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Chapter One

1 Introduction:

The digital era has enabled a new platform for the marketers, for their advertising activities. Gone are the days when advertising was limited to the traditional ways like promoting products through TV, newspapers, radio etc. The rise in cell phones usage among all social classes has broadened the customer reach allowing marketers to reach greater audience in less time and in a less expensive way. Furthermore, the mobile advertising is cheaper than other mediums which consequently is growing with an increasing preference for marketers.

Business Intelligence plays a key role in making effective decision making and formulating marketing campaign strategies. Almost all companies in different industry sectors, have a data warehouse in place and all customer related information is sourced in these databases with a complete usage history. This historical data helps in analyzing the key customer trends and identifying key areas where focus is required. It helps identifying emerging trends and tap new emerging markets enabling marketers to stay ahead of competition.

Big data and 'Internet of things' (IoT) is an emerging trend these days and a lot of companies are focusing on acquiring new technologies to facilitate in the data processing of this bombardment of huge amount of unstructured data. The devices and technologies are integrated these days with information synched between different devices and online platforms. An analysis of this information allows better personalization and targeted customer advertising.

Those days are gone when companies would blindly broadcast SMS to all of its customer resulting in irrelevancy and poor campaign performance. Even today, there are some small scale companies who do not utilize their MIS systems to design effective campaigns and are doomed for failure.

This research thesis focusses on the SMS messages generated by the telecom companies, in order to reach its customers, informing them about different products/services being offered by them and how they can gain benefits and value by subscribing/opting to them. This enables them to

retain their existing customers, increase usage, revenues subsequently resulting in increased market shares.

1.1 Advertising Expenditures:

Zenith Optimedia is a ROI Agency which carried out survey to forecast the adspend expenditure. They made predictions about adspend in 2015 – 2017 keeping 2014 as the base year. According to this survey, the advertisements expenditure around the globe will grow by 4.4% in 2015, hence reaching US\$544 billion by the end of the year. Different regions of the world were grouped together. This grouping was done mainly based on how similar these are based on performance in their respective ad markets and also how closely located these are on the map geographically. These groups were named as the ‘regional blocs.’ Grouping together the regional blocs in this manner apprehends the behavior of different regional ad markets more effectively instead of only gauging through geography, such as Western Europe, Central & Eastern Europe and Asia Pacific.

The graph shown below shows the adspend by top 10 leading advertising markets:

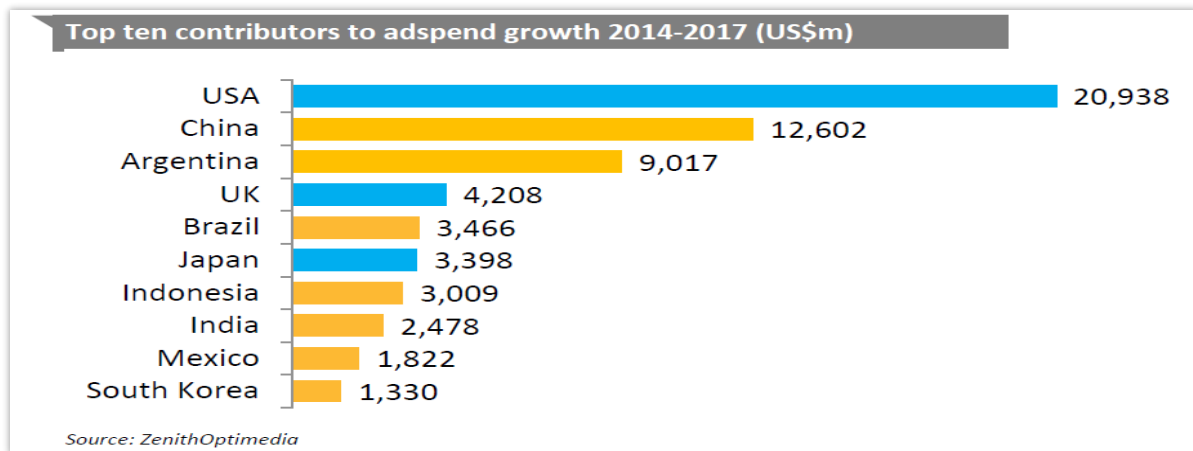


Figure 1: Top 10 Adspend contributors from different regions

They have also analyzed the adspend by medium where they have mentioned that Internet is still the fastest growing medium. There are different channels/medium available for advertising like TV, Radio, Newspapers, Magazines, banners, online media, mobile marketing etc. The focus of our research is mobile advertising. (Zenith Optimedia, 2015)

1.2 Mobile Advertising:

Among all other mediums, mobile advertising has the greatest share as compared to others. Mobile advertising spreads over different ways including advertising through SMS, Personalized calls, ads during mobile applications, location based alerts on mobile, display ads during browsing etc. According to stats given in the Zenith Optimedia forecast and survey, mobile advertising has proven itself as a conventional advertising product and is swiftly growing where expected growth is 39.8% annually as compared to desktop advertising growth at just 4.6% annually. The 22.1% contributed by mobile advertising, 5.3% of total advertising. It is expected to grow by 40%, 12.7% of total advertising. It is going to shoot ahead of radio, magazines, outdoor and newspapers to become the world's third-largest medium by the end of their survey which was around 2015. (Zenith Optimedia, 2015)

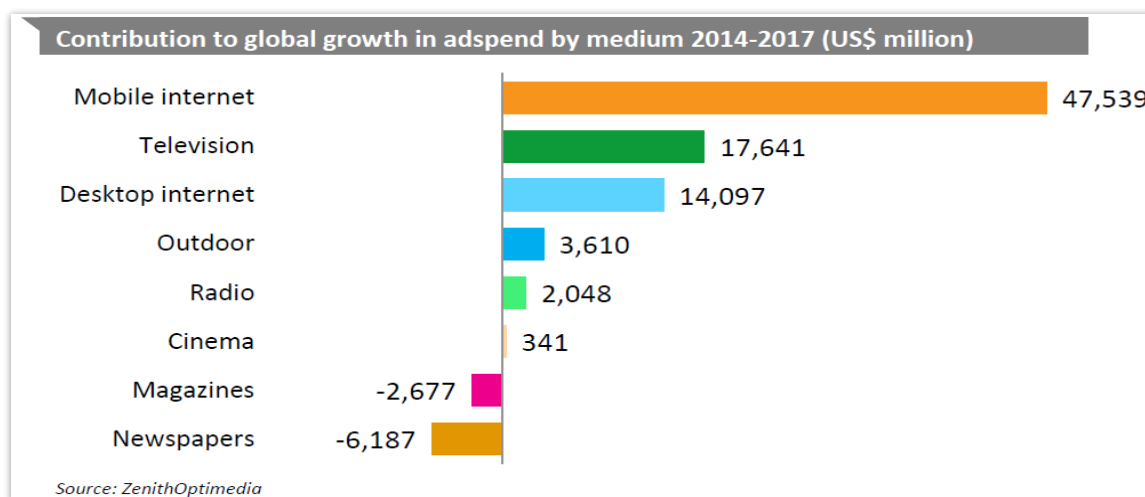


Figure 2: Adspend by Channel

The possibilities are endless through these new avenues. Much of the company's focus is on the mobile advertising these days. The enormous amount of data based on consumer usage and preference is available with companies. This even enables these companies to target personalized calls according to customer desires and even target location based campaigns. Often, the brands buy the customer data from telecom companies to target and reach their customer. Sometimes, the consumer themselves opt for these SMS alerts and sometimes, these are based on customer usage. One problem with SMS marketing is also that companies just randomly target subscribers more

