.3	2.90
I would prefer to sign up for a mobile marketing text if I knew I could easily control the frequency of alerts	30.7	44.3	10.4	5.7	8.9	3.82
I would prefer to sign up for a mobile marketing text if I knew I could easily stop them	42.7	36.5	10.4	4.2	6.3	4.05
I worry about trusting a company with my mobile phone number in case they misuse my data or pass it on to a third party	58.9	26.6	6.8	5.7	2.1	4.34
I would prefer companies to contact me on my mobile phone rather than email or post	4.2	11.5	22.4	28.6	33.3	3.24

Figure 2.5: Attitudes towards permission and SMS-based marketing

Source: Watsona, McCarthyb and Rowleyc (2013)

Previous studies have discussed the use of incentives such as gifts and discounts as ways of reducing negativity towards SMS (Khan, 2008; Milne & Gordon, 1993; Zoller *et al.*, 2001), but in this study responses to questions on incentives, such as competitions (mean 1.75), discounts (mean 2.46), and gifts (2.54) were all relatively low (Watsona, McCarthyb and Rowleyc, 2013). On the other hand, the more positive responses to ticketing and appointment and travel alerts possibly suggest that consumers will welcome mobile marketing communications when they perceive them to have utility (Watsona, McCarthyb and Rowleyc, 2013). This is consistent with

findings from various other studies that have identified usefulness or utility as possible drivers of the acceptance of mobile communications (Hanley *et al.*, 2006; Merisavo *et al.*, 2007).

However, other studies suggest that mobile services can drive acceptance by providing unique value to consumers by tailoring services to specific needs (Mort & Drennan, 2005; Yuan & Zhang, 2003). Earlier studies have focused on the extent to which consumers feel in control of the marketing exchange, suggesting strategies which empower the consumer may mitigate their negativity towards mobile marketing communication (Watsona, McCarthyb and Rowleyc, 2013). This study shows that the key factors that have a positive influence on acceptance are: giving permission, trust and control (Watsona, McCarthyb and Rowleyc, 2013). Most consumers worry about misuse of mobile data (mean 4.34) and they are more willing to receive marketing texts from companies they like and trust (mean 3.61). Being able to control frequency and stop texts easily is also a key factor in determining acceptance (means 3.82 and 4.05).

In addition, only 15.7% either strongly agree or tend to agree that they prefer companies to contact them on their mobile phone rather than by email or post (Watsona, McCarthyb and Rowleyc, 2013). Peer influence has little effect on how accepting consumers are (mean 2.90). With regards to the issue of permission and trust the findings from this study are largely consistent with findings from earlier studies (Watsona, McCarthyb and Rowleyc, 2013). For example, respondents were highly suspicious of how companies handle their personal information and worry about trusting a company with their personal data in case it is passed onto third parties. Research by Yousafzai, Pallister, & Foxall (2003) and Jayawardhena (2009) provides

evidence to suggest that a lack of institutional trust is a key barrier to consumers giving their personal information to companies.

In addition, some studies have shown that perceived trust in mobile marketing also influences perceived control. For example, Blomqvist *et al.*, (2005) emphasised that consumer control over the frequency and type of message was a key factor in increasing feelings of trust and loyalty towards a brand. Respondents in this study also appreciated control over the text messages that they received. However, in contrast to earlier studies, which suggested that peer influence was an important driver of acceptance (e.g. Jayawardhena *et al.*, 2009; Kautonen & Kohtamaki 2006), peer influence does not seem to be particularly significant in this study (Watsona, McCarthyb and Rowleyc 2013).

Watsona, McCarthyb and Rowleyc (2013) suggest that content previous research on mobile marketing has focused on text messages, as discussed above. However, with smartphones, marketing can also be achieved through mobile website content and applications (Watsona, McCarthyb and Rowleyc 2013). Indeed, findings from (Watsona, McCarthyb and Rowleyc, 2013) show that there is a strong affect between the qualities of mobile web-sites/applications and how positively or negatively consumers feel towards a brand. 77.5% of all respondents either strongly agreed or tended to agree that they feel irritated when websites do not work well on their handsets (mean 4.34) and 72.2% either strongly agreed or tended to agree that they feel positively towards a brand with a mobile website that looks good and is easy to use (mean 4.17).

	Strongly agree (5)	Tend to agree	Neither agree or disagree	Tend to disagree	Strongly disagree (1)	Mean
I feel irritated when a website does not work well on my mobile phone	43.3	34.2	8.6	1.6	0.5	4.34
I think that a brand that does not have a mobile website provides poor service	17.6	33.2	28.3	8.6	2.1	3.62
I feel negatively towards a brand that provides a poor mobile experience	15.0	33.7	27.3	9.6	2.1	3.57
I feel positively towards a brand with a mobile website that looks good and is easy to use on my mobile handset	33.7	38.5	13.4	2.7	0.0	4.17
I feel positively towards a brand with a useful or entertaining mobile app	22.5	33.2	28.3	4.3	0.0	3.84
I use mobile apps because they provide me with personal content and service	19.3	33.2	26.2	5.9	0.5	3.76
I use mobile apps because they are fun and entertaining	15.5	35.8	25.7	8.0	1.1	3.66

Figure 2.6: Attitudes towards mobile website content

Source: Watsona, McCarthyb and Rowleyc (2013)

Figure 2.6 shows that the average rating value for all statements is above 3.5, including those relating to applications. Figure 2.6 indicates that smartphone users feel even more negatively than other consumers towards companies that provide a poor mobile experience and more positively towards brands that provide useful or entertaining mobile apps (Watsona, McCarthyb and Rowleyc, 2013). Many researchers in this area have produced similar evidence that support content quality and utility as being major success factors in mobile marketing. As Siau and Shen (2003) discovered, mobile content needs to show qualitative features such as relevance, timeliness and usefulness to the consumer, quality of mobile web content and applications.

Strandvik (2003) also suggested that delivering content that is both relevant and of value to the consumer is a critical success factor for mobile marketers. When asked to rate their feelings and behaviour surrounding the use of mobile apps, smartphone users agreed that they feel positively towards brands with useful or entertaining apps, that they value the personal service they get from apps and that they feel positively towards

brands with useful or entertaining apps (Watsona, McCarthyb and Rowleyc, 2013). As Chiemet (2010) observed, creating an app which offers sustained use-fullness and relevance to the consumer is key to mobile marketing success.

2.3.1 Consumer Attitude Models in Mobile Marketing

Mobile Marketing consumer attitude models were originally developed from studies on consumer attitude toward internet/web advertising and advertising in general (Brackett and Carr 2001). Varnali and Toker (2010) suggest mobile marketing and web-based marketing are similar because they have the same characteristics. Deighton & Kornfeld (2009) elaborate on these similarities by describing that both are emerging media used to deliver digital texts, images, and voices with interactive, immediate, personalized, and responsive capabilities. These models explain the intention to adopt mobile marketing based on theories related to technology adoption (Pedersen and Ling 2002).

The model by (Brackett and Carr 2001) as shown in Figure 2.7 was used by Tsang *et al.*, (2004) and Haghirian *et al.*, (2005) to test consumer attitudes toward mobile advertising.

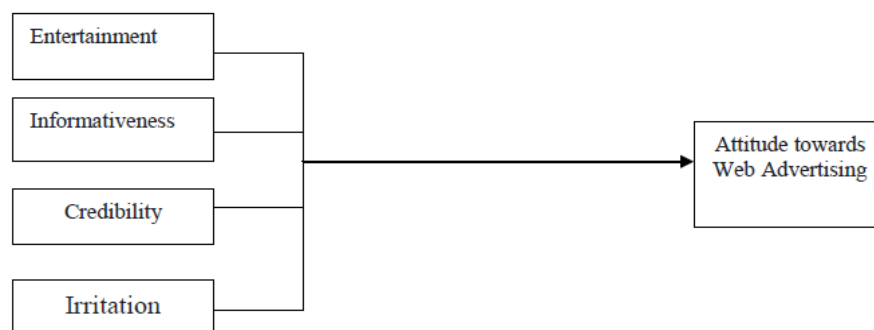


Figure 2.7: Brackett and Carr (2001)'s Model of Consumer attitude to Web Advertising

Source: Brackett and Carr (2001)

Tsang *et al.*, (2004) applied the theory of reasoned action (TRA) proposed by (Fishbein & Ajzen, 1975) to study the relation between attitudes, intentions and behaviour in relation to mobile advertising. Furthermore (Tsang *et al.*, 2004) developed a framework as depicted in Figure 2.7 indicating factors affecting attitude toward mobile advertising and the relation between attitude, intention to receive mobile advertisements and user behaviour.

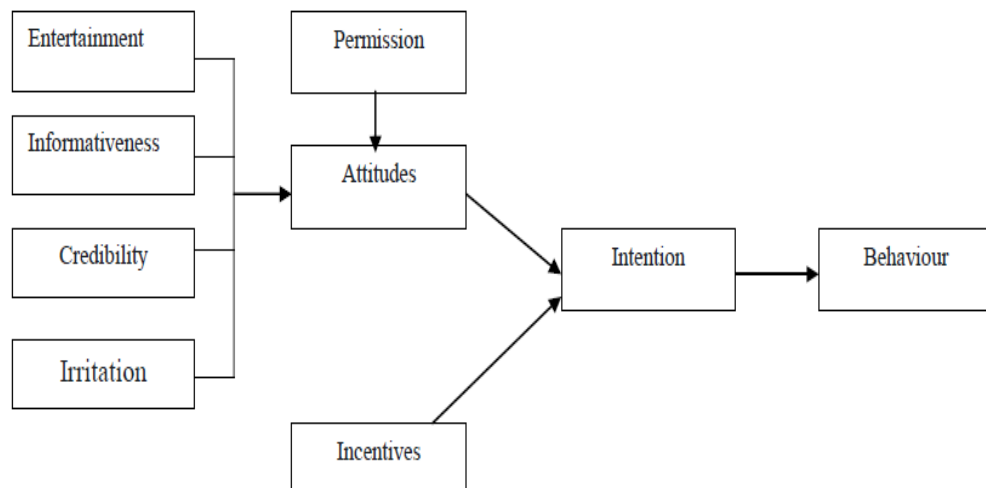


Figure 2.8: Tsang *et al.*, (2004)'s Model of Consumer attitude toward Mobile Marketing

Source: Tsang et al., (2004)

The findings of (Tsang *et al.*, 2004) was that respondents generally had a negative attitude toward mobile advertising unless prior permission was obtained. Additionally, Entertainment, informativeness and credibility were found to be positively related to attitude toward mobile advertising and irritation was negatively related. Further findings indicated that permission affects attitude toward mobile advertising. While attitude and incentives affect the intention. The study additionally found that

consumers with a positive attitude are more willing to receive mobile advertisements and that a high affect between intention and behaviour existed.

Haghirian and Madlberger (2005) investigated the attitude toward advertising via mobile devices in Austria an interesting finding evolved. The study found that the characteristics of message content, the consumer and frequency of exposure have an effect on the advertising value and the attitude toward mobile advertising. The model by (Haghirian and Madlberger, 2005) is presented in figure 2.9 below.

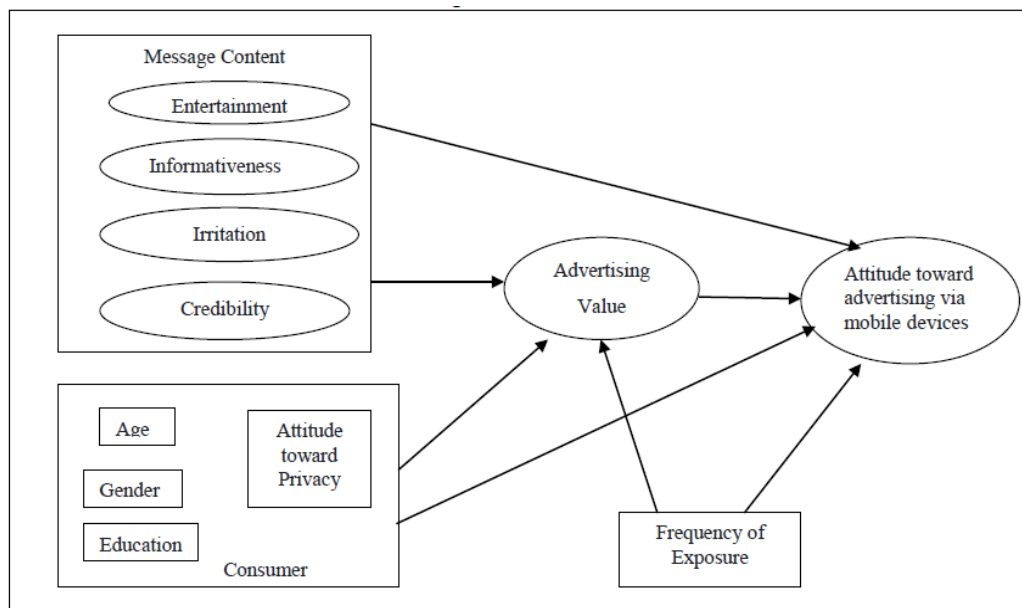


Figure 2.9: Model of Consumer Attitude Towards Advertising via Mobile Devices

Source: Haghirian and Madlberger (2005)

The study also found that the attitude toward mobile advertising and advertising value are strongly related to message content. While entertainment, informativeness and credibility have a positive affect and irritation has a negative effect on attitude toward mobile advertising. Additionally, findings revealed that frequency of exposure has a negative effect on the advertising value (Haghirian & Madlberger, 2005). Finally, the

research uncovered no effect of gender, age and education on attitude toward mobile advertising. Whereas in a different study (Koo *et al.*, 2012) discovered an additional finding to (Haghirian & Madlberger, 2005) in that generation Y Attitudes Toward Mobile Advertising factors, Entertainment, informativeness, irritation and credibility are affective factors on consumers attitudes toward mobile advertising in the clothes industry and the effect of such factors are different between American and Korean respondents. The finding by (Koo *et al.*, 2012) revealed that attitudes towards mobile marketing adoption across nations are different.

Xu (2007) measured the effect of entertainment, personalization, informativeness, irritation and credibility on the attitude toward mobile advertising. In addition, the research also examined the effect of attitude on the consumer intention as depicted in the model 2.10 below.

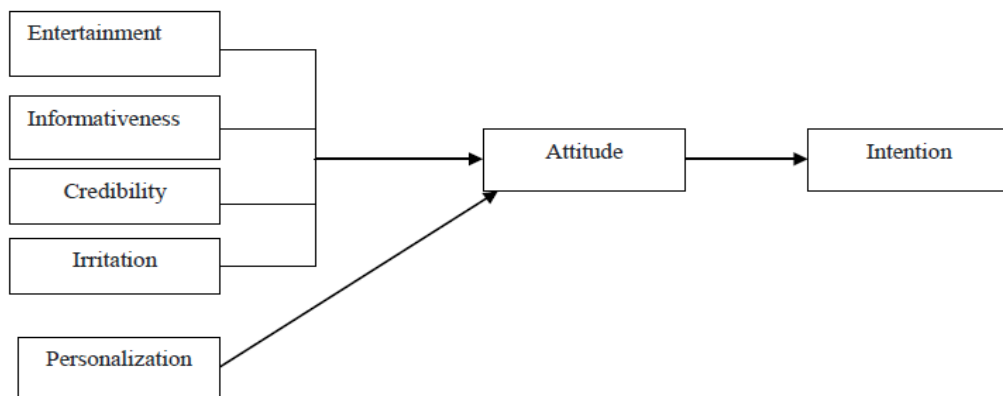


Figure 2.10 XU’s Model of Factors Affecting Attitude and Intention toward Mobile Advertising

Source: Xu (2007)

The study by Xu (2007) also revealed entertainment, credibility Informativeness and irritation as important factors having a positive effect on attitudes toward mobile

advertising. While personalization was found to have a moderating effect on attitude. Finally, attitude was found to be significantly and directly linked to intention toward mobile advertising.

2.3.2 Theories on attitudes towards adoption

Khan and Allil (2010) in an empirical study found attitudes toward mobile advertising to be the most important motivating factor influencing intention to adopt mobile advertising among all factors, irrespective of the nationality of the respondent. These results are consistent with the findings of several previous researchers (Erumban & Jong, 2006) and (Baue *et al.*, 2005). Furthermore, the results are also consistent with the various theories of technology adoption such as the Theory of Reasoned Action (Ajzen & Fishbein, 1980), and Technology Acceptance Model (Davis *et al.*, 1989) which will be discussed in the next section.

Khan & Allil (2010) summarised the different determinants influencing mobile marketing adoption in the model for adoption of mobile advertising below (Figure 2) The model consists of eight core constructs (viz., attitude towards mobile advertising (AA), subjective norm (SA), perceived usefulness of mobile ads (UA), compatibility with mobile ads (CA), personal innovativeness (IN), control of mobile ads (C), attitude towards mass media advertising (AM), and awareness of mass media ads (AW). The dependent variable considered was intention to adopt mobile advertising (IA). The study by (Khan & Allil, 2010) sourced the views of consumers on the various determents and concluded that attitude towards mobile ads as highly significant and therefore the most influential variable affecting consumer adoption.

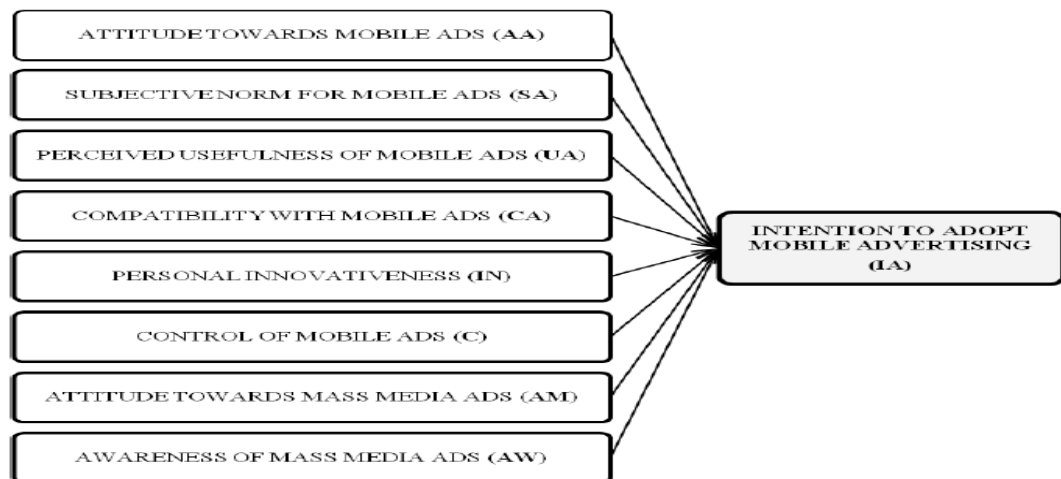


Figure 2.11 Model for Adoption of Mobile Advertising

Adopted: (Khan & Allil 2010)

A recent study done by (Gao *et al.*, 2012) found that “existing models of consumers’ technology acceptance have foundations within several diverse theories, most noticeably the Theory of Reasoned Action (Ajzen & Fishbein, 1980), Technology Acceptance Model (Davis, 1989; Davis *et al.*, 1989), and Perceived Characteristics of Innovation Theory (Agarwal & Prasad, 1998; Moore & Benbasat, 1991)”. In this study (Gao *et al.*, 2012) integrated the TAM framework with the TRA and PCI theories react to the need to improve the conceptualization of mobile marketing adoption deterrents (Shankar *et al.*, 2010; Sultan & Rohm, 2005).

The results from the study show an increase in the descriptive power of the expanded conceptual model which was derived from the TAM. Specifically, results indicate “perceived usefulness, a TAM factor, stands out as the biggest determinant of youth consumers’ attitudes toward mobile marketing in both countries that were compared.

While, perceived ease of use, also from the TAM model, does not have significant impact on mobile marketing attitudes in either country” (Gao *et al.*, 2012, p. 158). These findings support the TAM as a key theory for explaining youth consumers’ adoption of mobile marketing. With regards to perceived ease of use not being a significant driver for consumer adoption of technology innovations collaborates with (Featherman & Pavlou, 2003) on consumers’ e-services adoptions and (Wu and Wang, 2005) in similar findings from studies on mobile marketing adoption.

The findings on the substantial effect of perceived ease of use on perceived usefulness additionally approves preceding outcomes in other innovation adoption contexts studies (Featherman & Pavlou, 2003; Wu & Wang, 2005). Youth consumers are naturally more technologically friendly compared to middle-aged and particularly senior consumers and often experience less difficulty in using the mobile device for complex operations.

Moreover (Gao et al 2012) additionally confirm the importance of the PCI framework by (Glover & Benbasat, 2010) in improving the understanding of consumers’ mobile marketing adoption. Gao *et al.*, (2012) concurs with (Glover & Benbasat, 2010) by alluding that the PCI framework aids the enlightenment of consumer’s mobile marketing adoption.

“First, both innovativeness and personal attachment have positive influences on youth consumers’ acceptance of mobile marketing in both countries. Second, risk avoidance also serves as a major barrier to youth consumers’ acceptance of mobile marketing in the second country. Third, personal attachment also moderates the effect of perceived usefulness on mobile marketing attitude among Chinese youth consumers. These findings show support for the notion of incorporating consumer perceptions of unique,

contextually relevant, innovation characteristics in studying innovation-adoption phenomena” (Glover & Benbasat 2010, p. 223). The findings also endorse the importance of risk avoidance and attachment in the mobile domain as two noticeable factors in consumer innovation adoption (Shankar *et al.*, 2010) and (Sultan & Rohm, 2005).

The findings of (Gao *et al.*, 2012) also support “the importance of consumers’ self-perceived innovativeness in driving their innovation-adoption tendency related to mobile devices and their expanded uses” (Agarwal & Prasad, 1998). Findings on the across-gender comparisons relationships largely confirm those of (Kim & Forsythe 2010), who proposed few differences between females and males in an online shopping adoption study done in the United States. However, the results indicated a positive relationship between the “unique roles of attachment and related risk of privacy concerns among female consumers” (Gao *et al.*, 2012).

2.3.3 Challenges Impeding Mobile Marketing Adoption in Namibia

Studies from the literature have shown numerous factors influencing attitude towards mobile service and advertising adoption in most countries, including Namibia. These factors range from entertainment, informativeness, irritation, credibility, attitude towards the adverts, Innovativeness, Existing knowledge, perceived risk, privacy and permission as factors contributing to consumers attitude.

(i) Informativeness

Informativeness can be defined as “the ability of advertising to inform consumers of product alternatives so that purchases yielding the greatest possible satisfaction can be made” (Waldt *et al.*, 2009) and “the ability to successfully give related information

(Kim, & Oh, 2011). In the context of this study, informativeness can be viewed as the ability of advertising to deliver information to customers in order to satisfy their needs”. Advertising plays a major role in delivering information (Ling *et al.*, 2010). Thus, advertisers in general want to transmit information via advertising messages (Kim, & Oh, 2011). “Information received by consumers through mobile devices must demonstrate qualitative features like accuracy, timeliness, and usefulness for consumers” (Siau & Shen, 2003). Dhar and Varshney (2011) suggested that information is considered a valuable motivation that leads recipients to react very positively to advertisements.

(ii) Entertainment

Entertainment is defined as “the ability to fulfil an audience’s needs for aesthetic enjoyment, fun diversion, or emotional pleasure” (Logan, Bright, & Gangadharbatla, 2012). Perceived entertainment in advertising can be defined as an “amusing and pleasant experience through the use of media” (Okazaki, Li, & Hirose, 2009). Sinkovics, Pezderka and Haghirian (2012) concluded that the pleasure one feels from advertisements plays the most important role in his/her overall attitude toward an advertisement.

According to Haghirian *et al.*, (2005), “perceived entertainment of mobile advertising is not only related to attitude, but also adds perceived value of the advertisement by customer. Entertainment is considered as a promotional mechanism to encourage mobile marketing communication. The very nature of texting, with its own particular form of abbreviated language and more casual forms of communication (such as text flirting) was seen as entertainment in its own right” (Grant & O’Donohoe, 2007).

In addition, “the impulsive nature of phone-based entertainment supports this construct” (Wilska, 2003) as especially young people use of telephony services for fun and enjoyment (Williams, Rice & Rogers, 1998). “Entertainment is also considered as a crucial factor for mobile marketing. It is essential that the message is concise and funny, and thus immediately captures consumers’ attention” (Haghirian & Madlberger, 2005; Katterbach, 2002). “Entertainment services can increase customer loyalty and add value for the customer” (Haghirian & Madlberger, 2005).

(iii) Irritation

Irritation refers to “any offending affects that may go against what a user values” (Oh and Xu, 2003). In the context of advertising, “irritation has been defined as employing tactics in advertising that annoy, offend, insult, or are overly manipulative” (Logan, Bright, & Gangadharbatla, 2012; Waldt *et al.*, 2009). “The tactics advertisers use when competing for consumers’ attention can be annoying to the audiences. Taking this point further, irritation is a phenomenon whereby consumers tend to refuse advertisements if they have the feeling that the advertisement is too intrusive. If an individual feels indignity when being addressed by advertisements, this can mainly have an effect on their attitude toward advertising” (Sinkovics, Pezderka & Haghirian, 2012).

Moving in the mobile advertising context, most “consumers are still quite uncomfortable with the concept of mobile business and they are sceptical whether these businesses are feasible and secure” (Siau & Shen, 2003). “Mobile advertising may provide an array of information that confuses the recipient and can be distracting and overwhelming the consumer with information” (Xu, 2006). Consumers may feel confused about them and react negatively. Another point of possible annoyance is

“unwanted messages, commonly known as spam” (Dickinger, 2008). Spam intrudes into consumers’ privacy and hinders consumer acceptance of the advertised product.

(iv) Credibility

In the context of advertising business, Cotte, Coulter and Moore (2005) “defined advertising credibility as consumers’ perception of the truthfulness and believability of advertising in general”. In addition, Daugherty *et al.*, (2008) viewed “advertising credibility as an expression of consumers’ expectations regarding the fairness and factualness of advertising. Advertising credibility was proved to be significantly relevant to advertising value of web advertising” (Brackett & Carr, 2001). Credibility is consumers’ confidence in the honesty and plausibility of the advertisement (Chowdhury *et al.*, 2006). Credibility also plays an important role in mobile advertising. “If consumers do not find the adverts to be credible, this will negatively affect their attitude towards the adverts” (Okoe & Boateng, 2015).

(v) Relevancy of Message

Advertising relevancy has been defined as “the degree to which message content are pertinent, applicable, and related to consumers’ needs” (Al Khasawneh & Shuhaiber, 2013). “Relevance is a key concept in understanding advertisements, because it is a primary component of all aspects of human communication. In general, consumers expect SMS advertising to be highly relevant to them as the mobile phone has a personal nature” (Barwise & Strong, 2002). High relevance can only be achieved by using reliable information related to the consumers.

(vi) Subjective Norms

Subjective norms are defined as “the person’s perception that most people who are important to him think he should or should not perform the behaviour in question” (Fischbein & Ajzen, 1975).

Subjective norms are “intended to account for social influences that the person’s attitude is exposed to. Thus, performing a particular behaviour is influenced by others opinions about the behaviour” (Mansour, 2012). Many of the decisions made by consumers are taken within the environment of the family and are thus affected by the desires and attitudes of other family members (Evans *et al.*, 2006), or are affected by what the consumers believe other people think they should do (Solomon, 2004). The “relationship between subjective norms and intention to behave is originally depicted in the Theory of Reasoned Action (TRA)”, developed by Fischbein and Ajzen (1975) and “illustrates that intentions are shaped through attitudes and social norms which in turn shape or even dictate an individual’s behaviour. Subjective norms can also be termed ‘reference group’” (Evans, 2006).

(iv) Innovativeness

Mobile marketing is an innovative strategy of marketing instrument for reaching the mass market. Acceptances of these marketing instruments are influenced by consumers’ degree of innovativeness. According to Foxall *et al.*, (2005), the nature of consumer innovativeness includes two interrelated concepts:

a) Innovation, which can be new products, new markets, new marketing channels, new processes or new marketing concepts. Innovation can also mean major breakthroughs or a stream of incremental changes (Doyle & Bridgewater, 2012).

b) Consumer innovativeness is “the tendency to buy new products in a particular product category soon after they appear in the market or relatively earlier than most other consumers in the marketing segment” (Foxall *et al.*, 2005). It is also likely to apply to the use of innovative concepts, such as accepting marketing via SMS.

Innovativeness is a continuous individual difference variable of the degree to which a person likes to try new things. It is comparable to any other consumer characteristic such as lifestyle, opinion leadership, and involvement (Foxall *et al.*, 2005; Solomon, 2004). Bauer *et al.*, (2005) differentiate between innate innovativeness and actual innovativeness: “innate innovativeness constitutes the innovativeness that is part of each individual’s personality, while actual innovativeness refers to the actual adoption of a specific innovation by a particular individual”.

Steenkamp *et al.*, (2002) maintain that innate innovativeness is a “predisposition to buy new and different products and brands rather than remain with previous choices and consumer patterns”.

(viii) Existing knowledge

Consumers are likely to conduct their behaviour according to their beliefs or knowledge (Kassarjian & Robertson, 1991). A consumer’s existing knowledge determines his or her ability to understand the features and usage of an innovation and see the value thereof (Bauer *et al.*, 2005).

Consumers often use existing knowledge to learn about innovative products or services. When evaluating a new product or service, “consumers try to form an evaluation of it by using their existing knowledge from multiple-product or service

categories”. More specifically, “consumers use information from a familiar domain (a base) and transfer it to the new domain (the target)” (Sääksjärvi & Samiee, 2011).

In mobile communication literature, knowledge or experiences of mobile communication could influence respondents’ attitude toward and acceptance of mobile marketing. Regarding diffusion of innovation, an innovation “is usually adopted by only a few people, then later by more people at a greater rate” (Foxall *et al.*, 2005). This happens because “individuals in the social system have different initial opinions or beliefs about the attributes of the innovation, as well as a greater uncertainty about the innovation”. There is therefore a need for additional information before the consumer can make a decision (Kassarjian & Robertson, 1991). Thus, with more existing knowledge, the innovation can more easily obtain acceptance by consumers.

According to the diffusion theory, complexity refers to the perceived difficulty of learning to use and understand an innovation (Tisdell, 2003). Bauer *et al.*, (2005) believe that “an innovation is perceived to be less complex if the consumer already possesses a certain amount of knowledge about the innovation or about a similar product”. Mobile communication technology is the technological basis to support the use of mobile marketing. The existing knowledge of mobile communication in general will influence the acceptance of mobile marketing.

In the technological market “innovativeness is characterised by extensive technical knowledge, confidence in independently operating new technology, and a willingness to learn about technological innovations and a more positive attitude towards technology is also apparent” (Sääksjärvi & Samiee, 2011). According to Bauer *et al.*, (2005), the relationship between the perceived technological complexity of mobile communication and the attitude towards mobile marketing can also be negative, even

if there is a high existing knowledge of mobile communication among mobile phone users.

2.4 Gap in the literature

All studies on mobile marketing and advertising were developed from the (TRA) proposed by Fischbein and Ajzen (1975) Planned Behaviour (Davis *et al.*, 1989) and (Venkatesh and Davis 2000). These theories also contribute to the understanding of the adoption process of new technology communications technologies and not specifically mobile marketing.

Studies that concentrated on consumer attitude towards mobile advertising models for example (Barwise and Strong, 2002); (Tsang, 2004); (Carr, 2001); (Sadeghvaziri, 2008); (Haghirian and Madlberger, 2005); (Sultan & Rohm, 2005); (Shankar *et al.*, 2010); (Koo 2010) and (Blanco *et al.*, 2010) have similarities to studies that focused developing mobile marketing (Gao *et al.*, 2012) and (Xu (2007). These studies have mainly been concerned with finding antecedents to successful mobile advertising and using mobile advertising in developed countries as a whole without focusing on how consumer attitudes in developing nations might influence consumer adoption of mobile marketing.

Lastly the models by (Tsang, 2004) Model of Consumer attitude toward Mobile Marketing; (Haghirian and Madlberger, 2005) Model of Consumer Attitude Towards Advertising via Mobile Devices and (Koo, 2010) Model for Adoption of Mobile Advertising conceptualised the theory of technology adoption and deterrents thereof and not on the type of the relationship that exists between consumer attitudes and the adoption of mobile marketing and not mobile advertising as in most previous studies.

2.5 Hypothesis development

The hypotheses below were developed from a critical review of the literature. This section explains the key finding in the literature and the gaps in these finding which culminates into hypothesis.

2.5.1 Hypothesis 1 to 4 formulation

The literature indicates that determinants of Consumer Perceptions toward Mobile Advertising: A Comparison between Japan and Austria (Li, Chou & Lin, 2014) this study found that “entertainment and credibility are key factors predicting advertising value among Austrians and the Japanese. However, findings show that Japanese customers are more irritated by mobile advertising than are Austrian respondents”. The findings of the study by Li, Chou and Lin (2014) could be the opposite about Namibian consumers with regards to mobile marketing.

Attitude towards mobile advertising: A study of Indian Consumers (Punyatoya and Durgesh, 2011) found that “message credibility, consumer perception of message customization, message content, and consumer ability to use mobile phone positively influence their attitude towards acceptance of mobile advertising. But consumer inertia negatively influences consumer mobile advertising acceptance”. The findings of the study by Durgesh (2011) are yet to be determined in Namibia if credibility has an impact on consumer perception of mobile marketing adoption.

In a study by (Koo *et al.*, 2012) generation Y attitudes towards mobile advertising, “Entertainment, informativeness, irritation and credibility consumer mobile advertising adoption factors were found in the clothing industry to be different between American and Korean respondents”. The finding by (Koo *et al.*, 2012)

revealed that attitudes towards mobile marketing adoption across nations are different and cannot be assumed to be similar. Therefore, consumer attitudes towards mobile marketing adoption may be differently influenced in Namibia by entertainment, informativeness, irritation and credibility.

Sdeghvaziri (2008) found consumers have positive attitudes toward mobile advertising, personalization and monetary benefits which create positive attitudes toward mobile advertising. The findings by Sdeghvaziri (2008) bring in a different view from the trend in the by suggesting that attitudes toward mobile marketing are positively influenced by incentives.

Furthermore, in a study by Watson, McCarthy and Rowley, (2013) that investigated whether evidence from previous research on consumer attitudes towards text messages from companies persisted in the smartphone era. Findings from Watson, McCarthy and Rowley, (2013) show that respondents strongly agreed that their “mobile handsets were primarily for personal use and that mobile contact from companies was irritating and invasive. Watson, McCarthy and Rowley (2013) further suggested that despite the transition to smartphones, these findings are consistent with those of earlier studies that suggested that “consumers regard SMS marketing as an invasion of their privacy” (Samantaet *et al.*, 2009:233) and studies by Monk *et al.*, (2004:22) and Muk (2007:7) that indicate that consumers are very wary of companies contacting them via their handsets. In agreement with (Samantaet *et al.*, 2009:233); (Monk *et al.*, 2004:22) and (Muk 2007:7) was (Tsang *et al.*, 2004) that found respondents generally had a negative attitude toward mobile advertising unless prior permission was obtained. Additionally (Tsang *et al.*, 2004) originally establish Entertainment, informativeness and credibility irritation to be positively correlated towards consumer attitude toward mobile

advertising and irritation was negatively correlated among Japanese consumers. This study will establish if the same holds true for Namibian consumers by testing Hypothesis 1 to 4 below. If an affect or association relationship exist between (Entertainment, informativeness, credibility and irritation) and consumer attitude towards mobile marketing.

Hypothesis 1: The consumers perceived entertainment, of mobile marketing positively affect consumer's attitudes toward mobile marketing in Namibia.

Hypothesis 2: The consumers perceived informativeness of mobile marketing positively affect consumer's attitudes toward mobile marketing in Namibia.

Hypothesis 3: The consumers perceived irritation of mobile marketing negatively affect consumer's attitudes toward mobile marketing in Namibia.

Hypothesis 4: The consumers perceived credibility of mobile marketing positively affect consumer's attitudes toward mobile marketing in Namibia.

2.5.2 Hypothesis 5 formulation

Khan and Allil (2010) in an empirical study found attitudes toward mobile advertising to be the most important motivating factor influencing intention to adopt mobile advertising among all factors, irrespective of the nationality of the respondent. These results are consistent with the findings of several previous researchers (Erumban & Jong, 2006) and (Baue *et al.*, 2005). Tsang *et al.*, (2004) applied the theory of reasoned action (TRA) proposed by Fischbein and Ajzen (1975) to study the relation between attitudes, intentions and behaviour in relation to mobile advertising and found that attitudes influence behaviour or adoption. Furthermore, the results are consistent with

the various theories of technology adoption such as the Theory of Reasoned Action (Ajzen & Fishbein, 1980), and Technology Acceptance Model (Davis *et al.*, 1989)

Subjective norms are “intended to account for social influences that the person’s attitude is exposed to. Thus, performing a particular behaviour is influenced by others opinions about the behaviour” (Mansour, 2012). Many of the decisions made by consumers are taken within the environment of the family and are thus affected by the desires and attitudes of other family members (Evans *et al.*, 2006), or are affected by what the consumers believe other people think they should do (Solomon, 2004). The “relationship between subjective norms and intention to behave is originally depicted in the Theory of Reasoned Action (TRA)”, developed by Fischbein and Ajzen (1975) and “illustrates that intentions are shaped through attitudes and social norms which in turn shape or even dictate an individual’s behaviour. Subjective norms can also be termed ‘reference group (Evans, 2006).

A recent study done by (Gao *et al.*, 2012) also found that “existing models of consumers’ technology acceptance have foundations within several diverse theories, most noticeably the Theory of Reasoned Action (Ajzen & Fishbein, 1980), Technology Acceptance Model (Davis, 1989; Davis *et al.*, 1989), and Perceived Characteristics of Innovation Theory (Agarwal & Prasad, 1998; Moore & Benbasat, 1991)”. In this study (Gao *et al.*, 2012) integrated the TAM framework with the TRA and PCI theories react to the need to improve the conceptualization of mobile marketing adoption deterrents (Shankar *et al.*, 2010; Sultan & Rohm, 2005). While in a similar study by (Xu, 2007) attitude was found to be significantly associated with consumer intention to adopt mobile marketing.

The results from the study by (Xu, 2007) show an increase in the descriptive power of the expanded conceptual model which was derived from the TAM. Specifically, results indicate a strong association between consumer attitudes and consumer adoption of mobile marketing in both countries where the study was undertaken. However, both these were developed countries, one being China and this may not be similar for Namibia and other developing countries. Therefore, the hypothesis below was formulated to test if in Namibia and other developing countries, a causal relationship exists between consumer attitudes and the adoption of mobile marketing

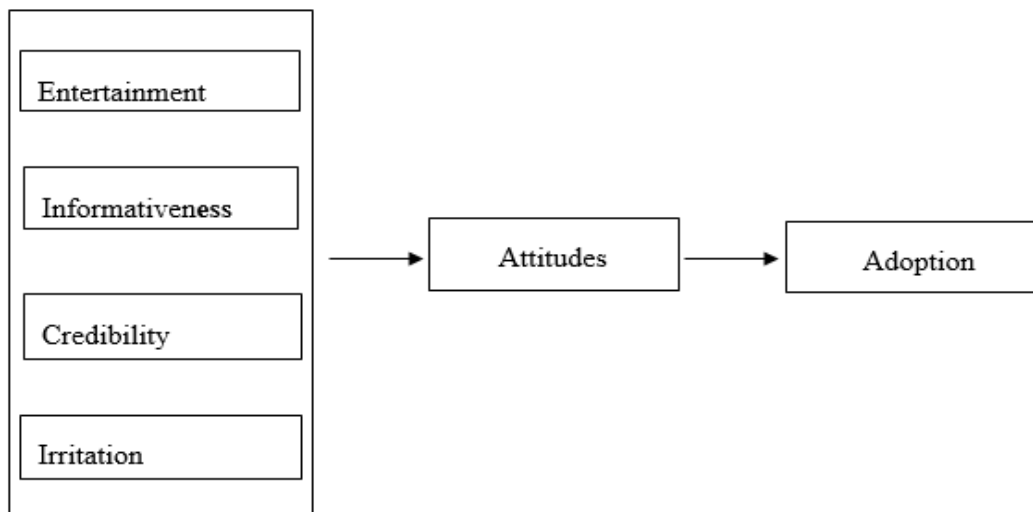
Hypothesis 5: Consumer attitudes towards mobile marketing positively affect consumer's adoption of mobile marketing in Namibia

2.6 Proposed conceptual framework

The conceptual framework model 2.1 was developed from a critical review of the literature and various hypothesis were also developed below. Khan and Allil (2010) in an empirical study applied the theory of reasoned action (TRA) proposed by Fischbein and Ajzen (1975) across two developed countries and found attitudes toward mobile advertising to be the most important motivating factor influencing intention to adopt mobile advertising among all factors, irrespective of the nationality of the respondent. These results are consistent with the findings of several previous researchers (Baue *et al.*, 2005); (Haghirian and Madlberger, 2005); (Koo, 2010); (Tsang *et al.*, 2004) that found that in relation to mobile advertising, consumer attitudes positively influence consumer behaviour or adoption of mobile marketing. Therefore, consumer adoption of mobile marketing depends on consumer attitudes towards adoption.

In addition, Carr (2001); Tsang *et al.*, (2004); Sadeghvaziri (2008); Haghirian and Madlberger (2005); Koo (2010); Blanco *et. al.* (2010); in different studies examined the relation between consumer attitudes and factors influencing consumer attitudes towards mobile marketing. The following factors: entertainment, informativeness, credibility and irritation were found in all models to positively affect consumer attitudes towards mobile marketing in various developed counties. Therefore, consumer attitudes towards mobile marketing is dependent on entertainment, informativeness, credibility and irritation.

The conceptual model below highlights affect and directional relationships between the dependent and independent variables. The arrows indicate the direction of affect.



Model 2.1: Conceptual framework for Mobile marketing adaption of the study

Source: Researcher's Own Construct, 2017

According to the proposed conceptual framework in model 2.1 above, consumer attitudes towards mobile marketing (dependent variable) in Namibia is affected by the following independent variables: perceived entertainment, perceived informativeness, perceived credibility and perceived irritation. While consumer adoption of mobile marketing (dependent variable) in Namibia is affected by consumer attitudes towards mobile marketing (dependent variable) in Namibia.

2.7 Chapter Summary

This chapter began with an historical overview on traditional marketing and mobile marketing and gave a thick rich description of literature on the research topic. In addition, the chapter highlighted the characteristics of mobile devices as communication tools, different types of mobile marketing, ethical issues in mobile marketing, marketing strategies in mobile marketing and mobile marketing adoption. Discussions also centred on describing how various theories are interrelated and in particular how consumer behaviour theories impact mobile marketing adoption. Illustrations' in the form of diagrams and models were used to amplify and conceptualise various theories which ended with two hypotheses. The chapter concluded with a Gap in the literature and a conceptual framework.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

The previous chapter focused on a comprehensive review of literature on Mobile Marketing Adoption and Consumer Attitudes. This chapter begins by introducing and justifying the selection of the Research Philosophy, Research Strategy and the Research Design, based on the research problem and research objectives. In addition, other topics covered in this section are the Population of the study, Sample size Determination, Sampling Techniques, Sample Frame, Research Instruments, Administration of Research Instrument, Validity of Research Instrument, Reliability of Research Instrument, Sources of Data, Method of and data presentation and Analysis as well as how research ethics were observed. These sections are presented below:

3.1 Research Philosophy

Saunders (2009) states that “a well-planned and consistent set of assumptions will constitute a credible research philosophy, which will underpin the realisation of a methodological choice, research strategy and data collection technique and analysis procedures”. This allows the design of a coherent research project, in which all essentials of research fit together. Johnson and Clark (2006) submitted that, “business and management researchers, need to be aware of the philosophical commitments made through the choice of research strategy”, since this will have a significant impact on the understanding of what is being investigated.

There are five major research philosophies positivism, critical realism, interpretivism, postmodernism and pragmatism. However (Saunders, Lewis & Thornhill, 2012) explained that except for positivism and interpretivism the rest are not commonly used in business research and was therefore not expounded for this study.

Saunders (2009) stated that “interpretivism emphasises that humans are different from physical phenomena because they create meanings. Interpretivists study these meanings. Interpretivism argues that human beings and their social worlds cannot be studied in the same way as physical phenomena, and that therefore social sciences research needs to be different from natural sciences research rather than trying to emulate the latter (Table 3.1).

As different people of different cultural backgrounds, under different circumstances and at different times make different meanings, and so create and experience different social realities, interpretivists are critical of the positivist attempts to discover definite, universal ‘laws’ that apply to everybody. Rather they believe that rich insights into humanity are lost if such complexity is reduced entirely to a series of law-like generalisations. The purpose of interpretivist research is to create new, richer understandings and interpretations of social worlds and contexts”. For business and management researchers, this means looking at organisations from the perspectives of different groups of people.

Positivism is underpinned by the belief that reality is independent of the individual and the goal is discovery of theories based on empirical evidence (William, 2011). Creswell (2014) indicated that positivist researchers conduct research based on theories to explain and predict phenomena. Explanations consist of establishing causal relationships between variables by establishing causal laws and linking them to a

deductive or integrative theory (Creswell, 2014). Since social phenomenon can be measured, positivism is associated with quantitative methods of analysis based on statistical analysis of quantitative data (Creswell, 2014).

Saunders *et al.*, (2012) in concurrence with Creswell (2014) suggested quantitative research to be associated with positivism especially when used with highly structured data collection techniques. Quantitative research was very appropriate for this study because the study examined relationships between variables (consumer attitudes and mobile marketing adoption), which would be measured numerically and analysed by a range of statistical techniques (Saunders, Lewis and Thornhill, 2012).

Table 3.1 contrasts between Interpretivism and Positivism research philosophies and highlights key differences between the philosophies. The most striking difference is that interpretivism is used in qualitative research while positivism is used in quantitative research. In addition, positivism has a lower basis simply because the researcher is detached, neutral and independent of what is researched and therefore the researcher remains objective. While table 3.1 also indicates that in interpretivism researchers are part of what is researched, subjective researcher interpretations are key to the research contribution and the researcher takes a reflexive stance. Therefore, interpretivism can result in a higher basis compared to positivism.

Table 3.1 A comparison of Interpretivism and Positivism research philosophies

Positivism			
Real, external, independent One true reality (universalism) Granular (things) Ordered	Scientific method Observable and measurable facts Law-like generalisations Numbers Causal explanation and prediction as contribution	Value-free research Researcher is detached, neutral and independent of what is researched Researcher maintains objective Stance	Typically, deductive, highly structured, large samples, measurement, typically quantitative methods of analysis, but a range of data can be analysed
Interpretivism			
Complex, rich Socially constructed through culture and language Multiple meanings, interpretations, realities Flux of processes, experiences, practices	Theories and concepts too simplistic Focus on narratives, stories, perceptions and interpretations New understandings and worldviews as contribution	Value-bound research Researchers are part of what is researched, subjective Researcher interpretations key to contribution Researcher reflexive	Typically, inductive. Small samples, in-depth investigations, qualitative methods of analysis, but a range of data can be interpreted

Source: Saunders, Lewis & Thornhill (2012)

This study pursued a positivism research philosophy to address the research problem because as observed by Saunders, Lewis & Thornhill (2012) positivism research should be empirically observable via human senses. Consumer attitudes and Consumer adoption are human behaviour that can only be observed through the senses. In addition, Saunders, Lewis & Thornhill (2012) stated that in positivism, inductive reasoning should be used to develop statements (hypotheses) to be tested during the research process. In the previous chapter, hypotheses were developed through a critical review of the literature. Inductive reasoning from various theory and existing models was used to extract meaning. In positivism, causal explanation and prediction are used as a contribution (Saunders, Lewis & Thornhill 2012). The research hypotheses and the research objectives for example suggest that the study measured an association

relationship between two variables, consumer attitudes and consumer adoption, therefore, positivism was appropriate for this study.