than often resulting in customer annoyance. Targeting the wrong customers not only irritates these budding consumers but also elevates advertisement expenditures for the company with less profit.

1.3 Telecom Market of Pakistan:

There are 4 major telecom mobile operators in Pakistan which are Mobilink (Warid has been merged with it), Telenor, Zong and Ufone. Apart from these, there are two main fixed line operators along who are PTCL and NayaTel. All these companies also provide other internet and triple play services as well besides the communication service. The market is highly saturated now and it is likely and there will be further mergers.

The total revenue for the Telecom sector, for fiscal year 2015-16, raised at Rs 452.8 billion from Rs 446.2 billion reported during the previous year as per Pakistan Telecommunication Authority (PTA).

The figures cited by PTA additionally state that telecom sector nurtured by less than 2 percent during the year. This minimal growth is attributed to the decline in LDI revenues after dismissal of ICH, amplified competition and stagnant growth in voice revenues. (The Nation, 2016)

According to PTA, following are the subscriber base figures for the past few months:

(PTA, 2016)

Annual Cellular Subscribers						
	Mobilink	Ufone	Zong	Telenor	Warid	Total
2011-12	35,953,434	23,897,261	16,836,983	29,963,722	13,499,835	120,151,235
2012-13	37,121,871	24,547,986	21,177,156	32,183,920	12,706,353	127,737,286
2013-14	38,768,346	24,352,717	27,197,048	36,571,820	13,084,823	139,974,754
2014-15	33,424,268	17,809,315	22,102,968	31,491,263	9,830,620	114,658,434
2015-16	39,118,521	19,833,670	25,251,329	38,020,771	11,017,174	133,241,465
16-Jul	39,491,024	19,493,177	25,588,687	38,098,269	10,611,886	133,283,043
16-Aug	40,131,931	19,130,803	25,855,188	38,078,200	10,712,070	133,908,192
16-Sep	40,604,402	18,971,119	26,156,593	38,284,827	10,394,936	134,411,877

Figure 3: Last 5 year Telecom subscriber base

A steady growth is shown for Mobilink, Telenor and Zong whereas Ufone and Warid show a continuous decline. Warid was recently acquired by the Orascom group merging it with Mobilink making it sustain its no.1 position in the market, also being the first mobile operator to be launched in Pakistan in 1998. Ufone has lost a considerable market share to possibly Telenor and Zong and lost its second position, being launch in 2001. The biometric verified sims were made mandatory by PTA during the 2014 onwards which also had a considerable effect on the subscriber bases of these operators since it allowed filtration of many fake sims and no more than 5 connections per subscribers is allowed. The 3G/4G license acquisition by Zong followed by Telenor also played its role in shifting subscribers from one operator to another.

All the Telecom operators are trying their best to gain maximum market share and increase revenues by offering different value added services (VAS). Due to cutthroat competition, some might even merge with larger players to sustain market pressures They are also sharing cell towers which provide cellular services to reduce infrastructure costs. Most of these companies now have dedicated mobile advertising departments who provide customer numbers to different brands who request the same through official channel in order to push campaigns or communicate with their customers. For example, a clothing brand is opening its new store at the Gulberg Lahore area. They acquire numbers from each telco company and use their SMS services to push notification messages to subscribers living in or surrounding areas, thus enabling them to have a more targeted audience.

1.4 Marketing Campaigns:

Marketing campaigns may be launched by any company to attain different objectives which may include but not restricted to the following:

Customer Attainment: To acquire new customer and increase market share.

Customer Retention: To retain existing customer.

Increase usage/traffic/purchase: though a sub-category of the above, increase frequency of purchase.

(Anon., 2016)

In this research, we have studied marketing campaigns launched by Telecom companies via mobile SMS marketing so we will restrict our discussion in that domain. In the Telco, there are mainly two types of campaigns which are:

1.4.1 Opt-in Campaigns:

These campaigns are launched in order to trigger subscriptions by the subscriber to various products and services offered by the company. This in turn increases traffic and revenues for the company. Good packages being offered may attract new customers or retain existing ones. (Idean, 2009)

If we talk in general context, these may be different products advertised through SMS marketing which may or not be by customer permission and also may be relevant/irrelevant.

1.4.2 Broadcast Campaigns:

These campaigns are just informative messages sent to the subscriber base without any particular target segment in mind. These kind of messages inform the subscribers about any new or existing products/services of the company. These can also be messages of sales promotion, social events etc. Such campaigns may or not require any action on the customer end but desirable output is a positive response generation from the consumer. (Anon., n.d.)

1.5 *Problem Statement:*

Since heavy investments go into advertising and an important factor to measure the success of any particular campaign is the return on investment (ROI). How successful any campaign was, is primarily evaluated from the results generated after the end of a campaign, through analysis of key campaign objectives that were or were not achieved. For this purpose, a careful research of factors involved in making a campaign successful is required which include proper segmentation of subscribers, knowing the customer and their preferences. Lacking this knowledge, often leads to failed campaigns. To study what makes a campaign successful, following problem statement will be analyzed:

“To analyze the consumer attitude towards SMS mobile advertisements, in the Telecom industry of Pakistan.”

1.6 Objectives:

1. To explore the relationship between consumer demographics (age, gender) and likeness towards mobile advertisements in the Pakistani market.
2. To explore which is the preferred medium for mobile advertisements and if demographics affect that in the Pakistani market.
3. To explore the relationship between consumer's demographics and attitude towards mobile advertisements in the Pakistani market?
4. To find how the attitude antecedents affect the attitude towards mobile advertisements in the Pakistani market?
5. To explore how the informativeness of the message leads to better attitude, trust on the brand and eventually leads to purchase intention in the Pakistani market.