3.2 Research Design

The main research designs are: descriptive, exploratory, explanatory, (Coldwell and Herbst, 2004). These designs were discussed in detail and the most appropriate design was selected for this study.

3.2.1 Descriptive research

The major purpose of descriptive research is to “describe the characteristics of a population or a phenomenon, descriptive studies aim at answering who, what, when and where questions” (Zikmund, 2010). In some instances, mere descriptions of situations may provide important information and, in many situations, descriptive information is all that is needed to solve business problems (Zikmund, 2010). For example, for organisational behaviour studies, the purpose would be to describe the reasons employees give for their explanations of the nature of things.

A diagnostic analysis is performed when employees are asked to questions such as, ‘why do you feel this way. Although the reasons employees feel a certain way are described, the findings of a descriptive study such as this called a diagnostic, do not provide evidence of a causal relationship (Zikmund 2010). However, they do give insight into what employees feel about a given situation or what it means to them. This kind of information can uncover data that, although causally unable to explain particular relationships, is able to give explanations that are adequate on the level of meaning. This is therefore not the appropriate strategy for this study because it is

unable to determine causal relationships between consumer attitudes and mobile marketing adoption.

3.2.2 Exploratory research

Exploratory research does not start with a specific problem – the approach of such research is to find a problem or a hypothesis to be tested (Welman Kruger Mitchell, 2005). Exploratory research is particularly useful when researchers lack a clear idea of the problems they will meet during a study. However sometimes, “exploratory research also involves research into an area where tentative hypothesis about a particular relationship exist but do not warrant a full-scale study until greater clarity is gained. It can also involve the use of untried measuring instrument whose reliability and validity have not been rigorously tested” (Coldwell and Herbst, 2004).

Through exploration, researchers develop concepts more clearly, establish priorities, develop operational definitions and improve the final research design (Cooper &Schindler, 2008). Finally (Welman, Kruger Mitchell, 2005) in agreement with (Coldwell and Herbst, 2004) suggest that purpose of exploratory research is to determine whether or not a phenomenon exist, and to gain familiarity with such a phenomenon, but not to compare it with other phenomena. Due to its inability to compare and gain familiarity with phenomenon such as consumer attitudes and mobile marketing adoption for which this study sought to draw a comparison, exploratory research became inadequate for this study

3.2.3 Explanatory research

Explanatory research is defined as an attempt to connect ideas to understand cause and effect, meaning researchers want to explain what is going on. In some marketing

literature, explanatory research is also known as causal research. For example (Maholtra, 2007); (Wiid and Digginess, 2013) and (Aaker, 2010) in describing causal research mentioned similar characteristics of explanatory research as explained by (Saunders *et al.*, 2012); (Zikmund, 2010) and (Thornhill (2012). In addition (Zikmund, Babin, J., Carr, J. & Griffin, M. 2012) explicitly allude Explanatory or Causal research to be the same type of design.

The emphasis on Explanatory research is on studying a situation or a problem in order to explain the relationships between variables (Saunders *et al.*, 2012). (Exploratory research focuses on why questions (Saunders *et al.*, 2012). For example, it is one thing to describe the current state of mobile marketing adoption in a country, to examine trends over time or to compare the adoption rates in different countries. It is quite a different thing to develop explanations about why the mobile marketing adoption rate is low or higher in some countries than in others. Answering the 'why' questions involves developing causal explanations. Causal explanations argue that phenomenon Y (consumer attitudes) is caused by factor X (mobile marketing adoption) (Saunders *et al.* 2012). This design was therefore very appropriate for this study since the study sought to determine the cause relationship between variables.

The scientific notion of causality implies that we can never prove that X causes Y. At best, we can only infer that X is one of the causes of Y in that it makes the occurrence of Y probable (Malhotra, Birks & Wills, 2012). Three conditions must be satisfied before causal inferences can be made: (1) concomitant variation, which implies that X and Y must vary together in a hypothesised way; (2) time order of occurrence of variables, which implies that X must precede Y; and (3) elimination of other possible

causal factors, which implies that competing explanations must be ruled out (Malhotra, Birks & Wills, 2012).

Experiments provide the most convincing evidence of all three conditions. An experiment is formed when one or more independent variables are manipulated or controlled by the researcher and their effect on one or more dependent variables is measured. In designing an experiment, it is important to consider internal and external validity (Malhotra, Birks & Wills, 2012). For the experiment to be valid, the researcher must control the threats imposed by extraneous variables, such as history, maturation, testing (main and interactive testing affects), instrumentation, statistical regression, selection bias and mortality (Malhotra, Birks & Wills, 2012).

There are four ways of controlling extraneous variables: randomisation, matching, statistical control and design control (Malhotra, Birks & Wills, 2012). Experimental designs may be classified as pre-experimental, true experimental, quasi-experimental and statistical designs (Malhotra, Birks & Wills, 2012). An experiment may be conducted in a laboratory environment or under actual market conditions in a real-life setting (Malhotra, Birks & Wills, 2012), which was applied in this study. Only causal designs encompassing experimentation are appropriate for inferring cause and-affect relationships.

Although experiments have limitations in terms of time, cost and administration, they are becoming increasingly popular in marketing (Malhotra, Birks & Wills, 2012), which is the foundational discipline of this study. This study therefore pursued the explanatory or causal design since this would not only address the research objective but would also be highly appropriate in revealing new knowledge through hypothesis testing and consumer attitude experimentation.

3.3 Research strategy

Saunders (2009) stated that research methodology can be presented in the form of an “onion – research onion”, where the ideas with regards to the research problem lie in the centre and several layers have to be “peeled away” before getting to this central position. These layers are the important aspects such as research philosophy, approach, strategy, choice, time horizon, and techniques to be considered in determining the research methodology for a particular research study and provides the building blocks for the complete research strategy (Saunders 2009). He further defined research strategy as “the general plan of how the researcher would go about answering the research objectives”. Bryman (2008) similarly suggested research strategy as “a general orientation to the conduct of the research”.

Appropriate research strategy has to be selected based on research objectives and the extent of existing knowledge on the subject area to be researched, the amount of time and resources available, and the philosophical underpinnings of the researcher (Saunders, 2009). In agreement with (Saunders, 2009), (Yin, 2003) recommended that a particular research strategy has to be selected based on three conditions: “the type of research question, the extent of control an investigator has over actual behavioural events, and the degree of focus on contemporary or historical events”. In the same vein Saunders *et al.*, (2009) and Yin (2003) agreed that “various research strategies exist and there are large overlaps among them, the important consideration would be to select the most advantageous strategy for a particular research study”.

Saunders (2009) distinguished the various research strategies as follows: ethnography, archival research, cross sectional studies, experiment, survey, case study, action research, grounded theory, longitudinal studies and participative enquiry. From these

different strategies, this research pursued the survey research design as a suitable research strategy.

3.3.1 Survey research

Christensen, Johnson and Turner (2014) explicated survey research as a widely used nonexperimental research, “it is a research method where individuals fill out a questionnaire about their attitudes, activities, opinions and beliefs”. The questionnaire protocol usually is standardised to present each research participants with same stimulus. Smith, Thorpe and Jackson (2012) broadened the discussion by suggesting the dominant epistemology underlying survey research methods as positivism and quantitative in methodology, where the assumption is that: “there are regular patterns in human and organisational behaviour, although they are often difficult to detect and extremely difficult to explain due to the number of factors and variables that might produce the observed result”.

Smith, Thorpe and Jackson (2012) additionally explain that “survey research tends to use cross-sectional designs with large samples which enable multiple factors to be measured simultaneously and hence potentially underlying relationships to be examined”. There are three main types of survey that seek to take a detached viewpoint: factual, inferential and exploratory studies. The inferential survey strategy was applied in this study, since it is more affective in the fields of strategy, marketing and organisational psychology and are aimed at establishing relationships between variables (Smith, Thorpe and Jackson, 2012) such as consumer attitudes and mobile marketing adoption. In addition (Smith, Thorpe and Jackson, 2012) suggest inferential survey research as highly appropriate in establishing whether there are prior assumptions and hypotheses regarding the nature of variables.

Furthermore (Christensen, Johnson and Turner, 2014) recommend inferential survey research as the most appropriate method if individuals, attitudes activities, opinions or believes are measured using good measurement procedures. This study measured how consumer attitude factors such as (entertainment, informativeness, credibility and irritation which are interventions) affect consumer adoption of mobile marketing (individuals) which makes inferential survey research ideal for this study. Inferential survey research was also suitable for this study because as earlier stressed by (Smith *et al.*, 2012) it enables multiple factors which in this case are, the factor affecting consumer attitudes, consumer attitudes and mobile marketing adoption to be measured simultaneously and henceforth a potentially underlying relationships to be examined.

3.4 Target Population

The target population consisted of all mobile device users in the Khomas region of Namibia. In particular 300 000 (Namibia Statistics Agency, 2016) consumers were identified with active mobile phone subscriptions.

3.4.1 Sampling frame

A sampling frame is a representation of the elements of the target population and consists of a list or set of directions for identifying the target population (Malhotra, Birks & Wills, 2012). If a list cannot be compiled, then at least some directions for identifying the target population should be specified, such as random-digit dialling procedures in telephone surveys (Malhotra, Birks & Wills, 2012).

The sample frame for this study consisted of mobile phone users in shopping malls in Windhoek Namibia. Windhoek consists of constituencies, suburbs and shopping malls which contain units and properties of the sample. The constituencies, suburbs and

shopping malls used in this study were sampled through systematic random sampling from the local authority Town Scheme. In addition, a list of frequently used mobile number for each selected shopping mall was obtained from MTC and TN Mobile. This list was used to randomly identify potential participants.

3.4.2 Population

However, the study population comprised of mobile device users from the age of 18 years and beyond since this is the consenting age in Namibia, male and female as well as users from all social classes. The precise number of consumers constituting the population of this study was 500 000 consumers (Namibia Statistics Agency, 2016). The population also consisted of consumers with a mobile device capable of receiving and sending text messages with internet connectivity and subscription to at least one social media platform. The target consumer population consisted of consumers in and around Windhoek because this is the capital city of Namibia and the general population is comprised of a well-blended combination of all ethnic groups, social standing and gender (Namibia Statistics Agency, 2016). Windhoek also has high speed wireless internet connectivity and is therefore ideal for the adoption of innovations such as mobile marketing. For example, MTC rolled out 4G/LTE in phases. The first phase was to ensure that the 4G/LTE was activated in Windhoek (Ekandjo, 2018). The second phase was “to expand the 4G/LTE to eight major towns by May connecting through the national and metro ring fibre backbone DWDM40G to reach 15.9% of the population” (Ekandjo, 2018). In a recent announcement, the realisation of phase two with the announcement that the towns of Walvis Bay, Swakopmund, Otjiwarongo, Keetmanshoop, Outapi, Ongwediva, Oshakati and Tsumeb are now 4G/LTE

enabled. MTC said with 4G/LTE, customers in these towns can now also enjoy speeds of up to 100Mbps.

However, the regional capital centers and smaller urban towns did not have fast internet connectivity over the years and therefore were not able to enjoy innovations such as mobile marketing. It is worth noting that high speed internet connectivity only became available in other urban centers in the past 2 years, making Windhoek the only town where consumers could enjoy the full benefits of mobile marketing over the past 5 years.

3.5 Sampling

A sample is a subset of the population, which consist of some members of the population and is representative of the population (Sekaran and Bougie (2011). (Malhotra, Birks & Wills, (2012) suggest the sampling design process in figure 3.1 below.

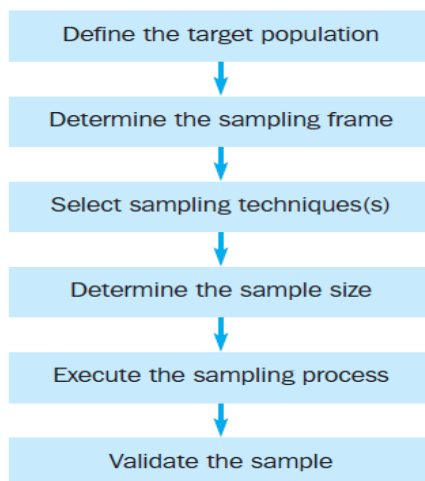


Figure 3.1 The sampling design process.

Source: (Malhotra, Birks & Wills, (2012)

The six-stage sampling design process was applied in formulating a sample for this study. Stages one and two have already been discussed and stages three to six will follow in the next few sections.

3.5.1 Main types of Sampling (probability and non-probability sampling)

Coldwell and Herbst (2004) divide sampling into two main types, probability sampling and non-probability sampling as indicated in Figure 3.2 below. Each type of main sampling further consists of various techniques that can be applied based on the design and objectives of the study (Sekaran and Bougie (2011)).

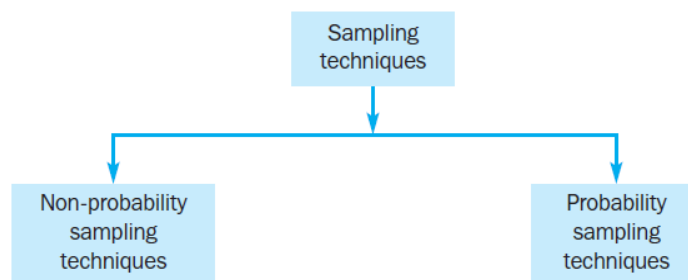


Figure 3.2 Main types of Sampling (probability and non-probability sampling)

Source: (Malhotra, Birks & Wills, (2012)

Probability sampling is based on the principle that every unit in the sampling frame has a known chance, but not necessarily an equal chance, of being selected”. The greatest advantage of the probability sample is given that the sampling frame is complete and the samples are adequate, it is unbiased and representative of the population (Coldwell and Herbst, 2004). Furthermore, (Saunders, Lewis and Thornhill, 2012) suggest that probability sampling is commonly associated with inferential survey research strategies where you need to make inferences from the sample about a population to answer the research objectives based on a sampling frame. Based on the explanatory research design adopted by this study corresponding

with the criteria of probability sampling suggested (Saunders, Lewis and Thornhill, 2012) and (Coldwell and Herbst, 2004) (survey research, drawing inferences, the sample being unbiased and representative of the population and a complete sampling frame being required) probability sampling was selected for this study.

3.5.2 Types of probability and non-probability sampling techniques

Types of probability techniques are simple random sampling (SRS), each element in the population has a known and equal probability of selection. Furthermore, each possible sample of a given size (n) has a known and equal probability of being the sample actually selected. This implies that every element is selected independently of every other element. The sample is drawn by a random procedure from a sampling frame. (Malhotra, Birks & Wills, 2012). In systematic sampling, the sample is chosen by selecting a random starting point and then picking every i th element in succession from the sampling frame. The sampling interval, i , is determined by dividing the population size N by the sample size n and rounding to the nearest whole number. (Malhotra, Birks & Wills, 2012).

Stratified sampling is a two-step process in which the population is partitioned into sub-populations, or strata. The strata should be mutually exclusive and collectively exhaustive in that every population element should be assigned to one and only one stratum and no population elements should be omitted (Malhotra, Birks & Wills, 2012). Next, elements are selected from each stratum by a random procedure, usually SRS. Technically, only SRS should be employed in selecting the elements from each stratum. In practice, sometimes systematic sampling and other probability sampling procedures are employed. Stratified sampling differs from quota sampling in that the sample elements are selected probabilistically rather than based on convenience or

judgement (Malhotra, Birks & Wills, 2012). A major objective of stratified sampling is to increase precision without increasing cost (Malhotra, Birks & Wills, 2012).

In cluster sampling, the target population is first divided into mutually exclusive and collectively exhaustive sub-populations (Malhotra, Birks & Wills, 2012). These sub-populations or clusters are assumed to contain the diversity of respondents held in the target population. A random sample of clusters is selected, based on a probability sampling technique such as SRS (Malhotra, Birks & Wills, 2012). For each selected cluster, either all the elements are included in the sample or a sample of elements is drawn probabilistically. If all the elements in each selected cluster are included in the sample, the procedure is called one-stage cluster sampling (Malhotra, Birks & Wills, 2012). If a sample of elements is drawn probabilistically from each selected cluster, the procedure is two-stage cluster sampling. As shown in Figure 3.3, two-stage cluster sampling can be either simple two-stage cluster sampling involving SRS or probability proportionate to size (PPS) sampling.

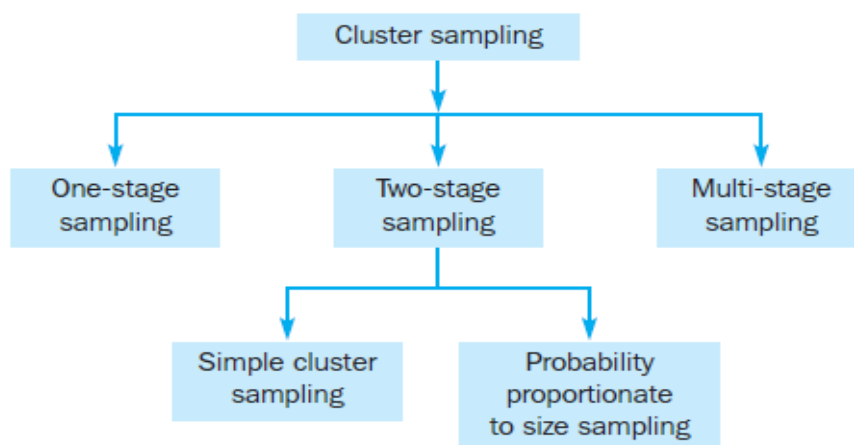


Figure 3.3 Types of cluster sampling

Source: (Malhotra, Birks & Wills, (2012)

Furthermore, a cluster sample can have multiple (more than two) stages, as in multistage cluster sampling. The key distinction between cluster sampling and stratified sampling is that in cluster sampling only a sample of sub-populations (clusters) is chosen, whereas in stratified sampling all the sub-populations (strata) are selected for further sampling. The objectives of the two methods are also different. The objective of cluster sampling is to increase sampling efficiency by decreasing costs, but the objective of stratified sampling is to increase precision (Malhotra, Birks & Wills, 2012).

(Malhotra, Birks & Wills, 2012). Double sampling, also called two-phase sampling, certain population elements are sampled twice. In the first phase, a sample is selected and some information is collected from all the elements in the sample. In the second phase, a sub-sample is drawn from the original sample and additional information is obtained from the elements in the sub-sample. The process may be extended to three or more phases, and the different phases may take place simultaneously or at different times (Malhotra, Birks & Wills, 2012).

Non-probability samples are selected using, for example, the expertise or judgement (or the lack thereof) of by the investigator. It is not possible to assess sampling errors. Nor is it possible to assess whether the sample is representative of the specific population or not (Coldwell and Herbst, 2004). Examples of non-probability strategies are convenience sampling: involves collecting a sample from somewhere convenient to the researcher: Sometimes called accidental sampling, opportunity sampling or grab sampling. Haphazard Sampling: where a researcher chooses items haphazardly, trying to simulate randomness (Saunders, Lewis and Thornhill, 2012). However, the result may not be random at all and is often tainted by selection bias (Saunders, Lewis and

Thornhill 2012). Purposive Sampling: where the researcher chooses a sample based on their knowledge about the population and the study itself. The study participants are chosen based on the study’s purpose (Saunders, Lewis and Thornhill 2012). There are several types of purposive sampling. “Expert Sampling: in this method, the researcher draws the sample from a list of experts in the field. Heterogeneity Sampling or Diversity Sampling, a type of sampling where you deliberately choose members so that all views are represented” (Coldwell and Herbst, 2004). Quota Sampling: where the groups (i.e. men and women) in the sample are proportional to the groups in the population (Coldwell and Herbst, 2004). Snowball Sampling, where research participants recruit other members for the study (Saunders, Lewis and Thornhill 2012). This method is particularly useful when participants might be hard to find.

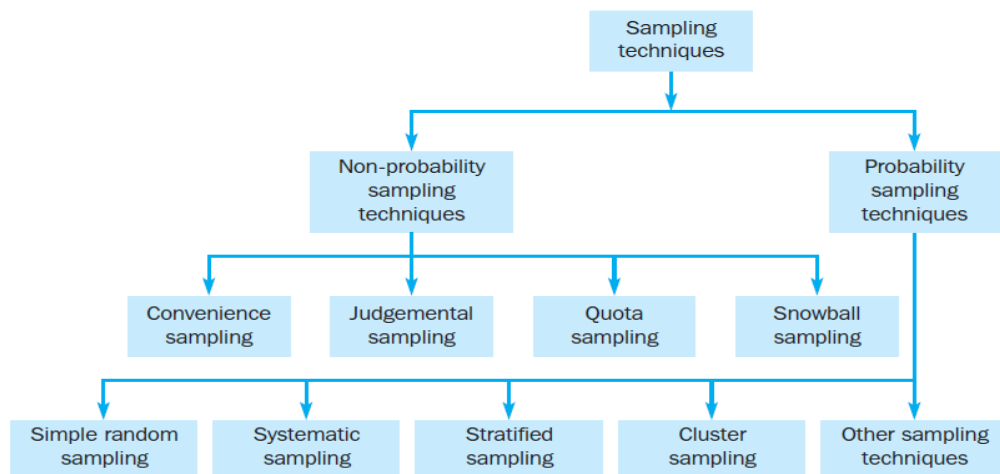


Figure 3.4 Types of Sampling techniques

Source: Malhotra, Birks & Wills, (2012)

3.5.3 Sampling techniques selected

The sampling technique is determined by time, cost and generalizability, if the researchers are more concerned about generalizability, the choice of probability sampling will be made, on the other hand, if researchers are more concerned about

time, cost (and have limited approach) and less concerns for generalizability, the choice of non-probability sampling may be made (Sekaran, 2013). In this study, the choice of sampling technique is guided by the concern for generalizability and proper representation of the population and drawing inferences from the population. Probability sampling was therefore adopted for this study. In addition, probability sampling has the advantages of being unbiased, representative of the entire population and generalizability (Coldwell and Herbst, 2004). In particular strata, multistage cluster, and systematic random sampling were used to sample the target population because it was found to be appropriate and more affective in selecting a sample based on a sampling frame consisting of three subsets (constituencies, suburbs and shopping malls).

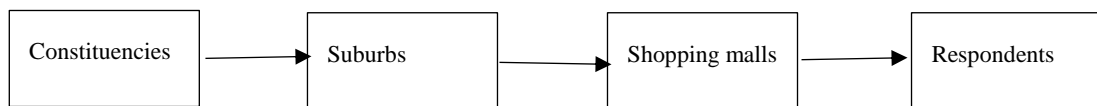


Figure 3.5 Stages of Sampling techniques

Source: researcher, (2019)

Stratified sampling was employed to group Windhoek into four constituencies. While, cluster sampling and systematic random sampling was used to come up with eight suburbs. Finally, systematic random sampling was used to sample the shopping malls and the respondents to achieve randomization which is a procedure of giving every respondent in the study population an equal chance of appearing in the selected sample (Sekaran, 2013). Table 3.2 below illustrates the different samples in the sampling process.

Table 3.2 Selected sample for the study.

Constituencies	Suburbs	Selected Suburbs	Selected Shopping Malls
Windhoek East	Auasblick, Avis, Ludwigsdorf, Luxury Hill, and Suiderhof. Olympia and Kleine Kuppe	Kleine Windhoek Kleine Kuppe	Eros shopping centre Grove Mall, Baines Shopping centre
Windhoek West	Grys Block, Maroella, Otjomuise., Freedomland and a small part of Wanheda Windhoek North and Windhoek West. Khomasdal,	Otjomuise, Khomasdal	Khomas Mall West- lane shopping Mall
Windhoek North	Dorado Park, Dorado Valley, Hochland Park, Pioneers Park, Academia, Cimbebasia and Rocky Crest	Hochland Park, Pioneers Park	Maerua Mall Wernhil park Mall
Windhoek South	Goreangab, Soweto, and part of Havana Hakahana is now called Tobias Hainyeko Katutura, Wanheda and Greenwell Matogo	Tobias Hainyeko Katutura	Katutura Shoprite Mall Stop and shop centre

Source: Researcher, (2019)

The application of these sampling techniques increased the precision and efficiency of the estimates and ensured that sample represents the target population of the study. The final part of the sampling process was sampling the survey respondents through systematic random sampling from the shopping malls. However the researcher ensured that all sampled respondents went through a three-stage selection process which were, respondents had to be above 18 years of age (because the consenting age in Namibia is 18 years), respondents had to own a mobile device and must have received mobile marketing messages on their device within the last two months, respondents had to have Social Media Subscription to at least one social media application.

3.5.4 Sample size

A sample size of 384 consumers were selected from the target population in Windhoek, using a standard formula for a sample size: $SS = Z^2 \times (p) \times (1-p) / C^2$, which is used for an infinite population (where the population is greater than 50,000 (Freedman, Pisani & Purves, 2004) or 10,000 (Babalola, 2008).

$$SS = \frac{Z^2 \times (p) \times (1-p)}{C^2}$$

$$C^2$$

SS = Sample Size

Z = Z-value (e.g. 1.96 for a 95 percent confidence level)

P = Percentage of population picking a choice, expressed as decimal

C = Confidence interval, expressed as decimal (e.g., .05)

$$SS = \frac{1.96^2 \times .5 \times .5}{0.05^2} = \frac{3.8416 \times .25}{.0025} = 384 \text{ respondents}$$

Therefore, at a confidence level of 95% from a population of 500 000 consumers, the sample for consumers was 384. The 384 perspective respondents were than equally divided amongst the eight shopping malls amounting to 48 participants per shopping mall.

3.6 Research Instrument

The research instrument was a self-administered structured questionnaire. Saunders *et al.*, (2012) explained questionnaires as appropriate for case study and experiment strategies but strongly supports the use of questioners in the survey research strategy. The questionnaire included a cover letter that briefly introduced the researcher, the study, the purpose of the research and provided an assurance of respondent's confidentiality.

The questionnaire consisted of section A demographics and six sections additional section A to G. Sections A to G were titled according to the six factors namely attitude, entertainment, informativeness, irritation, credibility and adoption which were carefully selected and formulated to elicit information in consumer attitudes toward mobile marketing adoption and consumer perceptions on the factors that influence consumer attitudes towards mobile marketing.

Various Likert scales were used to measure the factors in the questionnaire. A five-point Likert-scale with questions ranging from “strongly agree” to “strongly disagree” (5 = Strongly Agree; 4 = Agree; 3 = Neutral; 2 = Disagree and 1 = Strongly Disagree) were used to reflect the level of agreement of the respondents to the items under entertainment, informativeness and irritation.

While the level of agreement of respondents under credibility was measured with a scale of questions ranging from never to every time (1 = never; 2 = almost never; 3 = occasionally; 4 = almost every time and 5 = every time. The level of agreement of respondents under attitude was measured with a scale of questions ranging from Very untrue of me to Very true of me (1 = Very untrue of me; 2 = Untrue of me; 0 = Neutral; 3 = Somewhat true of me; 4 = Very true of me).

Furthermore, adoption level of agreement of respondents under attitude was measured with a scale of questions ranging from Never to Every time (1 = Never; 2 = Almost never; 3 = Occasionally; 4 = Almost every time; 5 = Every time. Likert scales questions are widely used in most research in marketing and for measuring attitudinal items (Malhotra & Birks, 2006). The research instrument is attached under the appendix, however table 3.3 indicate the factors, scales and items used.

Table 3.3 Measurement of Variables / Factors - Section A

Respondents' Demographic data	
Factors / Variables	Description
Gender	Two items: Male, Female
Age	Three items: 41 years +; 31 – 40 years; Less than 30 years
Social Media Subscription	Eight items: Facebook; Tweeter; Instagram; Linked-in; Snapchat; Pinterest; You Tube and Other (specify)

Source: Researcher, (2019)

Table 3.4 Measurement of Variables / Factors - Section B

Respondents were asked to indicate to the statements below by ticking (□). The rating scale ranges from 5 = Strongly Agree; 4 = Agree; 3 = Neutral; 2 = Disagree and 1 = Strongly Disagree		
SECTION B: ENTERTAINMENT		
Factors / Variables	Item no	Description
Entertainment	1	I feel that receiving mobile marketing advertisements is enjoyable
	2	I feel that receiving mobile marketing advertisements is pleasant.
	3	Receiving mobile marketing messages on my mobile device is exciting.
	4	I enjoy television shows that involve texting WhatsApping, or Facebooking.
SECTION C: INFORMATIVENESS		
Rating scale: 5 = Strongly Agree; 4 = Agree; 3 = Neutral; 2 = Disagree and 1 = Strongly Disagree		
Informativeness	1	I feel that mobile marketing is a good source for timely information.
	2	Mobile marketing provides the information I need
	3	Mobile marketing informs me about various products and services
	4	Mobile marketing contains relevant and useful information
SECTION D: IRRITATION		
Rating scale: 5 = Strongly Agree; 4 = Agree; 3 = Neutral; 2 = Disagree and 1 = Strongly Disagree		
Irritation	1	I feel that mobile marketing is irritating.
	2	I feel that mobile marketing is almost everywhere.
	3	Contents in mobile marketing are often annoying.
	4	I feel mobile marketing is becoming too much
SECTION E: CREDIBILITY		
Rating Scale: 1 = never; 2 = almost never; 3 = occasionally; 4 = almost every time and 5 = every time		
Credibility	1	I use mobile marketing as a reference for purchasing.
	2	I like to receive mobile marketing adverts of product/ service sent by an established brand
	3	I trust mobile marketing.
	4	I like to receive Mobile marketing adverts of product/ service from companies that I know
SECTION F: ATTITUDE		
Rating scale: 1 = Very untrue of me; 2 = Untrue of me; 0 = Neutral; 3 = Somewhat true of me; 4 = Very true of me		
Attitude	1	Overall, I like mobile marketing.
	2	I believe mobile marketing is a good way of advertising
	3	I consider mobile marketing useful as it promotes the latest product/service
	4	I enjoy reading different mobile marketing advertisements in order to compare product offers.
SECTION H: ADOPTION		
Rating scale: Every time (1 = Never; 2 = Almost never; 3 = Occasionally; 4 = Almost every time; 5 = Every time.		
Adoption	1	I often purchase products advertised to me through my mobile device
	2	I regularly search for products online through your mobile device
	3	I am willing to use mobile device search engines as my main source of product and services information
	4	I trust mobile marketing and will recommend it to friends and relatives.

Source: Researcher, (2019)

Some items in the questionnaire except for demographics and other additional factors, were adopted from a previous study of (Tsang *et al.*, 2004); (Koo *et al.*, 2012); (Punyatoya & Durgesh, 2011); (Geo, 2010) and (Chia Ling *et al.*, 2012). All the factors were measured with four items to ensure validity. Attitude was measured with a different scale from adoption and entertainment, informativeness and irritation were also measured with a different scale as well as credibility while adoption was also measured with different rating scale.

The questions were measured with a 5-point Likert scales. The three basic properties of Likert scales are reliability, validity, and sensitivity and the extent to which research has benefited all three is astonishing (Cummins & Gullone, 2000).

Table 3.5 Source of Items Used in the Questionnaire

S/N	Construct	Scale items	Literature Source
1	Entertainment	1. Enjoyable 2. pleasant 3. exciting 4. involve	Li, Chou and Lin (2014); Tsang, <i>et al.</i> , (2004); Bauer <i>et al.</i> , (2005); (Geo, 2010) Sadeghvaziri (2008); Haghirian and Madlberger (2005)
2	Informativeness	1. timely 2. provide the information; informative;	Li, Chou and Lin (2014); (Koo <i>et al.</i> , 2012); (Punyatoya & Durgesh, 2011); (Geo, 2010) (Tsang <i>et al.</i> , 2004
		3. relevant and useful	Researcher
3	Irritation	1. Irritating. 2. Almost everywhere. 3. Annoying.	(Chia Ling <i>et al.</i> , 2012) Sadeghvaziri (2008); Haghirian and Madlberger (2005) McCarthy and Rowley, (2013) (Samantaet <i>et al.</i> , 2009:233) and studies by Monk <i>et al.</i> , (2004:22) and Muk (2007:7) (Tsang <i>et al.</i> , 2004)
		4. too much	Researcher
4	Credibility	1. Reference 2. established brand 3. trust	Li, Chou and Lin (2014); Tsang, <i>et al.</i> , (2004); Bauer <i>et al.</i> , (2005); (Geo, 2010) (Tsang <i>et al.</i> , 2004)
		4. that I know	Researcher
5	Attitude	1. like 2. believe	(Tsang <i>et al.</i> , 2004) Li, Chou and Lin (2014); Tsang, <i>et al.</i> , (2004); Bauer <i>et al.</i> , (2005); (Geo, 2010) Khan and Allil (2010) (Erumban & Jong, 2006) and (Baue <i>et al.</i> , 2005) Chou and Lin (2014); Sadeghvaziri (2008); Haghirian and Madlberger (2005) (Ajzen & Fishbein, 1980), and (Davis <i>et al.</i> , 1989)
		3. useful	Researcher

		4. enjoy	Researcher
6	Adoption	1. often	(Tsang <i>et al.</i> , 2004); (Geo, 2010) Khan and Allil (2010); (Ajzen & Fishbein, 1980), (Davis <i>et al.</i> , 1989) and (Xu (2007)
		2. regular	Researcher
		3. willing	Researcher
		Recommend	Researcher

Source: Researcher, (2019)

Table 3.5 indicates the contracts, items and sources of items, the items that were developed by the researcher were validated through repertory grid technique during the pre-pilot study. This technique was originally developed by George Kelly in 1955 to explore the meanings that people attach to the world around them that they find particularly hard to articulate.

As with the laddering technique, there is a theoretical underpinning, personal construct psychology (Malhotra, Birks & Wills, 2012). In essence the stages involved in the repertory grid technique are: 1 Element selection: elements selected will depend upon the nature of consumer behaviour that the interviewer wishes to examine. 2 Construct: Having selected elements that the respondent believes to encapsulate the behaviour being studied, the interviewer now seeks to understand what connects them together.

Elicitation 3 Element comparisons: constructs elicited from respondents are now turned into bipolar descriptions in a manner similar to the semantic differential scale 4 Data analysis: a number of these completed grids, factor analysis can be performed to discover the important underlying factors or dimensions that encapsulate a particular form of behaviour (Malhotra, Birks & Wills, 2012). The following items were sourced using the repertory grid technique, Informativeness relevant and useful, for irritation it's too much, that, for credibility is, I know, for Attitude it was, useful and enjoy, for Adoption: regularly, willing, recommend.

3.6.1 Administration of questionnaire

All survey fieldwork involved selecting, training and supervising persons who collect data. The validation of fieldwork and the evaluation of fieldworkers are also parts of the process (Malhotra, Birks & Wills, 2012). The fieldworkers were carefully selected based on qualifications, intensively trained for consistency and closely supervised during the data collection process. Malhotra, Birks & Wills, (2012) suggested that the initial contact can result in cooperation or the loss of potential respondents, it also sets the potential respondent in a 'frame of mind' to answer subsequent questions.

Thus, fieldworkers should be trained to make opening remarks that will convince potential respondents that their participation is important (Malhotra, Birks & Wills, 2012). The training process of field workers included opening statements and how to capture and retain the interest of potential participants. The researchers then obtained permission from the local shopping malls where permission was granted by the shopping mall management.

During the data collection process potential respondents were randomly dialled from the sampling frame list of numbers and appointments were made to meet investigators at selected shopping malls during a time of their convenience while visiting the mall to do shopping. At the beginning of the meeting potential participants were enticed with an opening statement to capture their attention and interest. Although the questionnaire was self-administered, participants were pre-informed about the purpose, procedures and ethical issues before the questionnaire was distributed. However, potential participants were screened based on the three qualifying requirements once these were met ethical clearance was done and data was collected.

The main requirements for participation were that the participant should have a smart mobile device, occasionally connected to the internet through the smart mobile device and subscribed to at least one social media application. Participants were also informed about their right to consensually participate in the study and the option to quit if they feel compromised in any way. Nevertheless, they were appraised about the importance of participating in this study which has a potential of making significant contributions to the body of knowledge. Once validity and reliability were established the data was collected in the following way. Once all was in place participants were allowed to sit down at the data collection desk to complete the questionnaire under the supervision of the field worker. The questionnaire was then after completion collected instantly by the researcher or fieldworker and participants were thanked given a small token of appreciation and allowed to leave.

3.7 Validity of the study

Saunders *et al.*, (2012) submitted: “validity as the degree to which a research instrument measures what it is intended to measure. Validity can be carried out using the content, criterion and construct validity approaches”. Content and construct validity were used during this study.

To ensure construct and content validity, some items in the questionnaire except for demographics, (Informativeness) relevant and useful, (irritation) too much, (credibility) I know, (Attitude) useful and enjoy, (Adoption) regularly, willing, were recommended during the pilot study with the assistance of an academic expert’s suggestions. While the adopted items were taken from previous studies such as those of (Tsang *et al.*, 2004); (Koo *et al.*, 2012); (Punyatoya & Durgesh, 2011); (Geo, 2010) and (Chia Ling *et al.*, 2012); “adopting items cannot always ensure accurate construct

and content validity since this can be a subjective test and cannot solely be regarded as a sufficient measure of validity (Saunders *et al.*, 2012). Therefore, additional content and construct validity was carried out for an additional evaluation of the validity of each of the questionnaire items through pre and post pilot studies. Academics and experts in the discipline can also review the research tool and suggest improvement on the structure and content of questions to ensure validity. A review of the questionnaire was therefore done by the supervisors who are expert researchers so as to ensure the additional face validity and reliability of the scale items.

Greener (2008, p. 213) stated that “construct validity is the extent to which a measure is related to other measures in a manner consistent with theoretical based concepts”. In addition (Sekaran & Bougie 2011) suggested that “construct validity attempts to measure the adequacy of an instrument in measuring the actual meaning of a construct or concept”. There are two types of construct validity: convergent and discriminant validity (Greener 2008), both were examined through a pre and post-pilot test for this study.

CFA was used to test construct validity, in particular Chi-Square goodness of fit test, was used to compare the observed sample distribution with the expected probability distribution. Chi-Square goodness of fit test determines how well theoretical distribution (such as normal, binomial, or Poisson) fits the empirical distribution. Due to sensitivity to sample size of Chi-square, it is not simple to get a good sense of model fit from its value. Therefore, other indices of model fit need to be evaluated, together with GFI (Goodness-of-Fit Index), CFI (Comparative Fit Index), SRMR (Standardised Root Mean Squared Residual) and RMSEA (Root Mean Square Error of Approximation).

3.7.1 Pre and post-pilot study

Pilot study refers to feasibility studies which are "small scale version(s), or trial run(s), done in preparation for the major study" (Polit *et al.*, 2001, p. 467). However, a pilot study can also be the pre-testing or 'trying out' of a particular research instrument (Baker 2008, p. 182-3). One of the advantages of conducting a pilot study is that it "gives advance warning about where the main research project could fail, where research protocols may not be followed, or whether proposed methods or instruments are inappropriate or too complicated" (Baker 2008, p. 182-4).

In the words of De Vaus (1993, p. 54) Van Wijk and Harrison (2013) believe that pilot studies can add value and credibility to the entire research project. In essence, a pilot study ensures construct validity by ascertaining how well a research instrument will work in the actual study and identifying potential problems and areas that may require adjustments (Van Wijk and Harrison, 2013).

The following procedures in table 3.2 below were administered to affect the pilot study which ensured internal construct validity of a questionnaire.

Table 3.6 Pilot study administration procedure

Steps	Pilot study Procedure
1	Administration of the questionnaire to pilot participants was done exactly the same way as it will be administered in the main study
2	Feedback was invited from participants to identify ambiguities and difficult questions.
3	Time taken to complete the questionnaire and decide whether it is reasonable was recorded.
4	All unnecessary, difficult or ambiguous questions were discarded.
5	Assess whether each question gives an adequate range of responses and make adjustments.
6	Establish that replies can be interpreted in terms of the information that is required.
7	Check that all questions are correctly answered.

8	Re-word or re-scale any questions that are not answered as expected
10	Shorten, revise and, pilot again to ensure reliability.

Source: Researcher, (2017)

The procedures in table 3.6 were implemented to ensure validity of the research instrument. The pilot study process also confirmed that “research ethics protocols were followed, and that the instrument was not inappropriate and too complicated for the study” (Baker 2008, p. 182-4).

3.8 Reliability of the study

Reliability is “the extent to which measurement of the test can be repeated. This means that measuring instruments’ results should be consistent when the instrument is repeated” (Christensen *et al.*, 2014).

The reliability of the scales in the research instrument was tested using Cronbach’s alpha coefficient to determine the degree of internal consistency between the multiple measurements. To further ensure reliability of the research instrument, a pilot study of the research instrument was tested on a sample of 20 random respondents from the population of the study. The purpose of the pilot study was to (i) determine the willingness of the respondents to participate in the study (ii) to have pre-knowledge of the reactions of the respondents and (iii) to determine the suitability and reliability of the research instrument (Christensen *et al.*, 2014). The results of the pilot study showed that the respondents understood the question items in the questionnaire. This showed that the measuring instrument not only measured what it was set out to measure, but that it was consistent in doing that. The reliability test was used to compute the pre-test reliability, and the results proved positive as all variables exceeded the minimum acceptable value of 0.60 (Christensen *et al.*, 2014). After the

pilot study, question items in the questionnaire were adjusted and clarified for the final survey.

The reliability of the scale in the research instrument was tested using Cronbach's alpha coefficient to determine the degree of internal consistency between the multiple measurements (Zikmund *et al.*, 2010). The Cronbach's alpha for all factors indicated a high level of internal consistency which was well above the .7 threshold according to (Pallant 2016). However, coefficient alpha, or Cronbach's Alpha, for marketing studies is 0.6 (Malhotra, Birks & Wills, 2012).

3.9 Data Analysis

SPSS statistical program descriptive and inferential statistic functions were used to analyse the data collected from the questionnaire. In particular frequency tabulation, measures of distribution and measures of spread from the descriptive functions were used to give the data description (Zikmund *et al.*, 2010). Frequency and percentage distribution were also used to analyse the demographic characteristics.

Factor Analysis is a 'data reduction' technique, which takes a large set of variables and looks for a way the data may be 'reduced' or summarized using a smaller set of factors or components. Factor analysis was particularly used to identify 'clumps' or groups among the inter-correlations of the set of variables. Factor analysis was specifically used in the development and evaluation of the scales. The researcher began with a large number of individual scale items and by using factor analytic techniques, they could be refined and one is able to reduce these items to form a smaller number of coherent subscales. Factor analysis was also used to reduce the large number of related variables to a more manageable number, prior to using them in other analyses such as

multiple regression, Structural Equation Modelling or multivariate analysis of variance (Pallant 2016).

There are two main approaches to factor analysis, exploratory and confirmatory (Pallant 2016). Exploratory factor analysis is often used in the early stages of research to gather information about (explore) the interrelationships among a set of variables. Confirmatory factor analysis, on the other hand, is a more complex and sophisticated set of techniques used later in the research process to test (confirm) specific hypotheses or theories concerning the structure underlying a set of variables (Pallant 2016). The following analysis was done through EFA and CFA. Bartlett's test of sphericity, to determine the test statistic used to examine the hypothesis that the variables were uncorrelated in the population (Malhotra, Birks & Wills, 2012) and (Van Wijk and Harrison, 2013).

Communalities were identified to determine the amount of variance a variable share with all the other variables being considered (Malhotra, Birks & Wills, 2012). This assisted in suggesting the proportion of variance explained by the common factors. For the construction of a correlation matrix which is a lower triangle matrix showing the simple correlations, r , between all possible pairs of variables included in the analysis (Van Wijk and Harrison, 2013). To compute Eigenvalues which represents the total variance explained by each factor. To determine Factor loadings which are simple correlations between the variables and the factors (Malhotra, Birks & Wills, 2012). To construct a factor matrix which contains the factor loadings of all the variables on all the factors extracted (Malhotra, Birks & Wills, 2012).

The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was computed to measure the sampling adequacy as an index used to examine the appropriateness of

factor analysis (Malhotra, Birks & Wills, 2012). High values (between 0.5 and 1.0) indicate that factor analysis is appropriate, values below 0.5 imply that factor analysis may not be appropriate (Malhotra, Birks & Wills, 2012) to compute the Percentage of variance and to determine the total variance attributed to each factor. In addition, factor analysis was also carried out to identify the residuals which are the differences between the observed correlations, as given in the input correlations matrix, and the reproduced correlations, as estimated from the factor matrix (Malhotra, Birks & Wills, 2012). Finally, EFA was also used to construct a scree plot which indicated the eigenvalues against the number of factors in order of extraction (Zikmund *et al.*, 2010).

Confirmatory factor analysis (CFA), was used for validation of the modelling purposes. Gaskin and Lim (2016) procedures associated with plugins, which make it easier to run iterations of possible models quicker. Gaskin's (2017) procedure involved using SPSS AMOS 23 and the associated Gaskin and Lim (2016) plugin. The plugin includes automated processes for building a model using SPSS EFA structural matrix, checking the validity of the model and model fit measures that allow for continuous iterative processes. The plugins used in this analysis were as follows:

“Pattern Matrix Model Builder” (PMMB),

“Master Validity” (MV),

“Model fit measures” (MFM) (Gaskin & Lim, 2016).

Furthermore, reliability was tested through Cronbach's Alpha. The alpha coefficient, or Cronbach's alpha, is the average of all possible split-half coefficients resulting from different ways of splitting the scale items. This coefficient varies from 0 to 1, and a

value of 0.6 or less generally indicates unsatisfactory internal consistency reliability (Malhotra, Birks & Wills, 2012).

Structural Equation Modelling (SEM) using SPSS Amos 24 software was used to perform multiple regression analysis in testing the research hypotheses and in validating the research model. AMOS is a powerful and graphical, easy-to-use structural equation modelling (SEM) software. It creates much realistic models than standard multivariate statistics or multiple regression models. It is used to estimate, assess, and then present a model in an intuitive path diagram to show hypothesised relationships among variables (Byrne, 2001).

Structural Equation Modelling “(SEM) allows separate and collective relationships for each dependent variable set, and provides very efficient estimation procedures for many and separate multiple regression equations that are estimated simultaneously” (Hair *et al.*, 2006). “It consists of two components; structural model & measurement model, where structural model is a path model which relates/associates dependent with independent variables” (Hair *et al.*, 2006). Where (perceived entertainment, informativeness, irritation, credibility, age and gender were independent and consumer attitudes toward mobile marketing and mobile marketing adoption were dependent variables in this study). The study used SEM for the following reasons:

(SEM “has been widely adopted by marketing and consumer behaviour researchers. As one of the most popular data analysis methods adopted in articles in the leading marketing, consumer behaviour journals relating to attitude towards marketing activities on mobile phone devices and information system journals” (Anderson & Gerbing, 2008; Baumgartner & Homburg, 2006).

SEM was used for testing the four hypotheses that were formulated in this study and to determine the cause and effect relationship between dependent and independent variables. The final mobile marketing adoption model developed in this study was also constructed through SEM. Furthermore, SEM was used to test and validate the Model and the questionnaire constructs as well as hypothesis testing and model formulation.

3.10 Ethical Considerations

Resnik (2010) explained that there are several reasons why it is important to adhere to ethical norms in research. Firstly, norms promote the aims of research, such as knowledge, truth, and avoidance of error. Secondly, since research often involves a great deal of cooperation and coordination among many different people in different disciplines and institutions, ethical standards promote the values that are essential to collaborative work, such as trust, accountability, mutual respect, and fairness. Thirdly, many of the ethical norms help to ensure that researchers can be held accountable to the public. Finally, many of the norms of research promote a variety of other important moral and social values, such as social responsibility, human rights, and animal welfare, compliance with the law, and health and safety. Resnik (2010) concludes by explaining that ethical lapses in research can significantly harm human and animal subjects, students, and the public.