(Saleem, 2015)

1.7 Structure of the Study:

This research paper is organized in a manner that will take you through the literature review of some of the important studies done in this field and findings of previous researches done in different ad markets. This review will look into the antecedents of the attitude towards mobile advertising and their overall contribution towards influencing the attitudes which may lead to purchase intention.

The literature survey is followed by chapter three which is about the research methodology followed for this paper and how the data is collected from different participants. The next chapter discusses the hypothesis tests run and will take you through the discussion about findings from this research which is carried out in the Pakistani market. We will be looking at whether the previously held generalizations and other markets hold true in the Pakistani context as well or not.

The final chapter concludes the study findings and its limitations. Recommendations for future work have also been added in this chapter.

Chapter Two

2 Literature Review

A lot of work has been done in this area where the effectiveness of SMS advertisements has been calculated based on several factors which may impact a positive intention. These factors include consumer attitude, credibility of information, informativeness, interactivity, incentive, appeal, product involvement etc.

The term SMS, alternatively known as text messaging, was introduced in 1992. It is a 160-character text-only format direct mobile messaging technology (Varnali, 2012). In the beginning, it formed a rookie way of indirect advertising delivered to mobile phones of potential customers. Today, the SMS is used by mobile advertising not merely as a form of advertising, but also an attempt to engage the customers with the SMS content by making it response-seeking and custom-made special offer messages. If we look at this from the customer point of view, it does not require much effort on their end. Replying to these engaging messages is easy, cheap and prompt. Therefore, this strength of SMS marketing is utilized for consumer engagement via advertising content in a SMS rather than traditional advertising channels which are not very interactive like television, out-door posters, newspaper and so on. (Varnali, 2012)

In this section, we will some previous work done in this domain will be explored.

2.1 Consumer Attitude Towards Mobile Advertisements:

In the Pakistani market, the people are frequently bombarded by different kinds of advertisements through different medium. The SMS marketing is recently on the rise. This hike can be contributed to the cheap cost of this medium. A mobile user receives 4 to 5 SMS adverts on the average from both the known and unknown sources in a week.

The customer experience, attitude, brand knowledge and peer feedback directly affects the customer's response to any advertising activity and loyalty to the brand. The marketers need to establish positive customer attitudes and this needs to be part of the marketing strategy. Attitude is defined to be, in marketing terms, a general assessment of a product/service which may be

acquired after gaining usage experience over some time (Solomon, 2008). An attitude gratifies a personal drive and also affects the consuming and purchasing habits. A thought-provoking definition has been given by Dr. Lars Perner (2010), in one of his papers which states that consumer attitude may be thought of as a combination of purchaser's beliefs, feelings, and behavioral intentions toward some entity within the context of marketing. We, as consumers, may have negative or positive vibes about a product or service. The behavioral intention of the buyer is defined by beliefs or feelings they hold with respect to the product or service. (Dean, 2010)

In Katz's theory, there are four main defined functions, out of which the utilitarian function is one of the most recognized. It is based on moral theory, according to which, an individual will make decisions based entirely on the fact that what makes them the happiest as a whole (Sidgwick, 1907). It can be undoubtedly established that the consumer's attitude towards any product/service is based on the usefulness function when the choice revolves around the amount of pain or pleasure it can bring. (Dean, 2010)

Solomon established a model of attitudes, named as the 'ABC Model of Attitudes' whose three components are: affect, behavior, and cognition which consequently highlights the relationship between knowing, feeling, and doing (Solomon, 2008). Affect can be defined as the feeling of an individual which he/she has about the advertised product/service. Behavior is the consequence of these feelings. Intention is implied by behavior. The cognitive effect is the individual's belief or knowledge about an attitude object. (Dean, 2010)

Consumer approaches are much prejudiced by the social/cultural/geographical/environmental factors, which are outside the product attributes circle. These directly influence the customer behavior. Marketers who are vigilant, may study the traits of satisfied customers and design their marketing models for attracting new customers.

Consumer behavior means how a buyer thinks, feels, and chooses between rival products. Moreover, it is important to study attitudes and its different contributing antecedents because it can lead to valuable information for understanding the incentive for the consumers while responding to marketing activities. The blend of beliefs, attitudes, and behaviors is a stimulus to how a consumer responds to marketing of product or service. This stimulus is kept in mind by the

marketers when they are designing the message content for the advertisements so that they can influence the consumer behavior. (Dean, 2010)

In previous studies it has been established that a positive attitude towards the mobile advertisements in general will yield a favorable response for any product. However, a negative attitude towards advertisements in general, will generate a negative response for the advertised products.

The antecedents of attitude are considered to be irritation, informativeness, credibility and enjoyment. (Anon., 2010)

H1: There exists a relationship between gender and likeness towards SMS Advertisements.

H2: There exists a relationship between age group and likeness towards SMS advertisements.

2.2 Irritation and Cluttering:

Mobile phones are quite a personal possession for consumers. Reaching them through SMS advertising or mobile advertisement in general means that their personal information has been compromised at some level. Often the message contents in an SMS advert annoy or offend the consumer which results in irritation. The permission for sending SMS adverts also plays a great role in causing irritation. If the consumer has consented to receiving this information, he/she may be less bothered. However, they are receiving unwanted adverts of unwanted products, that is, the advertised products or services are not relevant to the consumer, they will be irritated.

Often too many SMS adverts are also an irritation factor for the consumers. Unwanted messages in great numbers causes irritation. Too many increases clutter both in the minds of consumer and also in their inbox and ends up as spam. Consumers feel confused and distracted and overwhelmed by this sea of information. (Xu, 2006)

H3: Irritation affects the attitude towards SMS advertisements.

2.3 Perceived Informativeness:

The informativeness of the ad is an important constituent of advertising value in DuCoffe's Model. Information delivery capability of a medium is accepted as a need satisfying function in the UGT

model. In line with UGT and Ducoffe's model information provided in advertisements should have some attributes to be of any value to the consumer. (Aydin, 2016)

Any information which is presented in the advertisements needs to be timely, accurate and understandable in order to achieve maximum output from the audience. These days' consumers need quick and on the spot information. The quality of the content also matters. Apart from this, the information in a message will be readily discarded if it is not relevant to the consumer. A message will lose reader's interest if it does not incorporate these qualities.

H4: Informativeness affects the attitude towards SMS advertisements.

2.4 Perceived Credibility:

Message credibility plays an important role in the effectiveness of the message. This refers not only to the sender of the message but also refers to the content of the message. Credibility can be defined as "the extent to which the consumers perceive the claims about the brand/product advertised in the advertisement to be truthful and believable". (S. B. MacKenzie and R. J. Lutz, 1989) (Aydin, 2016)

According to Pavlou and Stewart, truthfulness and believability is an important factor in the acceptance of technology and emphasis should be given in research in this area. It is believed that messages from unknown companies are often met with distrust. The same is applicable for those companies who fail to meet the implicit and explicit claims made in their advertising messages.

H5: Credibility affects the attitude towards SMS advertisements.

H6: Credibility leads to opting in to the particular service.

2.5 Entertainment:

Enjoyment is one factor found to have a significant relationship in previous literatures as a contributing factor to the positive attitude. (Melody M. Tsang, 2004). A great aspect of the human computer interaction deals with how pleasant the content is to the humans. Even as marketers, several media agencies and ad makers spend considerable amount of time to figure out, how to connect with their audience on a level so as to gain maximum benefit. There are advertisement

appeals like emotional, dramatization, fun factor, slice of life etc. The ads with emotional appeal or fun factor tend to leave last impression on consumer's mind. However, this may sometimes have adverse effect. People often tend to forget the message which the advertisers are trying to convey in the fun theme. As per Ducoff, entertainment tends to touch the natural playfulness of the consumers and adds a spice to the traditional marketing. Adding entertainment factor to the advertisements also means values addition for the customers. It also increases customer loyalty.

2.6 Personalization:

Personalization and customization have a greater potential because of the fact that when the messages are designed according to a specific customer, they feel special and irrelevancy factor is subtracted. This results in greater trust from the consumer. Customer can believe in this medium of SMS marketing only if they believe that they are getting something valuable in return for responding to these messages. If they perceive that there is not much to be gained and great risk, then they prefer to ignore the messages and include this in spam. This is mainly due to the fact that often, these messages come from unknown sources and the consumers have not interacted with the brand in a brick and mortar setup. The same risk is involved when they are dealing with the web based shopping portals. (Soroa-Koury and Yang, 2009; Komulainen, Mainela, Tahtinen, and Ulkuniemi, 2007; Siau and Shen, 2003; Gerstheimer and Lupp, 2004). (Davis, et al., 2011)

2.7 Message Appeal:

In our lives, we receive advertisements about different kinds of products and services which may be from lower end to higher end. General attitude towards products on the higher end is negative as compared to those on the lower end. Since high end products/services are high involvement decisions making it difficult for consumers to make the decision just over an SMS. This may be due to the perceived risk of fraud or inferior quality etc of the advertised product. (Dimitris Drossos, 2007)

Different product categories need to have different message appeals. A generic format in this case does not work for all product types.

2.8 *Message Interactivity and Incentive:*

Consumers are generally more interested in SMS advertisements if they are provided with a link to explore further information about the advertised product/service. This information may include different features of the product/service, brand knowledge, feedback from other consumers etc. Companies often include links to their social media or company official website for more information. This enables the consumers to explore more about the product and may eventually result in a positive response towards the SMS advertisement.

Mobile collaborative marketing can be defined as advertisements delivered to handy devices, particularly to the mobiles, through a coordinated download or wirelessly OTA, aka over the air. (Laszlo, 2009). Interactivity is used in the marketing context to increase the possibilities of customer involvement with the marketer, which is the key to customer-brand relationship building (Duncan, 1998). Information technology, such as Internet and EDI, is seen as a potential marketing communications tool because of its interactive capability that allows firms to engage customers in a way that it is not possible in other media (Zineldin, 2000). Given that the mobile phone is an interactive medium, mobile advertising is interactive in its nature.

It's a common concept that consumers are often looking for incentives in return for accepting the mobile advertisements and promoting them. This incentive may be in the form of money like discounted prices. (Dimitris Drossos, 2007)

In terms of telco advertisements, this interactivity means that a proper short code and process is described in the SMS as to how they can subscribe to the particular product.

2.9 *Message Relevance:*

The relevancy of the message also plays a great role in effectiveness of the advertisements. Its also linked with the attitude towards the brand/product and advertising in general. If the attitude is negative towards mobile advertising in general, an advertisement about an unknown brand and irrelevant will generate a negative response. Consumers are likely to get more annoyed by the advertisements if they are from unknown brands or if the product is something they don't require.

Targeting and personalization are two processes which are used to boost the relevance of the message. Targeting means pushing the SMS advertisements who may be interested in the subject campaign. Other factors include the timing of SMS delivery and location that can be controlled to increase role/situation congruency of a marketing message, which would radically boost its contextual relevance. By shifting focus on the message relevance, we can also increase personalization. A personalized message means that how much it is tailored according to what the end users and which would not be a generic message which is usually used to send to general public without any segmentation or targeting. (Varnali, 2012).

Personalization can be achieved in different ways to get the desired output. (Germanakos et al. 2008; Varnali, Toker, and Yilmaz 2010). Some of them but not limited to may be:

1. One way is to offer incentives that are more closely related to the consumer's interest resulting in their motivation.
2. Forming a message content that is observed as familiar, credible, useful, and enjoyable by the recipients.
3. Designing visually pleasant contents of the message to fit intellectual styles of the recipients.
4. Customize messages in a language which is understandable by the recipients.

Both targeting and personalization are inter-related concepts. Seeing them in isolation will not generate the desired result. (Varnali, 2012)

Varnali, in his paper concluded that message relevance is considerably related with all the attitudinal responses generated by an SMS ad. One variable that mediates this response towards the advert is perceived intrusiveness. The data from literature shows that, in SMS advertising, perceived intrusiveness plays a great role so much so that it over-shadows even the effect of message relevance. Hence, it is established that message relevance decreases the perceived intrusiveness, which in turn nurtures positive attitudes toward the message. (Varnali, 2012)

For companies it is of great importance to target the messages to consumers based on the prior responsiveness of consumers to these marketing campaigns. Great effort is needed and should be made to analyze the past trends of responsiveness and personalization of message content in order to generate more positive response from the consumer. Companies need to maintain data which

can indicate from where their customer came from and whether the purchase was made as a result of SMS advertising. This can greatly impact the success of The SMS marketing campaigns.

H7: More relevant information in SMS adverts leads to opting in to that particular service.

2.10 Permission based Advertisements:

Consumers usually hold positive attitude towards those advertisements which are sent after permission or are sent based on self-opt to receiving that information. There is increasing evidence indicating the significance of permission in mobile advertising effectiveness. (Phumisak Smutkupt, 2013). It is suggested by (Barwise, 2002) that there are main issues which the marketers should consider in order to receive positive campaigning results via SMS. These include explicit permission, message relevance and attention-grabbing content.