Informed consent is one of the fundamental cornerstones of research ethics. It places an onus on the researcher to take appropriate measures to explain comprehensively and intelligibly the objectives and implications of the research to potential participants so they can make a fully informed decision about whether to voluntarily contribute to the research study (Kitchener and Kitchener 2009). Research ethics will therefore be observed as recommended by (Resnik, 2010) to ensure this study complies with best

ethical practices. Informed consent will also be obtained from participants before the questionnaire is administered by participants signing the cover page of the questionnaire. This is meant to ensure that all participating consumers will do so voluntarily and will be aware of their rights to terminate the interview at any time if they feel ethical considerations are compromised.

3.11 Limitations of the study

This study was restrained to the considerations outlined below thus creating an opportunity for researchers to peruse studies on these limitations.

Namibian consumers formed the basis of this study and their views were captured as opposed to the views of consumers in the rest of the region.

SME's will benefit extensively from the findings of this study but do not form part of the survey. Since SMEs have a significant impact on the Namibian economy, future research may provide new insights to mobile marketing adoption.

Additionally, retailer issues for example legislation, managers' views, and technology challenges just to mention a few may also amplify the comprehension of mobile marketing adoption but did not form part of this study.

Stakeholders such as pressure groups, public sector organisations and foreign investors all have an interest in optimistic interventions such as mobile marketing adoption because it is expected to result in improved returns. However, this study will only contribute as a decision-making tool for stakeholders and not as part of the findings from this study.

3.12 Chapter Summary

This chapter gave a synopsis of the research approaches that were employed within the area of consumer attitudes towards mobile marketing adoption. Then a selection of the appropriate research approach was made. In order to understand and validate the conceptual framework, quantitative research was found to be more appropriate than a qualitative one and was thus selected. The positivist epistemology philosophical foundation was decided to be appropriate and was selected for this study.

Subsequently an overview discussion on the various issues on the available research approaches and a justification for the selection of the survey as a research approach was provided. Next the sampling frame, and probability sampling as a basis of sample selection was explained. The data collection tool used in this research was a questionnaire. The following items: attitude and intention were measured with a single question and entertainment, informativeness, credibility and adoption were measured with two questions and irritation was measured with three questions. The questions were structured on a 5-point Likert-type scale.

Other issues such as data analysis were then discussed in detail explaining statistical procedures that were used such as factor analysis, Cronbach Alpha EFA, CFA and SEM which were found to be appropriate to be utilized for data analysis purposes. This chapter concluded with an elaboration on how research ethics will be observed and why ethics in research is fundamentally important. The next (Chapter 4) deals with presentation and analysis of data gathered through the questionnaire based on complete responses by respondents that participated in this study.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.0 Introduction

This chapter covers the presentation and analysis of data gathered from the respondents for the purpose of this study. The presentation and analysis of data during this section was grounded on the survey questionnaire administered and collected from sample respondents. This chapter commenced with the analysis and presentation of questionnaires retrieved, followed by the presentation of demographic data through the use of tables, graphs, analysis and presentation of data relating to mobile marketing adoption. Furthermore, CFA, reliability and SEM data relating to factors affecting consumer attitudes towards mobile marketing adoption is presented. While, tests of hypothesis, examining Non-Standardised regression weights, examining Standardised total affects weights and examining the research measurement framework which translated in the validation of the final proposed framework were undertaken.

4.1 Presentation of Data

The data acquired for this study is presented using tables, diagrams, flow diagrams and Models. The data presentation will follow the sequence of the sections in the Questionnaire.

4.1.1 Response rate

The data collection exercise commenced on the 14th of November, 2016 through to the 18th of December 2016. A total of three hundred and eight four (384) questionnaires were administered to retail shoppers from the age of 18 and above, at various shopping

malls and centres around Windhoek. A total of three hundred and fifty-five (355) questionnaires were retrieved from respondents.

After the sorting of the retrieved questionnaires, a total twenty-nine (29) out of three hundred and eight four (384) questionnaires retrieved were not usable, and these constituted only (8%) of the total questionnaires retrieved. Some of the questionnaires retrieved were partially usable as a few respondents did not completely fill up the questionnaire. Some questions mostly in the section (G) were ticked wrongly or left blank without ticking any option. These only constituted 7% of the total questionnaires retrieved. Further details of response rate analysis are shown in the table 4.1 below:

Table 4.1 Frequency Distribution by Number of Questionnaires Administered and Retrieved According to Locations.

	Eros Shopping centre	Maerua Mall	Grove Mall	Wernhil park Mall	Khomas Mall	Katutura Shoprite Mall	Stop and shop centre	West-lane shopping Mall	Baines Shopping	Total
Number distributed	36	50	50	36	36	50	36	35	55	384
Number retrieved	36	48	50	36	33	49	36	35	53	376
Percentage retrieved %	100	96	100	100	92	98	100	100	96	98
Number not returned	0	2	0	0	3	1	0	0	2	8
Percentage not returned %	0	4	0	0	9	2	0	0	4	2
Number returned but not usable	2	1	2	0	2	1	2	1	2	13
Percentage returned but not usable %	6	2	4	0	6	2	6	3	4	3
Number returned & partially usable	1	1	0	1	2	0	2	1	0	8
Percentage returned & partially usable %	1	1	0	1	2	0	2	1	0	8
Number returned & fully usable	3	2	0	3	6	0	6	3	0	2
Percentage returned and fully usable %	33	46	48	35	29	48	32	33	51	355
Total number usable	92	96	96	97	88	98	89	94	96	94
Percentage total usable %	33	46	48	35	29	48	32	33	51	355

Source: Researcher (2017)

Validation of fieldwork was ensured through the use of skilled and qualified field workers. Fieldworkers were carefully selected based on qualifications, intensively trained for consistency and closely supervised during the data collection process.

4.2 Demographic Data analysis

This section presents demographic information collected from the sample which was representative of the population. The structure of the questionnaire was followed in the discussions in this section.

4.2.1 Descriptive presentation of the demographic data

Table 4.2 below illustrates demographic data according to Sex and age demographic factors. Frequency, percentage, valid percentage and cumulative percentage statistics were used to describe the sample data.

Table 4.2 Frequency Distribution of Respondents by Socio demographic Characteristics

		Frequency	Percent	Valid Percent	Cumulative Percent
Sex					
	Male	125	35.2	35.2	35.2
	Female	230	64.8	64.8	100.0
	Total	355	100.0	100.0	
Age					
	>30 years	309	87.0	87.0	87.0
	31-40 years	29	8.2	8.2	95.2
	<40 years	17	4.8	4.8	100.0
	Total	355	100.0	100.0	

Source: researcher, (2019)

According to table 4.2 demographic information was sampled from 35 percent male and 67 percent female participants. While the majority age group was from below 35 years of age at 87 percent. The highest age group sampled participants was from the 31- 40 years age group. The demographic age and sex structure are consistent with

that of Geo (2010) by suggesting that women spend more time on their mobile devices than their male counter parts and that mobile device user 30 years and below are the most active mobile application users. The demographic structure is also consistent with the population of Namibia which according to the (Namibia statistics agency, 2016).

Table 4.3 Case Summary of descriptive of demographics

Sex	Respondent's Age		FACEBOOK	TWEETER	INSTAGRAM	WHATSAPP	LINKEDIN	PINTEREST	SNAPCHAT	YOUTUBE	OTHER
Male	<30 years	N	115	115	115	115	115	115	115	115	115
		Mean	1.16	1.81	1.33	1.10	1.87	1.89	1.30	1.54	1.95
		Std. Deviation	.365	.395	.472	.307	.338	.318	.462	.501	.223
		Skewness	1.916	-1.590	.731	2.623	-2.224	-2.477	.862	-.159	-4.081
		Kurtosis	1.699	.539	-1.493	4.965	2.997	4.206	-1.280	-2.010	14.914
	31-40 years	N	5	5	5	5	5	5	5	5	5
		Mean	1.20	1.80	1.60	1.20	1.60	2.00	1.20	1.60	1.80
		Std. Deviation	.447	.447	.548	.447	.548	.000	.447	.548	.447
		Skewness	2.236	-2.236	-.609	2.236	-.609	.	2.236	-.609	-2.236
		Kurtosis	5.000	5.000	-3.333	5.000	-3.333	.	5.000	-3.333	5.000
	>40 years	N	5	5	5	5	5	5	5	5	5
		Mean	1.60	2.00	1.80	1.20	1.60	1.60	1.20	1.20	1.80
		Std. Deviation	.548	.000	.447	.447	.548	.548	.447	.447	.447
		Skewness	-.609	.	-2.236	2.236	-.609	-.609	2.236	2.236	-2.236
		Kurtosis	-3.333	.	5.000	5.000	-3.333	-3.333	5.000	5.000	5.000
	Total	N	125	125	125	125	125	125	125	125	125
		Mean	1.18	1.82	1.36	1.11	1.85	1.88	1.30	1.53	1.94
		Std. Deviation	.382	.389	.482	.317	.360	.326	.458	.501	.246
Skewness		1.722	-1.651	.590	2.491	-1.962	-2.367	.905	-.114	-3.606	
Kurtosis		.982	.737	-1.678	4.271	1.880	3.662	-1.201	-2.020	11.183	
Female	<30 years	N	194	194	194	194	194	194	194	194	194
		Mean	1.18	1.73	1.41	1.12	1.84	1.84	1.21	1.43	1.95
		Std. Deviation	.386	.444	.493	.330	.372	.372	.409	.496	.222
		Skewness	1.675	-1.056	.381	2.304	-1.820	-1.820	1.425	.294	-4.088
		Kurtosis	.815	-.895	-1.875	3.341	1.325	1.325	.031	-1.934	14.865
	31-40 years	N	24	24	24	24	24	24	24	24	24
		Mean	1.08	1.83	1.79	1.08	1.83	1.83	1.58	1.17	2.00
	Std. Deviation	.282	.381	.415	.282	.381	.381	.504	.381	.000	

		Skewness	3.220	-1.910	-1.534	3.220	-1.910	-1.910	-.361	1.910	.
		Kurtosis	9.124	1.792	.377	9.124	1.792	1.792	-2.048	1.792	.
	>40 years	N	12	12	12	12	12	12	12	12	12
		Mean	1.33	1.75	2.00	1.25	2.00	1.75	1.33	1.25	2.00
		Std. Deviation	.492	.452	.000	.452	.000	.452	.492	.452	.000
		Skewness	.812	-1.327	.	1.327	.	-1.327	.812	1.327	.
		Kurtosis	-1.650	-.326	.	-.326	.	-.326	-1.650	-.326	.
	Total	N	230	230	230	230	230	230	230	230	230
		Mean	1.18	1.74	1.48	1.13	1.84	1.83	1.26	1.39	1.96
		Std. Deviation	.384	.438	.501	.333	.364	.376	.438	.489	.204
		Skewness	1.692	-1.122	.088	2.268	-1.903	-1.773	1.122	.448	-4.507
		Kurtosis	.871	-.747	-2.010	3.170	1.636	1.153	-.747	-1.815	18.471

Source: researcher, (2019)

In table 4.3 presented above, the information analysed for each of the variables is summarised. For example, for the male age variable 125 respondents, ranging in age from <30 years 31-40 years >40 years, the highest number 115 (N) of participants falling in the below 30 years age range, with means for males ranging from 1.10 for WhatsApp to 1.95 for other social media. The **Skewness and Kurtosis** values for the majority age group <30 ranging. -731 for Tweeter -1.280 for snapchat respectively to 2.623 for WhatsApp, and 14.914 for Other Social media.

Negative skewness values for five social media apps was dominant for the male majority age group <30 indicate Negative social media skewness (scores clustered to the right at the low values), (Tabachnick & Fidell 2007, p. 80). Positive kurtosis values for six social media applications were dominant for the male majority age group <30 indicating that the social media distribution rather peaked (clustered in the centre), with long thin tails. Kurtosis values below 0 indicate a distribution that is relatively flat (too many cases in the extremes) (Tabachnick & Fidell 2007, p. 80).

Female age variable: 230 respondents, ranging in age from <30 years 31-40 years >40 years, the highest number 194 (N) of participants falling in the below 30 years age

range, with means for females ranging from 1.12 for WhatsApp to 1.95 for other social media. The Skewness and Kurtosis values for the majority age group <30 ranging. - 4.088 for Tweeter -.895 for Tweeter respectively to 2.304 for WhatsApp, and 14.865 for Other Social media.

Negative skewness values for five social media apps was dominant for the female majority age group <30 indicate Negative social media skewness (scores clustered to the right at the low values), (Tabachnick & Fidell 2007, p. 80). Positive kurtosis values for six social media applications are dominant for the Female majority age group <30 indicating that the social media distribution is rather peaked (clustered in the centre), with long thin tails. Kurtosis values below 0 indicate a distribution that is relatively flat (too many cases in the extremes) (Tabachnick & Fidell 2007, p. 80). With reasonably large samples, skewness will not 'make a substantive difference in the analysis' (Tabachnick & Fidell 2007, p. 80). Kurtosis can result in an underestimate of the variance, but this risk is also reduced with a large sample (200+ cases: see Tabachnick & Fidell 2007, p. 80). In this case the sample is 355 and therefore will not be affected by both Skewness and Kurtosis values.

4.2.2 Descriptive for Entertainment, Informativeness, Irritation and Credibility Factors.

Table 4.4 below depicts the sources of (Entertainment, Informativeness, Irritation and Credibility Factors) information from participants. Information sampled from participants contained a total of 16 items. The specific descriptive discussed were, number of participants, Mean, Standard Deviation, Skewness and Kurtosis.

Table 4.4 Descriptive analysis results for Entertainment, Informativeness, Irritation and Credibility Factors.

Factors	codes	Description				Skewness		Kurtosis	
			M Statistic	Mean Statistic	Std. Deviation Statistic	Skewness Statistic	Standard Error	Kurtosis Statistic	Standard Error
Entertainment	1	I feel that receiving mobile marketing advertisements is enjoyable	355	3.61	1.210	-.767	.129	-.215	.258
	2	I feel that receiving mobile marketing advertisements is pleasant.	355	3.41	1.179	-.540	.129	-.468	.258
	3	Receiving mobile marketing messages on my mobile device is exciting.	355	3.41	1.311	-.618	.129	-.685	.258
	4	I enjoy television shows that involve texting WhatsApping, or Facebooking.	355	4.15	.867	-1.568	.129	3.097	.258
Informativeness	1	I feel that mobile marketing is a good source for timely information.	355	3.54	1.152	-.391	.129	-.600	.258
	2	Mobile marketing provides the information I need	355	3.12	1.456	-.086	.129	-1.348	.258
	3	Mobile marketing informs me about various products and services	355	3.01	1.417	.033	.129	-1.306	.258
	4	Mobile marketing contains relevant and useful information	355	2.89	1.253	.232	.129	-.881	.258
Irritation	1	I feel that mobile marketing is irritating.	355	3.61	1.135	-.529	.129	-.477	.258
	2	I feel that mobile marketing is almost everywhere.	355	3.01	1.176	-.001	.129	-.815	.258
	3	Contents in mobile marketing are often annoying.	355	3.10	1.362	-.063	.129	-1.165	.258
	4	I feel mobile marketing is becoming too much	355	2.93	1.186	.040	.129	-.885	.258
Credibility	1	I use mobile marketing as a reference for purchasing.	355	2.73	1.162	.165	.129	-.737	.258
	2	I like to receive mobile marketing adverts of product/ service sent by an established brand	355	3.12	1.430	-.105	.129	-1.287	.258
	3	I trust mobile marketing.	355	2.88	1.403	.123	.129	-1.262	.258
	4	I like to receive Mobile marketing adverts of product/ service from companies that I know	355	3.61	1.210	-.767	.129	-.215	.258

Source: Researcher (2019)

In table 4.4 above, the descriptive summary for the factors (Entertainment, Informativeness, Irritation and Credibility Factors) affecting consumer attitudes is presented. The number of respondents were 355 (N) for all four factors. For

Entertainment items the mean ranged from 3.61 to 4.15 meaning that the majority of participants agreed that mobile marketing is entertaining. However, most skewness and kurtoses values were negative both negative. Negative skewness scores indicate (scores clustered to the right at the low values). (Tabachnick & Fidell 2007, p. 80). While negative kurtosis values indicate that the entertainment distribution is rather peaked (clustered in the centre), with a long thin tail to the right. The same trend found in entertainment were the mean is close to the neutral response with a score of 3 is found in amongst Informativeness, Irritation and Credibility Factors. Furthermore, the skewness and Kurtoses trend visible in entertainment is also similar to what was found in the Informativeness, Irritation and Credibility Factors. Where the skewness values were predominantly negative and the kurtoses values positive, indicating a distribution that is with a long tail to the left of the distribution.

4.2.3 Descriptive for Attitude and Adoption Factors.

Table 4.5 below depicts the sources of (for Attitude and Adoption Factors) information from participants. According to table 4.5 demographic information sampled from participants which contained a total of 16 items. The specific descriptive discussed were, number of participants, Mean, Standard Deviation, Skewness and Kurtosis.

Table 4.5 Descriptive analysis results for Attitude and Adoption Factors

Factors	Codes	Description				Skewness		Kurtosis	
			N Statistic	Mean Statistic	Std. Deviation Statistic	Skewness Statistic	Standard Error	Kurtosis Statistic	Standard Error
Attitude	1	Overall, I like mobile marketing.	355	3.20	1.176	-.253	.129	-.578	.258
	2	I believe mobile marketing is a good way of advertising	355	2.93	1.440	.068	.129	-1.357	.258
	3	I consider mobile marketing useful as it promotes the latest product/service	355	3.00	1.408	-.049	.129	-1.303	.258
	4	I enjoy reading different mobile marketing	355	3.03	1.443	-.014	.129	-1.348	.258

		advertisements in order to compare product offers.							
Adoption	1	I often purchase products advertised to me through my mobile device	355	1.73	.782	1.626	.129	4.158	.258
	2	I regularly search for products online through your mobile device	355	1.84	.935	1.698	.129	3.315	.258
	3	I am willing to use mobile device search engines as my main source of product and services information	355	2.98	1.467	.046	.129	-1.383	.258
	4	I trust mobile marketing and will recommend it to friends and relatives.	355	2.96	1.419	.063	.129	-1.326	.258

Source: Researcher (2019)

In table 4.5 above, the descriptive summary for the factors (Attitude and Adoption Factors) affecting consumer attitudes toward adoption. The number of respondents were 355 (N) for all four factors. For Attitude items the mean ranged from 2.93 to 3.20 and for Adoption from 1.73 to 2.98 meaning that the majority of participants had neutral attitudes towards mobile marketing adoption. Furthermore, skewness values ranged from (-.253 to 068) for attitudes and kurtosis from (-.578 to -1.357). While for adoption skewness values ranged from (1.698 to .046) for attitudes and kurtosis from (4.158 to 3.315) respectively. Negative skewness and Kurtosis score indicated for Attitude factor indicate (scores clustered to the right at the low values) (Tabachnick & Fidell 2007, p. 80).

While negative kurtosis values indicate that attitudes distribution is rather peaked (clustered in the centre), with a long thin tail to the right. However, for adoption positive skewness and Kurtosis scores were indicated for the adoption factor (scores clustered to the left at the high values) (Tabachnick & Fidell 2007, p. 80). Furthermore, positive kurtosis values indicate that adoption distribution is rather peaked (clustered in the centre), with a long thin tail to the left of the distribution.

However, for reasonably large samples, skewness will not ‘make a substantive difference in the analysis’ (Tabachnick & Fidell 2007, p. 80). Kurtosis can result in an underestimate of the variance, but this risk is also reduced with a large sample (200+ cases: see Tabachnick & Fidell 2007, p. 80). In this case the sample is 355 and therefore will not be affected by both Skewness and Kurtosis values allowing for further analysis of the sampled data.

4.3 Reliability

Before the instrument was tested for reliability, the data set was inspected for normality, screened and transformed for further data analysis. One of the most commonly used indicators of internal consistency is Cronbach’s Alpha coefficient. Ideally, the Cronbach’s Alpha coefficient of a scale should be above .7 (DeVellis, 2003). Cronbach alpha values are, however, quite sensitive to the number of items in the scale, with short scales (e.g. scales with less than ten items) it is common to find quite low Cronbach’s Alpha values (e.g. .5) (Pallant, 2016). In this case, it may be more appropriate to report the mean inter-item correlations for the items. The coefficient alpha, or Cronbach’s Alpha, for marketing studies is 0.6 (Malhotra, Birks & Wills, 2012). Table 4.6 below indicates the Cronbach's Alpha reliability statistics for each factor.

Table 4.6 Cronbach's Alpha Reliability Item- Statistics

	N of Items 4	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items
Reliability Statistics Entertainment	4	.882	.892.
Reliability Statistics Informativeness	4	.703	.723
Reliability Statistics Irritation	4	.790	.791
Reliability Statistics Credibility	4	.708	.740

Reliability Statistics Attitude	4	.701	.715
Reliability Statistics Adoption	4	.878	.888

Source: Researcher (2017)

The reliability of the scales in the research instrument was tested using the Cronbach alpha coefficient to determine the degree of internal consistency between the multiple measurements. Table 4.6 indicates Cronbach's alpha for Entertainment 0.882, informativeness .703 Irritation .790, Credibility .708 Attitude .701 and Adoption .787 which indicates a high level of internal consistency for the scale which is above the .7 threshold. However, the coefficient alpha, or Cronbach's Alpha, for marketing studies is 0.6 (Malhotra, Birks & Wills, 2012).

4.4 Validity of the study

CFA was used to test construct validity, in particular Chi-Square goodness of fit test, was used to compare the observed sample distribution with the expected probability distribution. Chi-Square goodness of fit test determines how well theoretical distribution (such as normal, binomial, or Poisson) fits the empirical distribution. Due to sensitivity to sample size of Chi-square, it is not simple to get a good sense of model fit from its value (Kline, 2005; Hatcher, 2005; Hu & Bentler, 2012). Therefore, other indices of model fit need to be evaluated, together with GFI (Goodness-of-Fit Index) (Kline, 2005; Hatcher, 2005; Hu & Bentler, 2012). CFI (Comparative Fit Index), SRMR (Standardised Root Mean Squared Residual) and RMSEA (Root Mean Square Error of Approximation).

In line with the given threshold values for the test statistics, outcomes demonstrated a good fit for the structural model followed by measurement models. According to the Chi-square (CMIN/DF = 2.200), comparative fit index (CFI = .95) and root mean

square error of approximation (RMSEA = .058), Standardised Root Mean Squared Residual (SMSR = 0.058), P Value (P-Close = 0.114) Model 4.1 the results show excellent fit.

4.5 Test of Hypotheses

Five hypotheses below were developed from the Literature review. This section explains how hypothesis testing was done and illustrates the results of the hypothesis test. The both hypothesis test were tested through maximum likelihood method to examine the significance of path coefficients in a model. Furthermore, the critical ratio (C.R.) was employed as a test of significance. A causal path is considered significant if a critical ratio is greater than 1.96 (C.R. > 1.96) at the significance level 5% (Zikmund *et al.*, 2010). Details and interpretations of the path analysis of each hypothesis are described below. The following steps by (Zikmund *et al.*, 2010) were followed to conduct the hypothesis test.

Step 1: State the Null Hypothesis. ...

Step 2: State the Alternative Hypothesis. ...

Step 3: Set α . 0.05 or 5% and CR at 1.96

Step 4: Collect Data. ...

Step 5: Calculate a test statistic. ...

Step 6: Construct Acceptance / Rejection regions. ...

Step 7: Based on steps 5 and 6, draw a conclusion about H_0 .