Explicit permission from customers was found to lead to more positive attitudes toward the brand and purchase intention. However, effects of permission on attitudes toward the ad were not found. A significant impact of permission on attitude toward the brand and purchase intention can be explained as being because permission-based participants have more familiarity with the brand than non-permission-based participants do. This concept can be confirmed by findings from brand and permission marketing literature (Barwise, 2002). For example, The authors, (Leppäniemi, 2006) found that brand familiarity influences consumers' attitudes toward the brand, which in turn, affects purchase intention of the brand. (Barwise, 2002). Customers are more likely to give permission to receive e-mail marketing from a brand when they have established a higher level of brand affiliation, which is conceptualized as brand commitment and previous brand relationship. (Barwise, 2002) (Tezinde, 2002). (Jayawardhena, 2009) empirically demonstrated that personal trust in the brand is positively related to mobile marketing permission.

2.11 Brand Trust:

Brand trust plays a great role in the acceptability of the SMS advertisements. The most important element of any brand strategy is the commitment that customers make with your product. Earning the trust of customers is not an easy task and it requires a lot of effort and hard work. Companies spend handsome amount of money on making and retaining customer's loyalty. They are very well aware of the fact that they cannot survive in this competitive and turbulent environment without

the trust of their customers. It serves as the solid foundation on which the whole model is constructed.

Consumers are more inclined towards the messages which are received from their known sources. They are more likely to trust the information provided in the message content and interact with the message. Subscribers are more likely to give permission to those companies or brands they know about and have had a good experience interacting with them. (Goldsmith, 2000)

This trust in the brand also comes from brand loyalty. This means that consumer usually have many choices available to him/her in the market. They have free will to pick and choose any product as switching cost is low normally. What makes the consumer choose the same brand over others, are usually the unique features of the particularly chosen brand. Most frequently, this is the usability and quality of the product/service of a particular brand, that makes it stand out from the crowd and on top of minds of the consumers. It means companies are left with no other option but to differentiate their brand from others and try their level best to come up with something unique and different so that they retain their customers. (Siau, 2001)

Once you have the back of your customers you can do wonders. It gives you the power to influence them. They are more likely to believe in your claims and are willing to try anything new that you launch if you have successfully win their trust.

Brand trust plays a great role in the acceptability of the SMS advertisements. Consumers are more inclined towards the messages which are received from their known sources. They are more likely to trust the information provided in the message content and interact with the message. Subscribers are more likely to give permission to those companies or brands they know about and have had a good experience interacting with them. (Phumisak Smutkupt, 2013)

Privacy is the major concern these days. Customers cannot trust anything coming from unknown source. They are not comfortable providing their information or responding to such messages. So in order to gain their confidence companies have to put in deliberate efforts. They are well aware of the fact that customer's faith in the brand is the backbone of their whole branding strategy. It is impossible to launch any successful campaign until and unless your customers believe in you. It is a well-known fact the brand extension of established brand is far easier than any random brand.

Customers tend to trust more on such brands and there is a high likelihood that they would remain loyal and respond accordingly. (Scharl, 2005)

2.12 Research Framework:

The research framework is a conceptual diagram which graphically depicts the relationships between the independent and dependent variables. An independent variable (IV) is the one which stands alone and is not affected by the changing values of any other variable but which may in turn effect the dependent variable by assuming different values. A dependent variable (DV) is the one whose behavior changes based on the values of the independent variables or external factors. (McLeod, 2008)

For the purpose of this study and analyzing the different variables used in previous researches, we have identified and will be working on the following variables for the purpose of this study. The main independent variables of the study are credibility, informativeness, irritation and demographics which impact the dependent variable of attitude. This dependent variable in turn determines the purchase intention. (Friman, 2010)

Each of the four main independent variables are further divided into sub factors and impact of each is determined and correlations among them have also been analyzed. (Nandagopal & Ha, 2010)

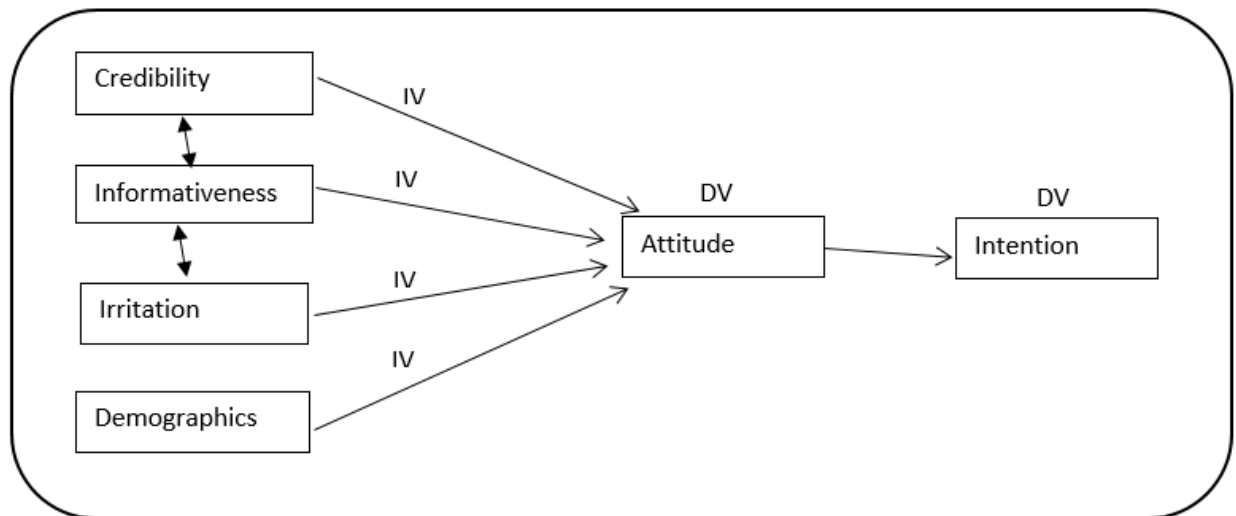


Figure 4: Conceptual Framework Diagram

Chapter Three

3 Research Methodology:

The nature of the research is exploratory and conclusive. This type of research enables to develop concepts in a clearer manner, establish the priorities and improves the final design of research. We will be doing a quantitative analysis. There was no interference from the researcher while conducting this study. Responses from different individuals belonging to different walks of life, within the twin cities, are collected and these responses will be analyzed in light of the key variables which have been identified for our research. These respondents are chosen based on simple convenience random sampling.

This is a replication study which means that similar studies have been carried out around the world in different markets. This study is replicated in the Pakistani market to see if the same generalizations hold true for Pakistani consumers given the fact that at least four main telecom companies exist in Pakistan with their reach in most of the urban and rural areas of each city.

3.1 Scope of the Study:

Due to time, cost and data accessibility issues, for the scope of this research, the data is analyzed for campaigning activities done through SMS only. Research is solely based on the impact of SMS marketing. All other traditional forms of marketing were ignored. All the respondents were from the twin cities. Researcher was strictly confined to twin cities.

The study includes seeing the impact of the four main antecedents of attitude in the Pakistani market and particularly in the twin cities. This also includes the study of the correlation between some of the components within the constructs of each of the factor.

3.2 Significance of the Study:

The study aims to provide insights to organizations to effectively tailor their campaigns to target the right customer segments and effective consumer profiling so as to gain maximum profit from their campaigning activities and reduce the clutter in consumer's mind. The findings of this study

will be of key importance for different brands such that they can improve the customer experience and design a selling strategy that increases customer's satisfaction with their brand. This will also aid as a tool for companies as to what works and does not work for the customer and how they can improve their services and increase their sales.

It enables the marketers to converge their marketing efforts in the right direction. Customers can no longer be served by previous traditional plain SMS marketing messages with no specific target audience rather a very generic one. These need to be tailored according to customer needs. Companies need to cope up with the trends if they wish to outperform their competitors. This research can play a key role in that regard as to what factors they should focus on. Due to this research, companies will be in a better position to understand the market, competition and prevailing trends.

3.3 Data Collection:

Both the primary and secondary sources have been considered for data collection. The data gathered is mainly through questionnaires from a limited and less diverse consumer segment in terms of areas/cities which have been covered.

The questionnaire has been adapted from existing papers in which similar studies were done and slightly modified to map it according to the Pakistani market. However, the secondary data is obtained from a single telecom company. The data collected is solely on the basis of researcher's contacts. The results are based only on the respondents answers hence the chance of biases or improper answers is there. The extent to which the research could be carried out was time limited to as short as 2 months. The survey questionnaire filled by hand were distributed only among the students of Bahria University to accessibility constraints.

3.4 Primary Sources:

The data is collected mainly through structured questionnaires distributed online through Google Forms and by hand to few participants. Answer to each question was made compulsory so that none of them is left unanswered. The questionnaire was a close-ended ordered categories yes/no based, apart from demographics questions. The questions in the survey corresponded to each of the four factors of Informativeness, Credibility, irritation and attitude.

3.5 Secondary Sources:

Secondary Data Is collected from Business Intelligence department of a single telecom company to analyze the factors like age with the company and revenue profiles in relation to consumers who responded to campaigns generated via SMS. Another thing which is analyzed is whether the campaign is pushed to those subscribers or not who allowed or denied the permission to the company, to send them these promotional SMS. Furthermore, whether or not they permitted the company, did they actually respond to these messages by subscribing to these offers.

3.6 Unit of Data Analysis:

The unit of data analysis in this study will be each individual from the chosen sample. Data from different individuals within the sample is collected and the responses are analyzed. For secondary data, group of target and control subscribers for different campaigns, run in a particular month is analyzed.

3.7 Population:

The target population is mainly the people of the twin cities – Islamabad and Rawalpindi.

3.8 Sample Selection and Size:

Simple convenience sampling is done for this research. All the participants are mobile owners from basic phones to smart phones. There is an appropriate distribution between genders, life status, income levels and professions of the individuals. Though most of the data in this sample is collected from students since these are a better reflection of measures which we are trying to calculate. The data was collected through online google forms and questionnaire handouts from which the final turnout is: 151.

The sample data is evenly distributed among all demographic variables.

Gender	Total	Percentage
Male	86	57
Female	65	43
Total	151	100

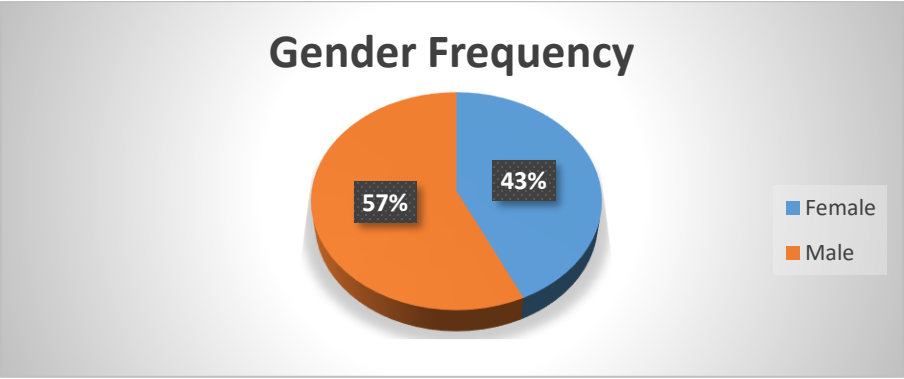


Figure 5: Gender Statistics

The sample is represented by 43% of female population and male population is represented by 57%. These are further spread over following life status and age groups:

Status	Frequency	Percentage
Single	90	59.6
Married	56	37.1
Committed	5	3.3
	151	100

A high percentage of the respondents lie in the age group between 20-25 followed by 26-31. We can safely say that the 70% of the respondent’s age mainly lies between 20 to 31 year olds.

Since most of the respondents are students, a high percentage is reflected in the ‘incgrp0’ which means they have 0 income. The income level starts from 15,000/month to 300,000+/month(incgrp6).

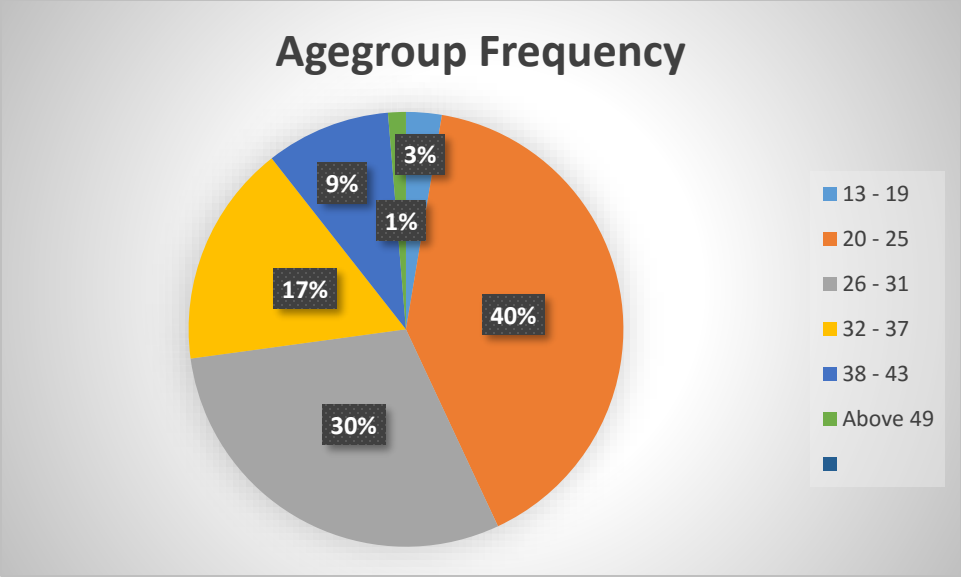


Figure 6: Age group Statistics

These statistics make it a good sample for measuring the attributes which may more accurately represent the general population.