4.5.1 Hypothesis test for hypothesis 1 to 4

Hypothesis 1: H₀: The *consumer's perceived entertainment, of mobile marketing does not affect consumer attitudes toward mobile marketing in Namibia.*

H₁: The *consumers perceived entertainment, of mobile marketing positively affect consumer's attitudes toward mobile marketing in Namibia.*

Hypothesis 2: H₀: The *consumer's perceived informativeness, of mobile marketing does not affect consumer attitudes toward mobile marketing in Namibia.*

H₁: The *consumers perceived informativeness, of mobile marketing positively affect consumer's attitudes toward mobile marketing in Namibia.*

Hypothesis 3: H₀: The *consumer's perceived irritation, of mobile marketing does not affect consumer attitudes toward mobile marketing in Namibia.*

H₁: The *consumers perceived irritation, of mobile marketing negatively affect consumer's attitudes toward mobile marketing in Namibia.*

Hypothesis 4: H₀: The *consumer's perceived credibility, of mobile marketing does not affect consumer attitudes toward mobile marketing in Namibia.*

H₁: The *consumers perceived credibility, of mobile marketing positively affect consumer's attitudes toward mobile marketing in Namibia.*

$\alpha = 0.05$

Critical ratio (CR) threshold 1.96

Table 4.7 illustrates the standard error (SE), critical ratio (CR) and p values (P) of the regression weights for Entertainment, Informativeness, Irritation and Credibility toward the four latent variables and not towards attitudes (attitude). The p value (***) indicates statistical significance.

Table 4.7 Standardised Regression Weights for Entertainment Informativeness Irritation Credibility factors

	Estimate	S.E.	C.R.	P	Label
ATTITUDE <--- ENTERTAINMENT	,237	,039	6,060	***	par_1
ATTITUDE <--- CREDIBILITYMEAN	,442	,043	10,301	***	par_2
ATTITUDE <--- IRRITATION	,142	,047	-2,997	0.03	par_3
ATTITUDE <--- INFORMATIVENESS	,209	,047	4,403	***	par_4

Source: Researcher, (2019)

Table 4.7 illustrates the standard error (SE), critical ratio (CR) and p values (P) of the regression weights for hypothesis 1 to 4 (Entertainment, Informativeness, Irritation and Credibility) toward the latent variable (attitude). The p value (***) and critical ratio indicates that all factors positively effect consumer attitudes, however irritation negatively affect consumer attitudes. However, the critical value for is greater than 1.96 making intention statistically significant to attitude.

Table 4.8 Standardised path Regression Weights for Entertainment Informativeness Irritation Credibility factors

	Estimate
ATTITUDE <--- ENTERTAINMENT	,263
ATTITUDE <--- CREDIBILITY	,448
ATTITUDE <--- IRRITATION	,-130
ATTITUDE <--- INFORMATIVENESS	,191

Source: Field Survey (2016)

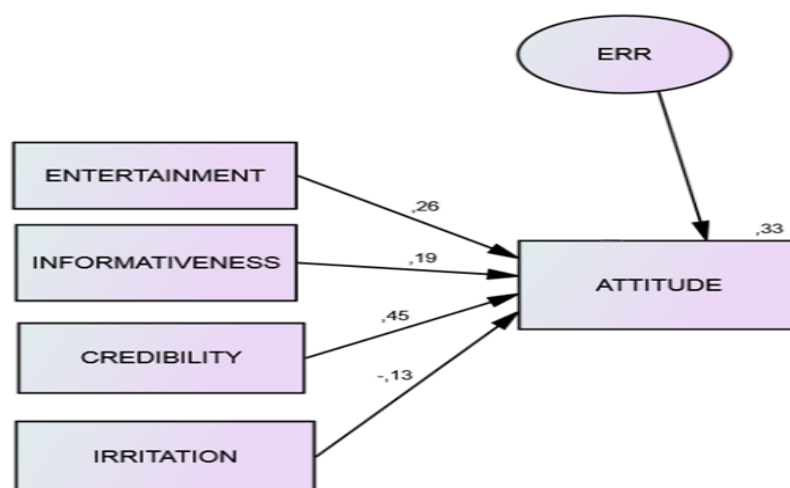
The Standardised path regression weights table 4.8 indicates the effect of each factor on consumer attitudes towards mobile marketing. According to table 4.8 credibility has the highest positive effect on attitudes at .448 while informativeness has the lowest effect on attitudes.

Table 4.9 Squared Multiple Correlations

	Estimate
Attitude	.331

Source: Field Survey (2016)

The Squared Multiple Correlation table 4.9 indicates the variations of all four factors which account for 33% or .331 variance of consumer attitudes.



Model 4.1 Regression model

Source: Researcher (2016)

The regression model in Model 4.1 indicates the variations of the five factors on attitude. Credibility factor has the highest variation of 45% while irritation has the lowest variation with a negative factor loading of -13.

Decision:

Reject the null hypothesis as P-value is less than 0.05.

The p-value for all factors are above 0.05 Irritation has a critical value of -2.98 which is greater than the -1.95 threshold, representing a negative effect between irritation and attitude, or irritation negatively influence consumer attitude towards mobile marketing. Table 4.10 depict the hypothesis findings

Table 4.10 Summary of Test of Hypotheses 1 to 4 Findings

S/N	Hypothesis	Influence Direction	Significance	Findings
1	H ₀ : Consumer's attitude toward mobile marketing adoption in Namibia is positively affected by perceived entertainment	+	Significant	Null Hypothesis Not supported
2	H ₀ : Consumer's attitude toward mobile marketing adoption in Namibia is positively affected by perceived informativeness	+	Significant	Null Hypothesis Not supported
3	H ₀ : Consumer's attitude toward mobile marketing adoption in Namibia is negatively affected by perceived irritation	-	Significant	Null Hypothesis supported
4	H ₀ : Consumer's attitude toward mobile marketing adoption in Namibia is positively affected by credibility .	+	Significant	Null Hypothesis Not supported

Source: Researcher (2016)

We therefore accept **H₁**: Consumer's attitude toward mobile marketing adoption in Namibia is not affected by perceived entertainment, perceived informativeness, perceived credibility and perceived irritation of consumers about mobile marketing adoption.

4.5.2 Hypothesis 5: H₀ Consumer attitudes towards mobile marketing positively affects consumers' adoption of mobile marketing in Namibia.

H₁ Consumer attitudes towards mobile marketing has does not affect consumer's adoption of mobile marketing in Namibia.

$\alpha = 0.05$ and Critical ratio (CR) threshold 1.96

Table 4.11 Attitudes and adoption Standardised Regression Weights

	Estimate	S.E.	C.R.	P	Label
ADOPTION <--- ATTITUDE	,243	,040	6,131	***	par_1

Source: Researcher, (2019)

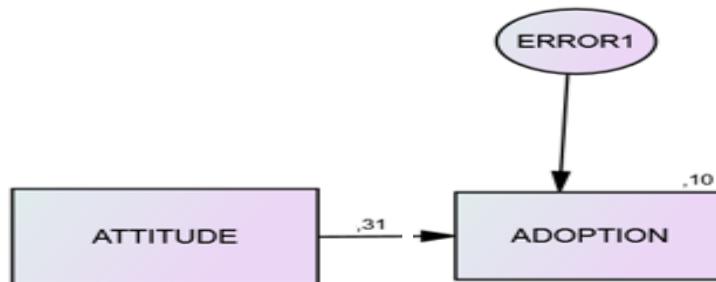
Table 4.11 illustrates the standard error (SE), critical ratio (CR) and p values (P) of the regression weights of attitude on adoption. Table 4.11 indicates a critical ratio's (6.131) which is well above the threshold of 1.96 for directional path relation from attitudes to adoption indicating that an influence path affect is caused by attitudes on adoption. Similarly, the p-value (***) is indicates statistical significance

Table 4.12 Standardised Estimate Regression Weights

	Estimate
ADOPTION <--- ATTITUDE	,310

Source: Researcher, (2019)

The standardized regression weights table 4.28 indicates the contribution of attitude to adoption. The contribution of attitude towards adoption is .31 or 30%.



Model 4.2 Regression model 2

Source: Field Survey (2016)

The regression model in Figure 4.2 indicates the directional variation of attitude towards adoption. The variation of attitude is 31% or a variation of .31.

Decision Rule: Reject null hypothesis when P value is less than 0.05

The P value is greater than 0.05. Therefore, H_0 is accepted and H_1 is rejected. Consumer attitudes towards mobile marketing positively affect consumer's adoption of mobile marketing in Namibia.

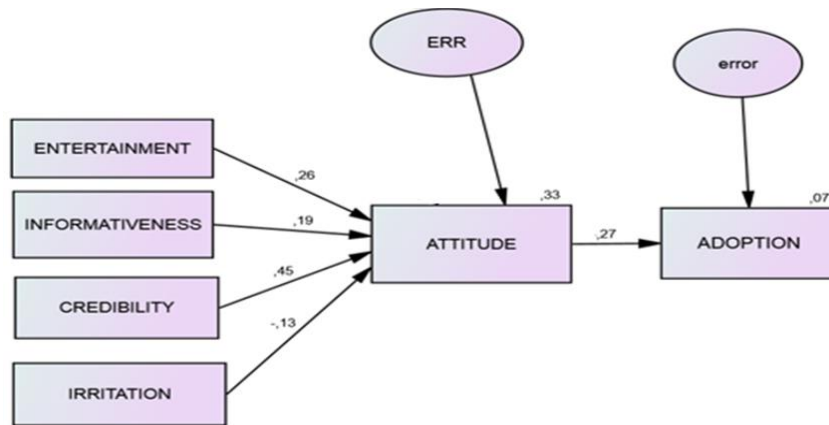
4.6 Structural equation modelling (SEM): Research measurement framework

This section describes through illustrations and discussions the Structural Equation Models and findings. Structural Equation Modelling "(SEM) allows separate and collective relationships for each dependent variable set, and provide very efficient estimation procedures for many and separate multiple regression equations that are estimated simultaneously" (Hair *et al.*, 2006). "It consists of two components: structural model & measurement model, where structural model is a path model which relate/associate dependent with independent variables" (Hair *et al.*, 2006).

Examining the Research measurement framework

Using CFA and SEM analysis in SPSS AMOS 25, the factors were fitted into a Mobile Marketing adoption research measurement framework Model 4.3 below

In order to examine the Model Fit (Rubin & Babbie, 2010), suggest the model be tested through CFA commonly used model fit assessments: Goodness-of-fit statistic and fit indices. This involves an evaluation of the parameter estimates, standard errors and significance of the parameter estimates, squared multiple affect coefficients for the equations, the fit statistics, Standardised residuals and the modification indices.



Model Fit Measures

Measure	Estimate	Threshold	Interpretation
CMIN	182.628	--	--
DF	83	--	--
CMIN/DF	2.200	Between 1 and 3	Excellent
CFI	0.949	>0.95	Acceptable
SRMR	0.053	<0.08	Excellent
RMSEA	0.058	<0.06	Excellent
PClose	0.114	>0.05	Excellent

Congratulations, your model fit is acceptable.

Model 4.3 Final Research measurement framework of the study

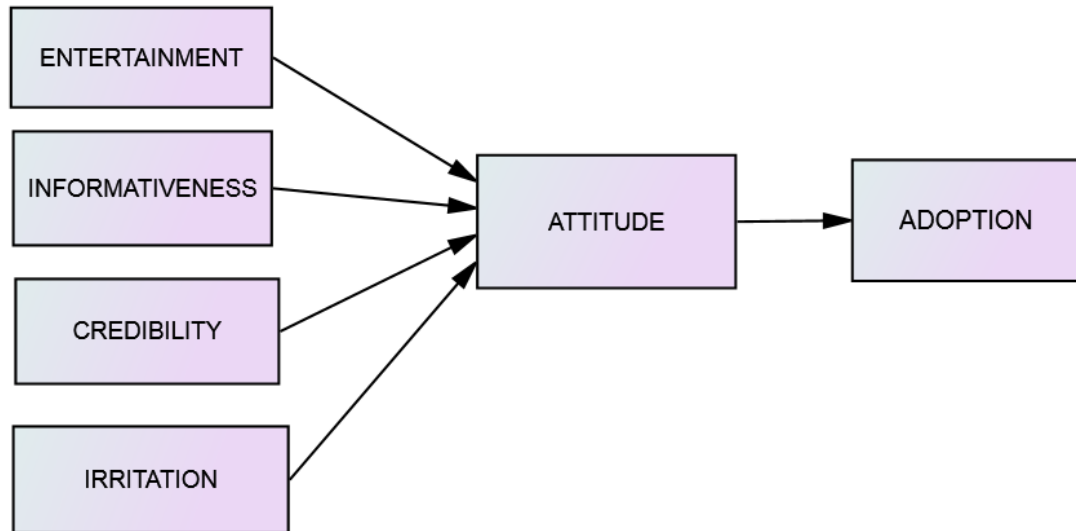
Source: Researcher, (2019)

Due to sensitivity to sample size of Chi-square, it is not simple to get a good sense of model fit from its value. Therefore, other indices of model fit need to be evaluated, together with GFI (Goodness-of-Fit Index), CFI (Comparative Fit Index), SRMR (Standardised Root Mean Squared Residual) and RMSEA (Root Mean Square Error of Approximation). If the Goodness of Fit Index (GFI) is greater than 0.9 it shows a good overall degree of fit and values less than 0.90 basically recommend that the model may be enhanced. Furthermore, Comparative Fit Index (CFI) considers a value of 0.90 and above as acceptable, for model fit. RMSEA (Root Mean Square Error of Approximation) less than .08 is considered acceptable.

SRMR (Standardised Root Mean Squared Residual), Standardised summary of the average covariance residuals should be below .10 and P-Close or P-value should be greater than 0.05 to indicate a well fitted model (Kline, 2005; Hatcher, 2005; Hu & Bentler, 2012). In line with the given threshold values for the test statistics, outcomes demonstrated a good fit for the structural model followed by measurement models. According to the Chi-square (CMIN/DF = 2.200), comparative fit index (CFI = .95) and root mean square error of approximation (RMSEA = .058), Standardised Root Mean Squared Residual (SMSR = 0.058), P Value (P-Close = 0.114) Model 4.1 the results show excellent fit.

4.7 Final proposed framework: Consumer attitudes towards marketing adoption in Namibia

The model has been developed to explain the links between factors and to conceptualise the mobile marketing adoption in Namibia. The frame work was formulated following the examining Non-Standardised regression weights, examining Standardised total affects weights and examining the research measurement framework which translated in the validation of the final proposed framework. Model 4.2 is the final outcome of the conceptual framework and will be discussed in this section.



Model 4.4: Final proposed framework

Source: Researcher, (2019)

According to Model 4.2, consumer attitudes towards mobile marketing in Namibia is affected by four major factors, Entertainment, Credibility, Informativeness and irritation. While the adoption of mobile marketing is affected by consumer attitudes toward mobile marketing.

4.8 Chapter Summary

In this chapter the data presentation and analysis was done with the aid of various statistical procedures. The chapter began by describing the responses from the research instrument, in particular response and none response rate concerns. This chapter then progressed with the analysis and presentation of questionnaires retrieved, followed by presentation of demographic data through the use of summarised tables, analysis and presentation of EFA, CFA, reliability and SEM data relating to factors affecting consumer attitudes towards mobile marketing adoption. Furthermore, tests of

hypothesis, examining Non-Standardised regression weights, examining Standardised total affects weights and examining the research measurement framework which translated in the validation of the final proposed framework were undertaken. The next chapter presents the conclusions and recommendations of the research.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter discusses the findings and draws inferences from statistical findings in the previous chapter. This includes both theoretical and empirical findings. The chapter begins by introducing a summary of the findings followed by three sections of synthesis, empirical findings, empirical implications and theoretical findings. Furthermore, implications of findings are expounded on regarding the contributions to the body of scientific knowledge. The chapter concludes with recommendations on future research avenues.

5.1 Research objectives

This study sought to gather information to fulfil four research objectives, which were formulated from the research problem and the preliminary literature review. In addition, two hypotheses were constructed from the literature review. The Hypothesis and research objectives, following the literature review were subsequently used to develop the research instrument. The following threefold research objectives were engaged in this study: To compare consumer mobile marketing trends across age groups, sex and social media applications. To ascertain the impact of consumers perceived entertainment, informativeness, irritation, and credibility of mobile ads on consumer attitudes towards mobile marketing in Namibia.

To determine the relationship between consumers attitudes towards mobile marketing and consumer adoption of mobile marketing in Namibia. The results of the hypothesis test were subsequently used to reveal theoretical similarities and differences on the findings of this study and previous studies.

5.2 Summary of Work

The purpose of this study was to investigate how consumer attitudes influence the Adoption of Mobile Marketing in the Namibian Retail Sector and to propose a possible consumer mobile marketing adoption model to be used by retailers in developing countries like Namibia. In addition, the study also sought to determine if there existed a significant influence of adoption factors on attitude towards mobile marketing adoption and if a significant influence existed between attitudes and mobile marketing adoption. Apart from the purpose of the study, Chapter One discussed the statement of the research problem, research objectives, significance of the study, hypotheses, scope and limitation of the study.

Chapter Two examined theories previously used in technology acceptance, mobile marketing, attitudes towards mobile marketing adoption and mobile advertising. In particular mobile service adoption theories included the theory of reasoned action (TRA) (Fischbein & Ajzen, 1975), theory of planned behaviour (TPB) (Ajzen, 1991) innovation and diffusion theory (IDT) (Rogers, 1983) and technology acceptance model (TAM) (Davies, 1989). These theories were the most frequently used and have been validated in studies relating to online advertising, mobile commerce and mobile internet. The theories of Huang and Symonds, (2009), Varnali and Toker (2010) and Tsang *et al.*, (2004) were also examined since they evolved from the TRA, TPB, IDT and TAM theories.

In addition, this chapter examined past, current and future trends to establish additional research gaps in attitudes towards mobile marketing adoption. Furthermore, the chapter discoursed on relevant literature through critiquing, comparing and contrasting relevant literature on the views of previous researchers on mobile marketing, mobile

marketing adoption and consumer attitudes. The chapter continued with a historical overview on traditional marketing and mobile marketing while providing a thick rich description of literature on the research topic. Furthermore, the chapter highlighted the characteristics of mobile devices as communication tools, different types of mobile marketing, ethical issues in mobile marketing, marketing strategies in mobile marketing and mobile marketing adoption. Discussions also centred on describing how various theories are interrelated and in particular how consumer behaviour theories impact mobile marketing adoption. Illustrations in the form of diagrams and models were used to amplify and conceptualise various theories. The chapter concluded with a holistic synthesised discussion on challenges impeding mobile marketing adoption in Namibia.

Finally, gaps were identified in the literature and concluded with the application of the theories that were discussed which were translated into hypothesis and a conceptual framework.

Chapter Three, gave a synopsis of the research approaches that were employed within the area of consumer attitudes towards mobile marketing adoption. Then a selection of the appropriate research approach was made. In order to understand and validate the conceptual framework, quantitative research was found to be more appropriate than a qualitative one and was thus selected. The positivist epistemology philosophical foundation was decided to be appropriate and was selected for this study. Subsequently an overview discussion on the various issues on the available research approaches and a justification for the selection of the survey as a research approach was provided. Next, the sampling frame, and probability sampling as a basis of sample selection were explained. The data collection tool used in this research was a questionnaire.

Other issues such as data analysis were then discussed in detail explaining statistical procedures that were used such as factor CFA and SEM were found to be appropriate to be utilized for data analysis purposes. This chapter concluded with an elaboration on how research ethics would be observed and why ethics in research is fundamentally important.

Chapter four is covered the data presentation and the analysis done with the aid of various statistical procedures. The chapter began by describing the research instrument responses, in particular response and non-response rate concerns. The chapter then progressed with the analysis and presentation of questionnaires retrieved, followed by presentation of demographic data through the use of summarised tables. Furthermore, the data collection exercise commenced on 14 November 2016 through to 18 December 2016. A total of three hundred and eighty-four (384) questionnaires were administered to retail shoppers from the age of 18 and above, at various shopping malls and centers around Windhoek. A total of three hundred and fifty-five (355) questionnaires were retrieved from respondents. Moreover, analysis and presentation of validity, CFA, reliability and SEM statistical procedures relating to factors affecting consumer attitudes towards mobile marketing adoption was explained. Lastly, tests of hypothesis, examining Non-Standardised regression weights, examining Standardised total effect weights and examining the research measurement framework which translated in the validation of the final proposed framework were undertaken.

Chapter five began with the re-introduction of the research objectives and the purpose of the study, followed by a summary of the work done, discussion and interpretation of the findings and discussion of theoretical findings. Additionally, a discussion of empirical literature on the empirical findings of this study was carried out by reflecting

on the hypothesis test. The empirical findings were then compared to other studies' empirical findings in the sphere of mobile marketing adoption to identify similarities and differences and to aid in conceptualising the contribution made by this study to the existing body of knowledge. The chapter concludes with a proposed mobile marketing adoption model which demonstrates the contribution of this study to the body of knowledge.

5.3 Discussion and interpretation of findings

This section deliberates on key findings of this study and associates the findings to those of similar previous studies conducted in the field of mobile marketing adoption. Interpretations of the finding were done by the researcher to aid the conceptualisation of the sightings of this study in comparison to the existing body of knowledge. The research findings of this study were divided into two parts, namely: summary of theoretical findings and summary of empirical findings.

5.3.1 Discussions of empirical findings

This section discusses the empirical findings in four parts, discussion of hypothesis 1 - 4, discussion of hypothesis 5, discussion of additional findings and discussion of the Mobile Marketing adoption framework. Furthermore, deliberations were done in line with relevant past literature disparities and resemblances.

5.3.1.1 Discussion of Hypothesis 1 to 4

Hypothesis 1: *The consumer perceived entertainment, informativeness, irritation, and credibility of mobile marketing has a positive effect on consumer attitudes toward mobile marketing in Namibia.* The study found that consumers' attitude towards

mobile marketing adoption in Namibia is not affected by perceived entertainment, perceived informativeness, perceived irritation and perceived credibility.

Therefore, the findings in the alternative hypothesis were confirmed by previous studies that strongly suggested that consumer attitude is positively influenced by consumer perceived entertainment, informativeness, irritation, and credibility. The study found that consumers' attitude toward mobile marketing adoption in Namibia is affected by perceived entertainment, perceived informativeness, perceived irritation, perceived and credibility.

Determinants of Consumer Perceptions toward Mobile Advertising: A Comparison between Japan and Austria (Li, Chou & Lin, 2014) this study found that "entertainment and credibility are key factors predicting advertising value among Austrians and the Japanese. However, findings show that Japanese customers are more irritated by mobile advertising than are Austrian respondents". The findings of the study by Li, Chou and Lin (2014) are dissimilar from the findings in this study because Namibian consumers are irritated by mobile marketing.

Attitude towards mobile advertising: A study of Indian Consumers (Punyatoya and Durgesh, 2011) found that "message credibility, consumer perception of message customization, message content, and consumer ability to use mobile phone positively influence their attitude towards acceptance of mobile advertising. But consumer inertia negatively influences consumer mobile advertising acceptance". The findings of the study by Durgesh (2011) are similar to the findings in this study by suggesting that mobile marketing adoption in Namibia is influenced by credibility and consumer perception.

Generation Y Attitudes Toward Mobile Advertising (Koo et al., 2012) state “Entertainment, informativeness, irritation and credibility are effective factors on consumers’ attitudes toward mobile advertising in clothes industry and such factors are different between American and Korean respondents”. The findings of the study by Koo (2012) resemble the findings of this study in submitting that entertainment, informativeness, irritation and credibility influence mobile marketing adoption in the retail industry.

An empirical study of factors affecting use of mobile advertising by Koury and Yang (2010) found that “perceived usefulness (PU) of mobile advertising predicted attitude toward mobile advertising, whereas perceived ease of use (PEOU) of mobile advertising did not predict attitude toward mobile advertising. Lastly, attitude towards mobile advertising significantly predicted the intention to adopt mobile advertising”. Similarly, this study also found that mobile marketing adoption is influenced by consumers’ intention.

Entertainment and Informativeness as Precursory Factors of Successful Mobile Advertising Messages (Blanco et al., 2010) found that “Firstly the results suggest that the entertainment and informational aspects perceived by consumers in mobile advertising affect their attitudes. Secondly, there is an impact of general opinion about advertising on mobile attitudes”. The same factors found by Blanco et al. (2010), which are entertainment and informativeness, were found by this study to also affect consumer attitudes toward mobile marketing.