Chapter Four

4 Data Analysis & Findings

This chapter will discuss the findings obtained after running some tests. For this research, we are mainly looking at the differences between responses of different response groups. Hence, independent T-test and paired T-tests were used to test our hypothesis. We analyzed the mean values of the responses given by the different groups to establish if the relationships identified are statistically significant or not.

4.1 Data Reliability:

The data collected from the survey was first analyzed for reliability by using the Cronbach's alpha for reliability test. Cronbach's alpha is a test of internal consistency of data. This means that how closely the data is related. The test was run for 15 key indicators or sub factors of each of main factor informativeness, attitude, credibility and irritation. (FAQ, 2017). As we know that an alpha value of 0.7 is considered to be reliable, our values came out to be at 0.7 when rounded off.

Table 1: Cronbach Alpha

Cronbach's Alpha	Rounded	N of items
0.674	0.7	15

Here the no of items are the sub-factors of each main factor which are contributing towards the attitude. Since, the data is reliable, we proceeded with the further tests.

4.2 Generic Data Distributions:

This section discusses the analysis run in SPSS for finding the correlations and findings of the hypothesis tested. A brief overview of the respondent's data shows that almost all of these were smartphone owners who mostly use their cellphones for making calls whereas SMS and Internet usage comes on second and third respectively. Since in Pakistan, an individual can keep only up to 5 mobile connections registered in their names at a time, majority of these had a single connection or 2 sims. The availability of dual sim smartphones may be another reason for other majority lying in the 2 sim category.

4.3 Overall Likeness & Medium Preference:

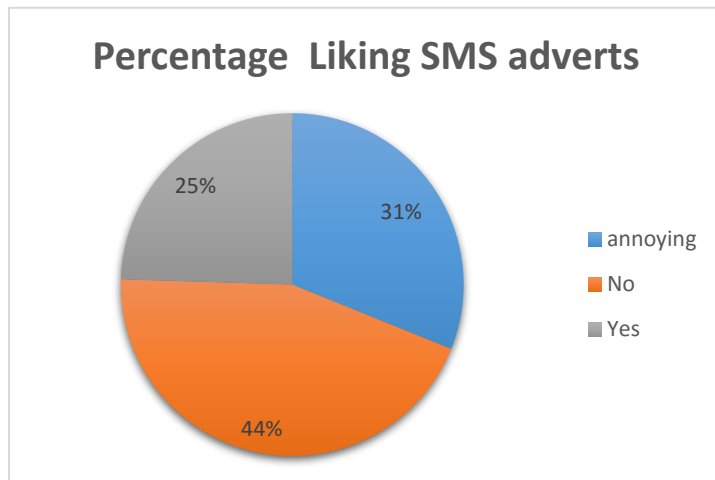


Figure 7: Likeness towards SMS Adverts

The above graph shows that on the generic level there are as much as only 25% who stated that they like receiving information from their mobile operators about different products/services. 44% don't like it at all and 31% bluntly state that it is quite annoying. Hence, overall, people dislike SMS adverts.

These may be the people who consider several factors for an SMS advert to be likeable or not. Out of this sample, 76% prefer adverts to be received in an SMS rather than through Calls (6%) ads displayed while using any mobile applications (17%) The people who mostly preferred mobile app adverts were found to be web developers which may indicate a better familiarity with the medium. We may also deduce that it is easier to ignore SMS over calls and easily mark SMS as junk items hence more people prefer the SMS medium. This does have interesting implications which may be explored in future study but out of scope for this one. (Nysveen, 2005)

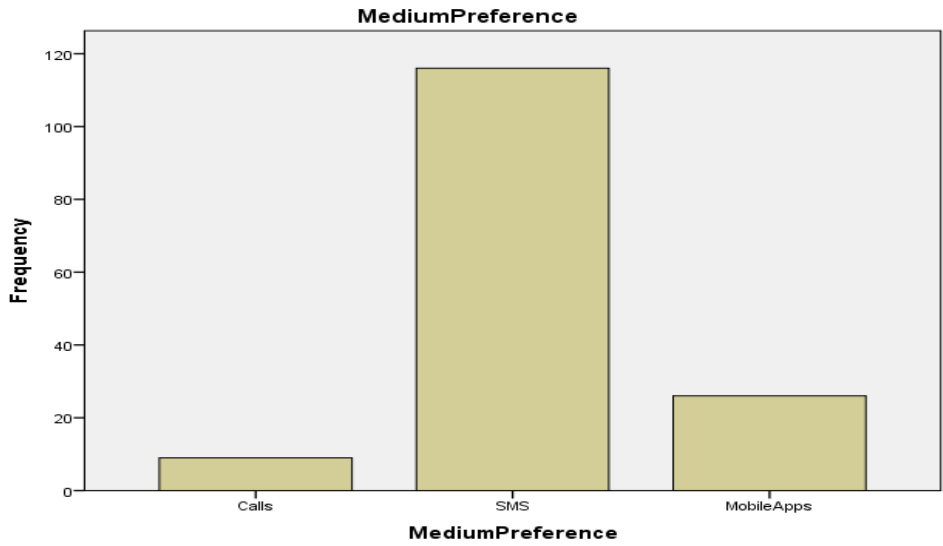


Figure 8: Medium Preference by Respondents

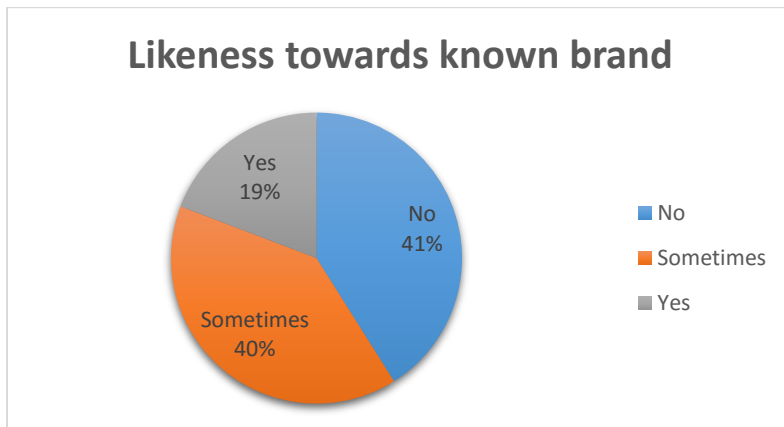


Figure 9: Brand Familiarity Graph

The above graph is related to the data where respondents were asked about their likeness towards promotional messages received from their own mobile operators of which they are subscribers. There is a near to equal percentage of subscribers who either don't like it at all or only like it occasionally at 40-41% while only 19% truly like these messages.