Sdeghvaziri (2008) found consumers have positive attitudes toward mobile advertising, personalization and monetary benefits create positive attitudes toward mobile advertising. The findings by Sdeghvaziri (2008) correlate with the findings of

this study in suggesting that attitudes toward mobile marketing are positively influenced by incentives.

Furthermore, this study found that irritation negatively influenced Namibian consumers attitudes towards the adoption of mobile marketing, which is in disagreement with a study by Watson, McCarthy and Rowley, (2013) that investigated whether evidence from previous research on consumer attitudes towards text messages from companies persisted in the smartphone era. Findings from Watson, McCarthy and Rowley, (2013) show that respondents strongly agreed that their “mobile handsets were primarily for personal use and that mobile contact from companies was irritating and invasive. Watson, McCarthy and Rowley (2013) further suggested that despite the transition to smartphones, these findings are consistent with those of earlier studies that suggested that “consumers regard SMS marketing as an invasion of their privacy” (Samantaet et al., 2009:233) and studies by Monk et al. (2004:22) and Muk (2007:7) that indicate that consumers are very wary of companies contacting them via their handsets.

5.3.1.2 Discussions of Hypothesis 5

Hypothesis 2: *Consumer attitudes towards mobile marketing positively affects consumers’ adoption of mobile marketing in Namibia.* The findings of Hypothesis 5 suggest that consumer attitudes towards mobile marketing has a positive effect on consumer’s adoption of mobile marketing in Namibia.

The findings of Hypothesis 5 indicate that consumers’ adoption of mobile marketing in Namibia is positively affected by consumers’ attitudes towards mobile marketing adoption. Furthermore, the beta coefficient of .31 indicates a positive influence of

attitudes on adoption. This means that consumers with a positive attitude will also be positive towards adopting mobile marketing.

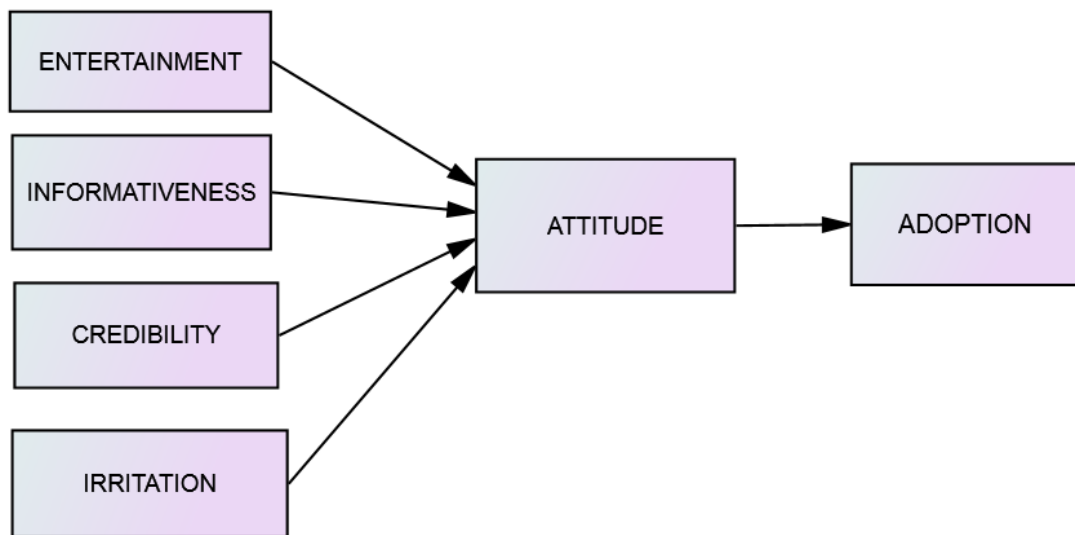
Tsang et al. (2004) found that consumers generally have a positive attitude toward mobile marketing messages unless they are not specifically consented to receive the marketing message. The findings by Tsang et al. (2004) are in collaboration with the findings of this study in that Namibia consumers' adoption of mobile marketing is influenced by their attitude. Similar to the findings of this study, Bauer et al. (2005) found that "consumers developed a positive attitude toward mobile marketing if marketing messages were creatively designed", and were interactive and provided a high information value. Personalization of marketing messages has been found to have a significant positive influence on consumers' attitudes in existing literature.

From the body of works reviewed, a fundamental issue is being faced by marketing practitioners on how to identify factors that influence consumer attitude towards marketing messages on mobile devices. Several factors have been identified, for example Bauer et al. (2005) emphasized that "entertainment value, information value and advertising content communication are some of the strongest drivers of the acceptance of the mobile phone as a marketing tool". These results are confirmed by other studies (Brackett & Carr, 2001; Logan, Bright, & Gangadharbatla, 2012). However, although the findings of this study indicate that a relationship exists between attitudes and adoption the literature indicates that the type of relationship is determined by other variables such as those suggested by Bauer *et al.*, (2005) and Xu (2006).

5.3.3 Discussion of Mobile marketing Adoption Framework findings

The mobile marketing adoption framework in model 5.1 was developed through SEM after having passed all on model fit thresholds. According to model 5.1, it is evident

that mobile marketing adoption is defined in line with the definition adopted for this study (Becker, 2012). **Mobile Marketing**: a set of practices that enables organisations to advertise, communicate and engage with their audience in an interactive and relevant manner through any mobile device or network. While, **Adoption** is the acceptance and continued use of a product, service, or idea. (Baraghani, 2008).



Model 5.1: Mobile marketing adoption framework

Source: Researcher, (2019)

According to the framework in model 5.1 above, Consumer attitudes towards Mobile marketing in Namibia is mainly affected by consumers' perceived entertainment, perceived informativeness, perceived irritation, and perceived credibility. These findings are consistent with previous studies and that of the proposed conceptual framework of this study.

Khan and Allil (2010) in an empirical study applied the theory of reasoned action (TRA) proposed by Fischbein and Ajzen (1975) across two developed countries and

found attitudes toward mobile advertising to be the most important motivating factor influencing intention to adopt mobile marketing among all factors, irrespective of the nationality of the respondent. These results are consistent with the findings of several previous researchers (Baue *et al.*, 2005); (Haghirian and Madlberger, 2005); (Koo, 2010); (Tsang *et al.*, 2004) that found that in relation to mobile marketing, consumer attitudes positively influence consumer behaviour or adoption of mobile marketing. Therefore, consumer adoption of mobile marketing depends on consumer attitudes towards adoption.

In addition, Carr (2001); Tsang *et al.*, (2004); Sadeghvaziri (2008); Haghirian and Madlberger (2005); Koo (2010); Blanco *et. al.* (2010); in different studies examined the relation between consumer attitudes and factors influencing consumer attitudes towards mobile marketing. The following factors: entertainment, informativeness, credibility and irritation were found in all models to positively affect consumer attitudes towards mobile marketing in various developed counties. Therefore, the findings of this study that consumer attitudes towards mobile marketing is positively affected by entertainment, informativeness, credibility and irritation is consistent with findings of previous studies and validates the conceptual framework.

5.4 Theoretical findings

During the literature review theories pertaining to the study were appraised to obtain exhaustive understanding of the research objectives in line with previous studies. The literature review revealed the following theoretical findings discussed below, which have contrasted, investigated for gaps and adopted by this study as discussed below.

5.4.1 Definition of Mobile marketing findings

Mobile marketing has two main definitions: The Mobile Marketing Association defines mobile marketing as “a set of practices that enable firms to communicate and engage with their customer in an interactive and relevant manner through any mobile device or Personal Digital Assistants” (Strom, *et al.*, 2014). Becker (2012, p. 32) defines “Mobile marketing is a set of practices that enables organisations to communicate and engage with their audience in an interactive and relevant manner through and with any mobile device or network”. The definition by Becker (2012) captures all aspects discussed in this section regarding Mobile Marketing and is therefore an appropriate inclusive definition for this study.

5.4.2 Theoretical framework findings

This study submits that the theoretical framework of consumer attitudes towards mobile marketing adoption, is articulated under the following sections. Advantages of mobile marketing, Mobile Marketing Applications, Drivers of Mobile Marketing, Ethical Issues in Mobile Marketing in mobile marketing, Marketing Strategy in Mobile Marketing, Adoption of Mobile Marketing and Consumer Attitude Models in Mobile Marketing. Each section and subsection describe the theoretical findings and therefore contributions made by this study.

5.5 Implications for Practice

The mobile phone provides marketers with an alternative channel to communicate with potential consumers this is since mobile devices are personal and widely used by consumers. This allows for the results of this study to assist marketers in understanding consumer usage of mobile marketing.

Mobile marketing has become a fast-growing body of knowledge making widely used and accepted among marketing practitioners. The results of the study therefore allow marketers to improve on the use and practice of mobile marketing by gaining new insights on novel factors affecting the adoption of mobile marketing.

The dependable nature of consumers on information from their mobile devices can allow practitioners to use mobile marketing as a more affective and personalised means to execute consumer's specific mobile campaigns. With the continuous evolution of mobile technologies and the high demand from consumers for latest mobile gadgets, practitioners can use the results of this study to develop applications more entertaining and credible mobile applications could gain more consumer interest with versatile features. The study has revealed the complexity of mobile marketing adoption by exposing the dependence of mobile marketing adoption on a multiplicity of factors which in turn would require mobile marketing activities to be executed by a competent team of marketers for its effectiveness.

Practitioners must take cognisance of security concerns, to avoid legal implications and also to ensure credibility of their mobile marketing offerings. Mobile spam (i.e. unsolicited SMS messages) raises privacy concern related to the utilisation of the personal and location data used to personalise mobile marketing messages” (Dickinger, 2008). Consumers may be reluctant to trust firms using mobile phones as a marketing communication channel because of the perceived risk regarding the safety of their personal data and privacy.

In addition, consumer must have an option to be able to stop receiving further messages. Organisations using mobile marketing strategy and programs should be permission-based. Permission should be specific to mobile devices.

By developing a database, mobile marketing adverts on promotional and relational content should be personalized according to customers' profiles. The interest of the consumer must be investigated properly to send adverts more precisely.

5.6 Implications for Policy Makers and the Government

The Government, through its law-making arm called the National Council and the telecommunication policy regulator known as the Communications Regulatory Authority of Namibia (CRAN) should enact a law guiding the use of unsolicited electronic messages to mobile phone devices, in order to ensure consumers' privacy and security of consumer data and information. The legislation must include all electronic messages being sent as text or pre-recorded voice messages between mobile devices for the purpose of marketing, advertising, promoting or offering goods, services, business opportunities or from organisations to the consumers' or mobile phone user must be permission-based.

The results of this study indicated that consumers are concerned about credible information, therefore law-makers must develop legislation against fake news and the non-incorporation of informed consent to receiving marketing messages and the offering of the unsubscribe option to consumers in mobile marketing campaigns as criminal. They imply that permission-based marketing ordinance by the government would improve mobile device users' attitude and reduce irritation of marketing messages to consumers. This ordinance would further facilitate the development of the use of the mobile media in marketing, advertising and promoting of goods and services in Namibia.

5.7 Recommendations

The following recommendations are made from the findings of this study.

5.7.1. In order to develop effective mobile marketing messages and strategies, marketing managers must understand the demographics of their target audiences.

5.7.2. Entertainment can be used to tailor mobile marketing messages according to consumer preferences.

5.7.3. Marketers should invest more time in understanding how consumers evaluate marketing messages they receive on their mobile devices. This can help in to determine consumer attitudes towards receiving and reading these messages and would allow for more effective advertising on mobile devices.

5.7.4. Consumers consent should first be pursued by entities through permission-based marketing before marketers can broadcast mobile messages to users on mobile marketing platforms.

5.7.5. To drive consumer acceptance of marketing messages, the risk associated with credibility of mobile advertisement must be minimized. This can be done through permission-based marketing and ensuring customers that the content of the messages is trustworthy and credible through a short clause in the message.

5.7.6. The relationship between irritation and consumer attitudes suggests that marketers need to ensure that messages are sent less frequent times and at a reasonable time during the day based so as to avoid interruption and disturbance to consumers.

5.7.7. Marketers must design mobile marketing adverts with a clear intention which would be to educate inform or persuade consumers, any other intentions should be communicated to customers and customers should be given the option to opt out.

5.7.8. Marketing managers and organisations should explore developments in mobile applications (apps) which can create a new realm of possibilities in appealing to both

young and older consumers. This could be done through the use of personalised information to create apps that appeal to individual needs and which will result in the sustainable utility of the mobile device.

5.7.9. Marketing managers and marketers should effectively strategize their mobile marketing messages by considering the informativeness factor by designing advertisement that seek to inform consumers rather than focusing too much on persuasion.

5.7.10. The strategic focus of brand mobile communication through mobile and digital channels should be tailored towards creating meaningful informative brand encounters and deepening consumer-based relationships to create consumer trust and not on only on securing additional sales growth.

5.7.11. Marketers and organisations must invest resources in understanding consumer attitudes since positive consumer attitudes will result in the adoption of mobile marketing.

5.8 Recommendations for Future Research

The following recommendations were made from the findings of this study:

5.8.1. In order to develop affective mobile marketing messages and strategies, marketing managers must understand the demographics of their target audiences.

5.8.2. Consumer perceived Entertainment of mobile marketing should be investigated to develop mobile applications based on entertaining consumer preferences.

5.8.3. Marketers should invest more time in understanding how consumers evaluate marketing messages they receive on their mobile devices. This can help in to determine

consumer attitudes towards receiving and reading these messages and would allow for more affective advertising on mobile devices.

5.8.4. Consumers' consent should be investigated to understand permission-based marketing before marketers can broadcast mobile messages to users on mobile marketing platforms.

5.8.5. To drive consumer acceptance of marketing messages, the risk associated with credibility of mobile advertisement must be investigated.

5.8.6. Marketers must investigate mobile marketing adverts design and intentions.

5.8.7. Marketing managers and organisations should explore developments in mobile applications (apps) which can create a new realm of possibilities in appealing to both young and older consumers. This could be done through the use of personalised information to create apps that appeal to individual needs and which will result in the sustainable utility of the mobile device.

5.8.8. Marketing managers and marketers should investigate more effective strategies on how to inform consumers rather than focusing too much on persuasion.

5.8.9. The strategic focus of brand mobile communication through mobile and digital channels should be investigated towards creating meaningful informative brand encounters and deepening consumer-based relationships for consumer trust and not only on securing additional sales growth.

5.8.10. Marketers and organisations must invest resources in understanding consumer attitudes since positive consumer attitudes will result in the adoption of mobile marketing.

5.9. Contribution to Knowledge

This study, contributed empirical and theoretical knowledge to the body of science on Mobile Marketing and consumer behaviour in the following ways:

5.9.1 Theoretical contributions

5.9.1.1 Mobile marketing is defined: as, a set of practices that enable organisations to communicate and engage with their audience in an interactive and relevant manner through and with any mobile device or network. The definition by Becker (2012) has been endorsed by this study as an acknowledged definition for the field of mobile marketing.

5.9.1.2. This study submits that the **conceptualisation of consumer attitudes towards mobile marketing adoption**, is articulated under the following sections: Advantages of mobile marketing, Mobile Marketing Applications, Drivers of Mobile Marketing, Ethical Issues in Mobile Marketing, Marketing Strategy in Mobile Marketing, Adoption of Mobile Marketing and Consumer Attitude Models in Mobile Marketing

5.9.1.3 Advantages of mobile marketing

The mobile phone as a marketing medium provides a wide range of opportunities to marketers, marketing service providers and mobile operators (Michael & Clarke, 2013). These advantages include (1) mobile marketing devices always being on, always connected, and always with the consumer; (2) mobile marketing's ability to generate location-sensitive offers; and (3) the ability to offer mobile marketing messages that are highly personalized (Berman, 2016). A good mobile marketing campaign needs to capitalize on the rewards of mobile marketing

5.9.1.4. Mobile Marketing Applications: Certain technological tools have been acknowledged to facilitate mobile marketing communications (Smutkupt, Krairit & Esichaikul, 2010). These mobile marketing tools consists of Short Message Services SMS, Web applications WAP, Media Messaging Services MMS, as identified by (Grant & O'Donohoe, 2007), (Xu, 2011) & (Muk, 2007). These mobile marketing tools have been summarised and adopted by this study as the main and most widely used mobile communications tools by mobile marketers. This study therefore support submit these tools as the main mobile marketing communications tools.

5.9.1.5. Drivers of Mobile Marketing: Several explanations account for the use of mobile devices as channels for marketing communication and activities (Leppäniemi & Karjaluoto, 2008) and (Yiwen, 2012). The following constitute drivers of mobile marketing:

Firstly, the small size of mobile devices makes it portable and can be easily carried around according to (Hosbond & Skov, 2007). The portability of the mobile device makes it handy and always with its owner (Leino, 2010).

Secondly, the technological advancement of mobile phones to support rich content also serve as a major driver of mobile marketing (Sugai, 2007). Mobile device proficiencies have been expanded with rich functionalities such as video calls, SMS, MMS, GPRS, GPS, WAP and Mobile internet) to meet complex user requirements (Yang, 2010) and (Bao, 2010). These advancements enabled an all-in-one device where functionalities have converged (Yang 2010) providing opportunities for organisations to communicate more efficiently with their target audience (Norris, 2007) and (Yang, 2010).

Thirdly, the personal nature of the mobile device ensures two-way communication and interaction between target consumers (Braiterman & Savio, 2007). According to (Smutkupt, Krairit & 2012) the efficiency and effectiveness of mobile marketing can be measured via timely communication between consumers and the organisation.

The drivers of mobile marketing have been summarised and adopted by this study as the main and most widely used mobile communications drivers by mobile marketers. This study therefore supports and submit these drivers as the main drivers of mobile marketing.

5.9.1.6. Ethical Issues in Mobile Marketing in mobile marketing: privacy concerns are becoming more visible and there is an increase in the amount of free mobile applications, organisations must implement measures to ensure consumer privacy in mobile marketing.

Spamming and malware are two potential consumer hindrances for the success of mobile marketing. Organisations should respect customer's space by not bugging them with non-stop advertising messages but rather seek to build a cordial relationship with consumers.

Permission marketing commonly relies on the utilization of new media channels such as online advertising, electronic mail, mobile advertising, social media), which are well suited for interactive marketing opportunities.

The Code of Conduct for mobile marketing is a universal 'set of rules' developed for marketers by the Mobile Marketing Association to provide guidance to Marketers. These 'set of rules' are anchored on legislation from various countries and has been adopted by organisations worldwide.

The ethical issues in mobile marketing have been summarised and adopted by this study as the main and most widely experience mobile marketing ethical issues by mobile marketers and consumers. This study therefore supports and submit these as the main ethical concerns of mobile marketing.

5.9.1.7 Marketing Strategy in Mobile Marketing: The implementation of mobile marketing is often done on an ad hoc basis and this weakens the link between an organisations marketing communications strategy and individual mobile marketing campaign which was suggested (Leppäniemi & Karjaluoto 2008), (Norris, 2007) and (Yang, 2010). Thus, this study submits that it is important to highlight marketing strategy as being a foundation of all marketing activities. Henceforth, delineating the mobile marketing domain from an organisations marketing communications strategy is critical to determine the relationship between the two domains, marketing and strategy.

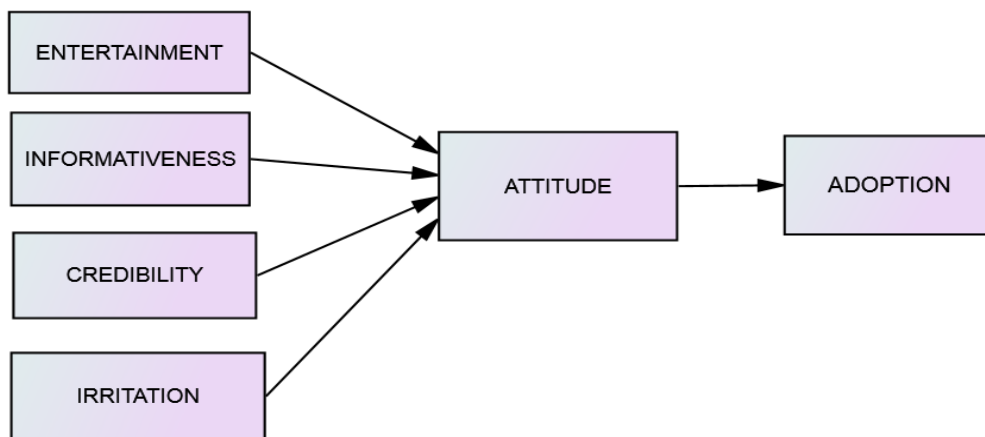
5.9.1.8. Adoption of Mobile Marketing: This study submits and contributes that mobile marketing adoption can be summarized as the acceptance and continued attitudinal patronage of mobile phone technology or innovation by consumers and businesses.

5.10 Empirical contributions

5.10.1 The study found that consumers' attitude toward mobile marketing adoption in Namibia is affected by perceived entertainment, perceived informativeness, perceived irritation and perceived credibility.

5.10.2. The study found that consumer attitudes towards mobile marketing has an effect on consumer's adoption of mobile marketing in Namibia.

5.10.3. The study contributes the new Model 5.1 below, Consumer Attitudes towards Mobile marketing adoption.



Model 5.2: Consumer Attitudes towards Mobile marketing adoption

Source: Researcher (2018)

Model 5.1 is a new original mobile marketing model contributing to the global body of mobile marketing literature. The variables (entertainment, informativeness, irritation and credibility) were never before used in a Namibian study to determine their impact on consumer attitudes towards mobile marketing adoption. In addition, prior to this study the direct relationship of consumer attitudes on mobile marketing adoption as illustrated in Model 5.1 was never been done in any academic research globally or in any country in the SADC region. The model is therefore a new model

that was tested and validated and is a new and original contribution to the field of mobile marketing adoption.

5.11 Chapter Summary

This chapter began with a re-introduction of the research questions and the purpose of the study, followed by a summary of the findings, discussion and interpretation of findings and discussion of theoretical findings. In addition, a discussion of empirical findings followed which focused on discussing the empirical findings of this study by reflecting on the hypothesis test. The empirical findings were then compared to empirical findings of previous similar studies in the sphere of mobile marketing adoption to identify similarities and differences and to aid in conceptualizing the contribution made by this study in comparison to the existing body of knowledge. The chapter then expounded on the theoretical and the empirical implications of the findings and a proposed mobile marketing adoption model which demonstrates the contribution of this study to the body of science.

Furthermore, this chapter summarized the entire research project by highlighting key theoretical and empirical findings. According to this chapter the study was successful and achieved its main objectives by answering both research questions and by developing a new mobile marketing adoption model for developing countries. In addition, the chapter discussed the policy implication of the findings, recommendations, limitation of the research, suggestions for further study and contribution to knowledge. In this chapter the researcher suggests that contrary to traditional marketing channels, the great advantage of marketing on mobile devices is that retailers can target a specific audience in a direct and personal manner. By

developing a database, mobile marketing adverts on promotional and relational content should be personalized according to customers' profiles. Furthermore, the interest of the consumer must be investigated properly to send adverts more precisely.

A further suggestion in this chapter is that the result of this study can be used by retailers and marketers to better understand the variables and factors that contribute to consumers' attitude towards receiving and responding to advertisements on mobile devices. The purpose of this study was to investigate how consumer attitudes influence the adoption of mobile marketing in the Namibian Findings revealed that consumer attitudes towards mobile marketing adoption was positively affected by credibility, entertainment, informativeness, irritation, credibility and irritation. Furthermore, consumer attitude was found to be positively effect consumer adoption of mobile marketing in Namibia. Lastly, the study concluded with a new mobile marketing adoption model.

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APPENDICES

Appendix A

Bernardus Franco Maseke (9973680)

- Research proposal APPROVED and supervisor APPROVED
(1) The candidate should be aware of the length of the research proposal.

1. You may now progress with your dissertation writing with the guidance of your supervisor.

2. Please work on the areas highlighted above and submit your corrections together with your revised thesis and roadmap within the next two weeks.

3. You may collect your letter authorizing you to do the research from Jennifer, our academic officer or request for her to send you the letter on email.

4. Please note, to submit your Notice Of Intention To Submit Dissertation For Examination once you are done with the first 4 chapters and you are within a month of finishing. This notice should be accompanied by a printout of your draft covering the first 4 chapters and the fifth chapter up to the point you will be on application.

All the very best with your studies.

With Kind Regards
The Rev. Dr. Greenfield Mwakiposile
Administrator
+26461-413-503 (direct line)
+26461-423-500 (switchboard)



Appendix B



QUESTIONNAIRE

AN INVESTIGATION INTO CONSUMER ATTITUDES AFFECTING THE ADOPTION OF MOBILE MARKETING IN THE NAMIBIAN RETAIL INDUSTRY

Dear Participant,

I invite you to participate in a research study entitled: An investigation of consumer attitudes affecting the adoption of mobile marketing in the Namibian retail industry. I am currently enrolled in the (DBA) Doctor of Business Administration at University of Namibia, and am in the process of writing my (DBA Thesis). The purpose of the research is to determine: How consumer attitudes affect the adoption of mobile marketing.

The enclosed questionnaire has been designed to collect information for a duration of three weeks.

Your participation in this research project is completely voluntary. You may decline altogether, or leave blank any questions you don't wish to answer. There are no known risks to participation beyond those encountered in everyday life. Your responses will remain confidential and anonymous. No one other than the researcher and Institution will know your individual answers to this questionnaire.

This research has been approved by the UNAM Business School Ethics Research Committee.

You can choose to withdraw from the research at any time.

You will not be requested to supply any identifiable information, ensuring anonymity of your responses.

If you agree to participate in this project, please answer the questions on the questionnaire as best you can. It will take approximately (10 minutes) to complete the entire questionnaire. Please return the questionnaire immediately to the researcher once you done.

If you have any questions about this project, feel free to contact Mr. B. F. Maseke at +264 81 2793307.

Thank you for your assistance in this important endeavour.

Sincerely yours,

PRINCIPAL INVESTIGATOR

B. F. Maseke

You are requested to mark all your answer with an X. Please only choose one option for each question unless it is stated otherwise.

SECTION A: DEMOGRAPHICS

What is your gender?

Gender	Male	Female
--------	------	--------

What is your age?

Less than 30 years	31 – 40 years	41 years +
--------------------	---------------	------------

Social Media Subscription (You may choose more than one option for this question only)

Facebook	Tweeter	Instagram	Linked-in	Snapchat	Pinterest	You Tube	Other (specify)
----------	---------	-----------	-----------	----------	-----------	----------	--------------------

SECTION B: RATING SCALES						
		Likert Scales				
ENTERTAINMENT	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	
I feel that receiving mobile marketing advertisements is enjoyable						
I feel that receiving mobile marketing advertisements is pleasant.						
Receiving mobile marketing advertising messages on my mobile device is exciting.						
I enjoy television shows that involve texting WhatsApping, or Facebooking.						
SECTION C: INFORMATIVENESS						
I feel that mobile marketing is a good source for timely information.						
Mobile Marketing provide the information I need						
Mobile Marketing informs me about various products and services						
Mobile Marketing contain relevant and useful information						
SECTION D: IRRITATION						
I feel that mobile marketing is irritating.						
I feel that mobile marketing is almost everywhere.						
Contents in mobile marketing are often annoying.						
I feel mobile marketing is becoming too much						
SECTION E: CREDIBILITY	Never	Almost never	Occasionally	Almost every time	Every time	
I use mobile marketing as a reference for purchasing.						
I like to receive mobile marketing adverts of product/ service sent by an established brand						
I trust mobile marketing.						

I like to receive Mobile marketing adverts of product/ service from companies that I know					
SECTION F: ATTITUDE	Very untrue of me	Untrue of me	Neutral	Somewhat true of me	Very true of me
Overall, I like mobile marketing.					
I believe mobile marketing is a good way of advertising					
I consider mobile advertising useful as it promotes the latest product/service					
I enjoy reading different mobile advertisements in order to compare product offers.					
SECTION G: INTENTION	Never	Almost never	Occasionally	Almost every time	Every time
I am willing to receive mobile marketing advertisements regularly					
I will buy a product/service introduced to me in an SMS or WhatsApp advert.					
I will respond to a text message promotion sent to my mobile device					
I will instantly read text messages promotion sent to my mobile device					
SECTION H: ADOPTION					
I often purchase products advertised to me through my mobile device					
I regularly search for products online through your mobile device					
I am willing to use mobile device search engines as my main source of product and services information					
I trust mobile marketing and will recommend it to friends and relatives.					

Descriptive Statistics

	Mean	Std. Deviation	Analysis N
Overall, I like mobile marketing	3.20	1.176	355
I believe mobile marketing is a good way of advertising	2.93	1.440	355
I consider mobile marketing useful as it promotes the latest product/service	3.00	1.408	355
I enjoy reading different mobile marketing advertisements in order to compare product offers.	3.03	1.443	355
I often purchase products advertised to me through my mobile device	1.73	.782	355
I regularly search for products online through your mobile device	1.84	.935	355
I am willing to use mobile device search engines as my main source of product and services information	2.98	1.467	355
I trust mobile marketing and will recommend it to friends and relatives.	2.96	1.419	355

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.532
Bartlett's Test of Sphericity	Approx. Chi-Square	306.767
	df	28
	Sig.	.000

Affect Matrix

		Overall, I like mobile marketing	I believe mobile marketing is a good way of advertising	I consider mobile marketing useful as it promotes the latest product/service	I enjoy reading different mobile marketing advertisements in order to compare product offers.	I often purchase products advertised to me through my mobile device	I regularly search for products online through your mobile device	I am willing to use mobile device search engines as my main source of product and services information	I trust mobile marketing and will recommend it to friends and relatives.
Sig. (1-tailed)	(1-Overall, I like mobile marketing	.225	.202	.109	.000	.000	.219	.340	
	I believe mobile marketing is a good way of advertising	.225	.310	.051	.490	.373	.201	.101	
	I consider mobile marketing useful as it promotes the latest product/service	.202	.310	.319	.088	.147	.399	.406	
	I enjoy reading different mobile marketing advertisements in order to compare product offers.	.109	.051	.319	.341	.241	.248	.172	
	I often purchase products advertised to me through my mobile device	.000	.490	.088	.341	.000	.211	.180	
	I regularly search for products online through your mobile device	.000	.373	.147	.241	.000	.122	.478	
	I am willing to use mobile device search engines as my main source of product and services information	.219	.201	.399	.248	.211	.122	.277	
	I trust mobile marketing and will recommend it to friends and relatives.	.340	.101	.406	.172	.180	.478	.277	

Component Matrix^a

	Component			
	1	2	3	4
I regularly search for products online through your mobile device	.900			
I often purchase products advertised to me through my mobile device	.875		-.108	
Overall, I like mobile marketing	.511	-.210		-.169
I believe mobile marketing is a good way of advertising		.655	-.376	
I enjoy reading different mobile marketing advertisements in order to compare product offers.		.641	.306	.303
I trust mobile marketing and will recommend it to friends and relatives.		-.506	-.108	.462
I am willing to use mobile device search engines as my main source of product and services information	.134		.776	-.379
I consider mobile marketing useful as it promotes the latest product/service	.155		.407	.718

Extraction Method: Principal Component Analysis.

a. 4 components extracted.

Communalities

	Extraction
Overall, I like mobile marketing	.334
I believe mobile marketing is a good way of advertising	.579
I consider mobile marketing useful as it promotes the latest product/service	.709
I enjoy reading different mobile marketing advertisements in order to compare product offers.	.597
I often purchase products advertised to me through my mobile device	.780
I regularly search for products online through your mobile device	.824
I am willing to use mobile device search engines as my main source of product and services information	.765
I trust mobile marketing and will recommend it to friends and relatives.	.485

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.884	23.545	23.545	1.868	23.345	23.345
2	1.151	14.393	37.938	1.146	14.323	37.668
3	1.034	12.927	50.866	1.037	12.963	50.631
4	1.004	12.544	63.410	1.022	12.779	63.410

Extraction Method: Principal Component Analysis.

Rotated Component Matrix^a

	Component			
	1	2	3	4
I regularly search for products online through your mobile device	.901			
I often purchase products advertised to me through my mobile device	.878			
Overall, I like mobile marketing	.518	-.226	.104	
I enjoy reading different mobile marketing advertisements in order to compare product offers.		.694	.187	.273
I believe mobile marketing is a good way of advertising		.653	-.331	-.206
I am willing to use mobile device search engines as my main source of product and services information			.873	
I consider mobile marketing useful as it promotes the latest product/service				.831
I trust mobile marketing and will recommend it to friends and relatives.		-.404	-.339	.450

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 7 iterations.

Component Transformation Matrix

Component	1	2	3	4
1	.991	.027	.097	.093
2	-.016	.979	.072	-.192
3	-.129	.017	.893	.431
4	-.045	.204	-.433	.877

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

FACTOR

```

/VARIABLES IRRITATION1 IRRITATION2 IRRITATION3 IRRITATION4 ENTERTAINMENT1
ENTERTAINMENT2

ENTERTAINMENT3 INFORMATIVENESS1 INFORMATIVENESS2 INFORMATIVENESS3
INFORMATIVENESS4 CREDIBILITY1

CREDIBILITY2 CREDIBILITY3 CREDIBILITY4

/MISSING LISTWISE

/ANALYSIS IRRITATION1 IRRITATION2 IRRITATION3 IRRITATION4 ENTERTAINMENT1
ENTERTAINMENT2

ENTERTAINMENT3 INFORMATIVENESS1 INFORMATIVENESS2 INFORMATIVENESS3
INFORMATIVENESS4 CREDIBILITY1

CREDIBILITY2 CREDIBILITY3 CREDIBILITY4

/PRINT UNIVARIATE SIG KMO EXTRACTION ROTATION

/FORMAT SORT BLANK (0.3)

/PLOT EIGEN

/CRITERIA MINEIGEN (1) ITERATE (25)

/EXTRACTION PAF

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/CRITERIA ITERATE (25)

/ROTATION VARIMAX

/METHOD=AFFECT.

Factor Analysis

Notes

Output Created		15-FEB-2019 12:37:37
Comments		
Input	Data	C:\Users\fmase\Desktop\final model NBS DBA\CONSUMER NEW ATTITUDES PHD DATA SET [9784].sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	355
Missing Value Handling	Definition of Missing	MISSING=EXCLUDE: User-defined missing values are treated as missing.
	Cases Used	LISTWISE: Statistics are based on cases with no missing values for any variable used.

Syntax

FACTOR

/VARIABLES IRRITATION1

IRRITATION2 IRRITATION3

IRRITATION4 ENTERTAINMENT1

ENTERTAINMENT2

ENTERTAINMENT3

INFORMATIVENESS1

INFORMATIVENESS2

INFORMATIVENESS3

INFORMATIVENESS4

CREDIBILITY1

CREDIBILITY2 CREDIBILITY3

CREDIBILITY4

/MISSING LISTWISE

/ANALYSIS IRRITATION1

IRRITATION2 IRRITATION3

IRRITATION4 ENTERTAINMENT1

ENTERTAINMENT2

ENTERTAINMENT3

INFORMATIVENESS1

INFORMATIVENESS2

INFORMATIVENESS3

INFORMATIVENESS4

CREDIBILITY1

CREDIBILITY2 CREDIBILITY3

CREDIBILITY4

/PRINT UNIVARIATE SIG KMO

EXTRACTION ROTATION

/FORMAT SORT BLANK (0.3)

		/PLOT EIGEN
		/CRITERIA MINEIGEN (1) ITERATE (25)
		/EXTRACTION PAF
		/CRITERIA ITERATE (25)
		/ROTATION VARIMAX
		/METHOD=AFFECT.
Resources	Processor Time	00:00:00.27
	Elapsed Time	00:00:00.25
	Maximum Memory Required	28528 (27.859K) bytes

Descriptive Statistics

	Mean	Std. Deviation	Analysis N
I feel that mobile marketing is irritating	2.89	1.253	355
I feel that mobile marketing is almost everywhere	3.61	1.135	355
Contents in mobile marketing are often annoying	3.01	1.176	355
Mobile marketing contains relevant and useful information	3.10	1.362	355
I feel that receiving mobile marketing is enjoyable and entertaining	3.61	1.210	355
I feel that receiving mobile marketing is pleasant	3.41	1.179	355

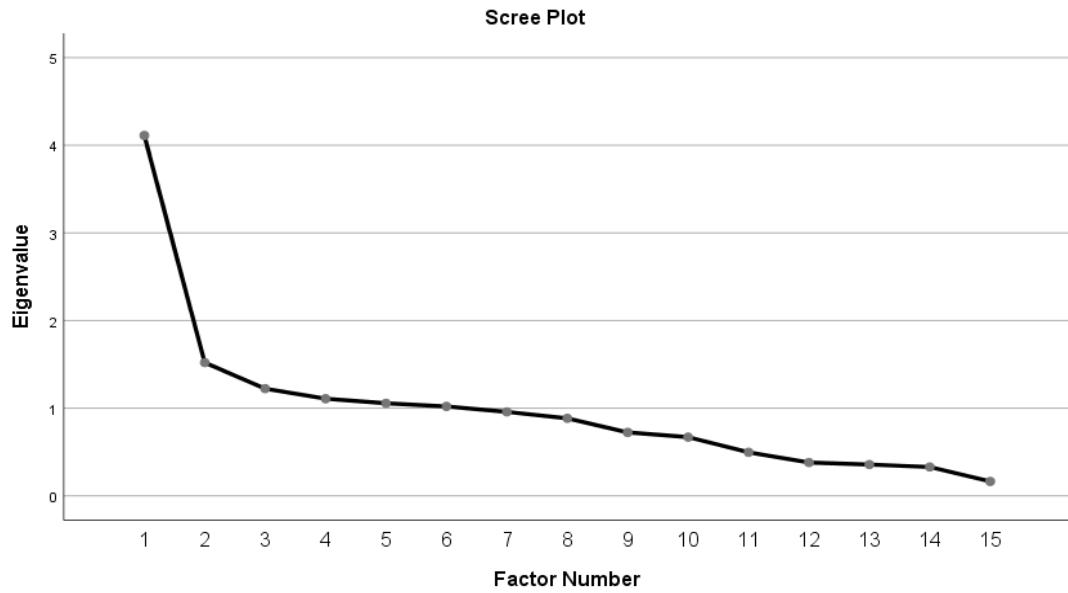
Receiving mobile marketing messages on my mobile device is exciting	3.41	1.311	355
I feel that mobile marketing is a good source for timely information	4.15	.867	355
Mobile marketing provides the information i need	3.54	1.152	355
Mobile marketing informs me about various products and services	3.12	1.456	355
Mobile marketing contains relevant and useful information	3.01	1.417	355
I use mobile marketing as a reference for purchasing	2.93	1.186	355
I like to receive mobile marketing adverts of product/ service sent by an established brand	2.73	1.162	355
I trust mobile Marketing.	3.12	1.430	355
I like to receive Mobile marketing adverts of product/ service from companies that I know	2.88	1.403	355

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.785
Bartlett's Test of Sphericity	Approx. Chi-Square	1495.612
	df	105
	Sig.	.000

Affect Matrix

		I feel that mobile marketing is irritating	I feel that mobile marketing is almost everywhere	Contents in mobile marketing are often annoying	Mobile marketing contains relevant and useful information	I feel that receiving mobile marketing is enjoyable and entertaining	I feel that receiving mobile marketing is pleasant	Receiving mobile marketing messages on my mobile device is exciting	I feel that mobile marketing is a good source for timely information	Mobile marketing provides the information i need	Mobile marketing informs me about various products and services	Mobile marketing contains relevant and useful information	I use mobile marketing as a reference for purchasing	I like to receive mobile marketing adverts of product/ service sent by an established brand	I trust mobile Marketing.	I like to receive Mobile marketing adverts of product/ service from companies that I know
Sig. (1-tailed)	I feel that mobile marketing is irritating	.000	.000	.439	.000	.000	.000	.000	.000	.267	.292	.000	.000	.365	.226	
	I feel that mobile marketing is almost everywhere	.000		.000	.279	.060	.098	.061	.141	.101	.284	.222	.239	.457	.224	.036
	Contents in mobile marketing are often annoying	.000	.000		.269	.000	.000	.000	.000	.000	.188	.037	.009	.000	.152	.468
	Mobile marketing contains relevant and useful information	.439	.279	.269		.436	.100	.257	.364	.465	.149	.453	.388	.361	.213	.483
	I feel that receiving mobile marketing is enjoyable and entertaining	.000	.060	.000	.436		.000	.000	.000	.000	.192	.498	.000	.000	.017	.355
	I feel that receiving mobile marketing is pleasant	.000	.098	.000	.100	.000		.000	.000	.000	.077	.478	.000	.000	.208	.292
	Receiving mobile marketing messages on my mobile device is exciting	.000	.061	.000	.257	.000	.000		.000	.000	.445	.198	.000	.000	.141	.078
	I feel that mobile marketing is a good source for timely information	.000	.141	.000	.364	.000	.000	.000		.000	.293	.127	.000	.000	.107	.421
	Mobile marketing provides the information i need	.000	.101	.000	.465	.000	.000	.000	.000		.078	.297	.000	.000	.267	.299
	Mobile marketing informs me about various products and services	.267	.284	.188	.149	.192	.077	.445	.293	.078		.017	.301	.401	.493	.447
	Mobile marketing contains relevant and useful information	.292	.222	.037	.453	.498	.478	.198	.127	.297	.017		.485	.376	.373	.461
	I use mobile marketing as a reference for purchasing	.000	.239	.009	.388	.000	.000	.000	.000	.000	.301	.485		.000	.354	.497
	I like to receive mobile marketing adverts of product/ service sent by an established brand	.000	.457	.000	.361	.000	.000	.000	.000	.000	.401	.376	.000		.387	.179
	I trust mobile Marketing.	.365	.224	.152	.213	.017	.208	.141	.107	.267	.493	.373	.354	.387		.264
	I like to receive Mobile marketing adverts of product/ service from companies that I know	.226	.036	.468	.483	.355	.292	.078	.421	.299	.447	.461	.497	.179	.264	



Factor Matrix^a

	Factor					
	1	2	3	4	5	6
I feel that receiving mobile marketing is enjoyable and entertaining	.873		.347			
I feel that receiving mobile marketing is pleasant	.803					
Mobile marketing provides the information i need	.694					
Receiving mobile marketing messages on my mobile device is exciting	.655		.314			
I feel that mobile marketing is irritating	-.612	.449				
I feel that mobile marketing is a good source for timely information	.555					

I use mobile marketing as a reference for purchasing	.410		-.357			
I trust mobile Marketing.						
Contents in mobile marketing are often annoying	-.533	.557				
I feel that mobile marketing is almost everywhere		.529				
I like to receive mobile marketing adverts of product/ service sent by an established brand	.556	.354	-.626			
Mobile marketing informs me about various products and services					.351	
Mobile marketing contains relevant and useful information						
Mobile marketing contains relevant and useful information						
I like to receive Mobile marketing adverts of product/ service from companies that I know						

Extraction Method: Principal Axis Factoring.

a. Attempted to extract 6 factors. More than 25 iterations required. (Convergence=.008).

Extraction was terminated.

Communalities

Extraction

I feel that mobile marketing is irritating	.660
I feel that mobile marketing is almost everywhere	.461
Contents in mobile marketing are often annoying	.658
Mobile marketing contains relevant and useful information	.013
I feel that receiving mobile marketing is enjoyable and entertaining	.938
I feel that receiving mobile marketing is pleasant	.695
Receiving mobile marketing messages on my mobile device is exciting	.583
I feel that mobile marketing is a good source for timely information	.435
Mobile marketing provides the information i need	.651
Mobile marketing informs me about various products and services	.179
Mobile marketing contains relevant and useful information	.097
I use mobile marketing as a reference for purchasing	.367

I like to receive mobile marketing adverts of product/ service sent by an established brand	.856
I trust mobile Marketing.	.013
I like to receive Mobile marketing adverts of product/ service from companies that I know	.062

Extraction Method: Principal Axis Factoring.

Total Variance Explained

Factor	Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.797	25.313	25.313	2.357	15.712	15.712
2	1.094	7.296	32.609	1.492	9.949	25.661
3	.878	5.853	38.462	1.420	9.465	35.126
4	.361	2.405	40.867	.777	5.181	40.307
5	.272	1.814	42.681	.315	2.100	42.407
6	.265	1.770	44.451	.307	2.044	44.451

Extraction Method: Principal Axis Factoring.

Rotated Factor Matrix^a

	Factor					
	1	2	3	4	5	6
I feel that receiving mobile marketing is enjoyable and entertaining	.922					

Receiving mobile marketing messages on my mobile device is exciting	.724				
I feel that receiving mobile marketing is pleasant	.707		.312		
I trust mobile Marketing.					
Contents in mobile marketing are often annoying	.759				
I feel that mobile marketing is irritating	.733				
I feel that mobile marketing is almost everywhere	.473			.441	
I like to receive mobile marketing adverts of product/service sent by an established brand			.900		
I use mobile marketing as a reference for purchasing			.570		
Mobile marketing provides the information i need	.429		.366	.562	
I feel that mobile marketing is a good source for timely information	.380			.481	
I like to receive Mobile marketing adverts of product/service from companies that I know					

Mobile marketing informs me about various products and services						.413
Mobile marketing contains relevant and useful information						
Mobile marketing contains relevant and useful information						

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.

Factor Transformation Matrix

Factor	1	2	3	4	5	6
1	.728	-.422	.426	.332	.027	.015
2	.090	.811	.444	.238	.215	.183
3	.577	.292	-.752	.059	.085	.073
4	.324	.098	.219	-.871	.188	-.209
5	.057	-.057	.046	-.265	-.365	.888
6	-.145	-.257	-.077	.002	.882	.360

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

Department of Language and Literature Studies
University of Namibia

27 February 2018

To: The Supervisor

Dear Sir

EDITING OF BERNARDUS FRANCO MASEKE'S DBA THESIS

This is to confirm that I edited Bernardus Franco Maseke's Thesis. Please contact me on 0813096573 for any clarification if required.

Thank you


Prof Jairo Kangira
Professional English Editor



The Rev. Dr. Greenfield Mwakipesile

ThD, MBA, HBS | mwakipg@outlook.com

CONTACT

PO Box 40529,
Ausspannplatz,
Windhoek,
Namibia

LANGUAGE & COPY-EDITING CERTIFICATE

3rd March 2019

RE: LANGUAGE, COPYEDITING AND PROOFREADING OF BERNARDUS FRANCO MASEKE'S DISSERTATION FOR THE DOCTOR OF BUSINESS ADMINISTRATION DEGREE OF THE NAMIBIA BUSINESS SCHOOL OF THE UNIVERSITY OF NAMIBIA

This certificate serves to confirm that I copyedited and proofread **BERNARDUS FRANCO MASEKE'S DISSERTATION** for the **DOCTOR OF BUSINESS ADMINISTRATION DEGREE** entitled: **AN INVESTIGATION INTO CONSUMER ATTITUDES AFFECTING THE ADOPTION OF MOBILE MARKETING IN NAMIBIA**

I declare that I professionally copyedited and proofread the dissertation and removed mistakes and errors in spelling, grammar, and punctuation. In some cases, I improved sentence construction without changing the content provided by the student. I also removed some typographical errors from the thesis and formatted the thesis so that it complies with the University of Namibia's guidelines.

I am a trained language and copy editor and have edited many Postgraduate Diploma, Masters' Thesis, Dissertations and Doctoral Dissertations for students studying with universities in Namibia, Zimbabwe, eSwatini, South Africa and abroad. I have also copy-edited company documents for companies in the region and abroad.

Please feel free to contact me should the need arise.

Yours Sincerely,

The Rev. Dr. Greenfield Mwakipesile



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