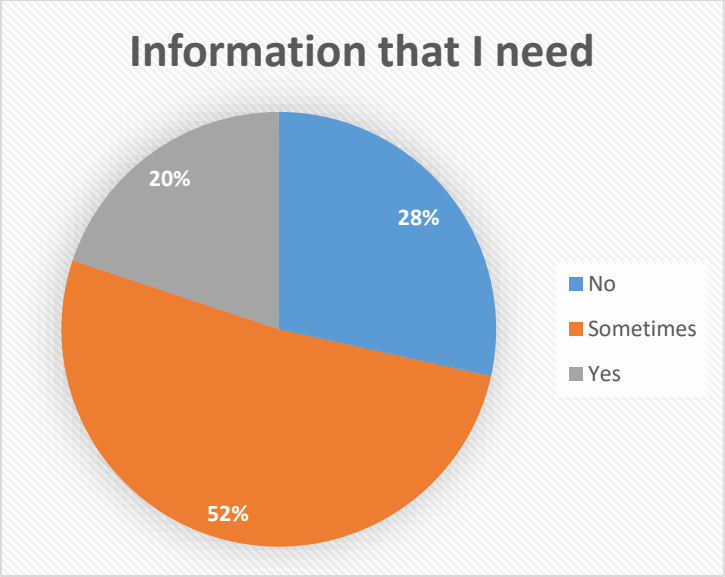


Figure 10: Information that I need

Only 20% people believed that they received information which they needed. Hence, this means that these marketers didn't make use of the targeting and segmentation. This results in low response rates for the advertisers.

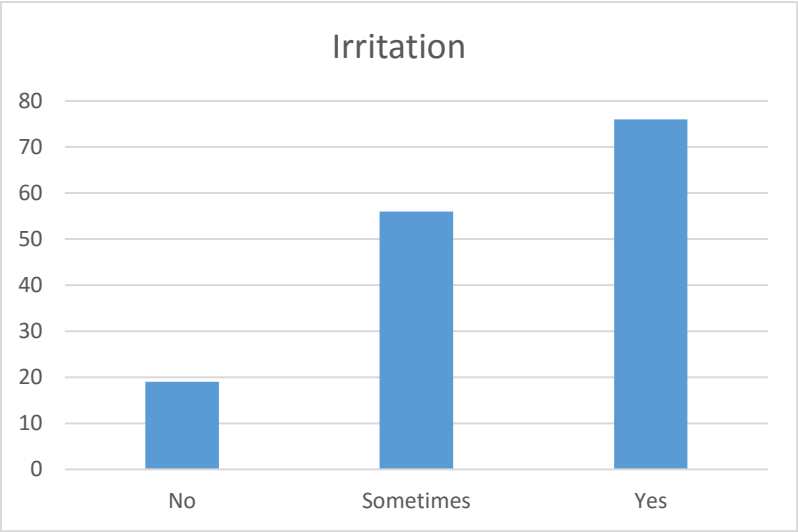


Figure 11: Irritation level of respondents

More than 70% people believed that the SMS advertising is irritating for them. There is a general dislikeness towards the SMS adverts.

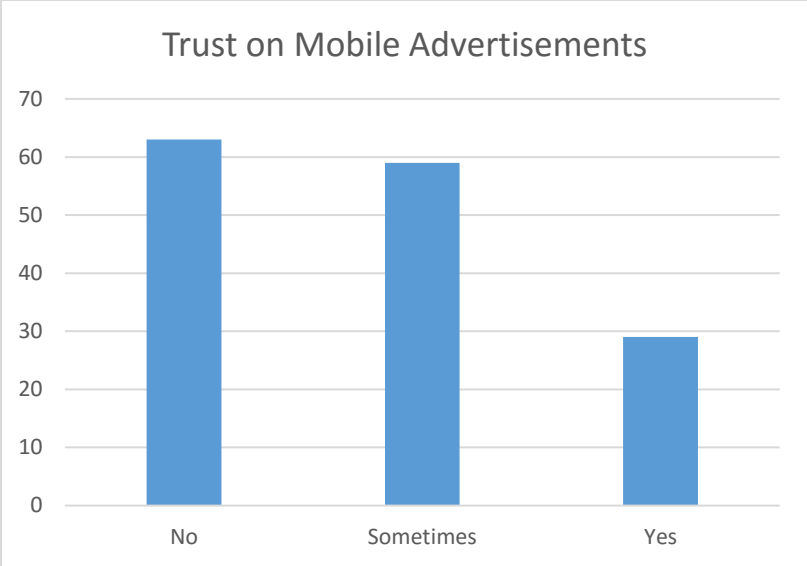


Figure 12: Trust on Mobile Adverts by respondents

Most of the people don't trust the mobile ads which makes up to more than 60% of the respondents. Marketers need to think of ways as to how they can gain customer trust by keeping their promises and claims of what they advertise.

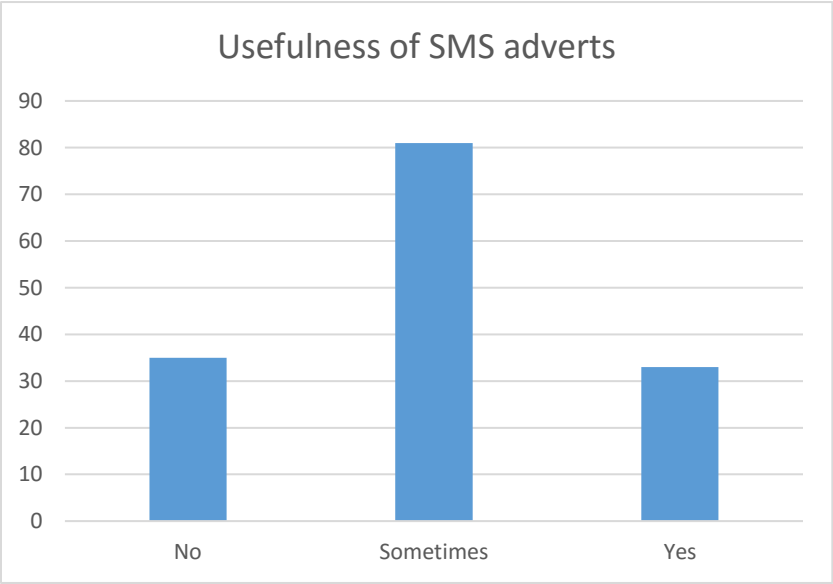


Figure 13: Usefulness of SMS Adverts

There was no clear response to whether the respondents believed that SMS adverts were useful for them or not. Over 80% responded that these are useful only sometimes to them. This may be that by chance the marketers tend to hit the right customer who does really need their products.

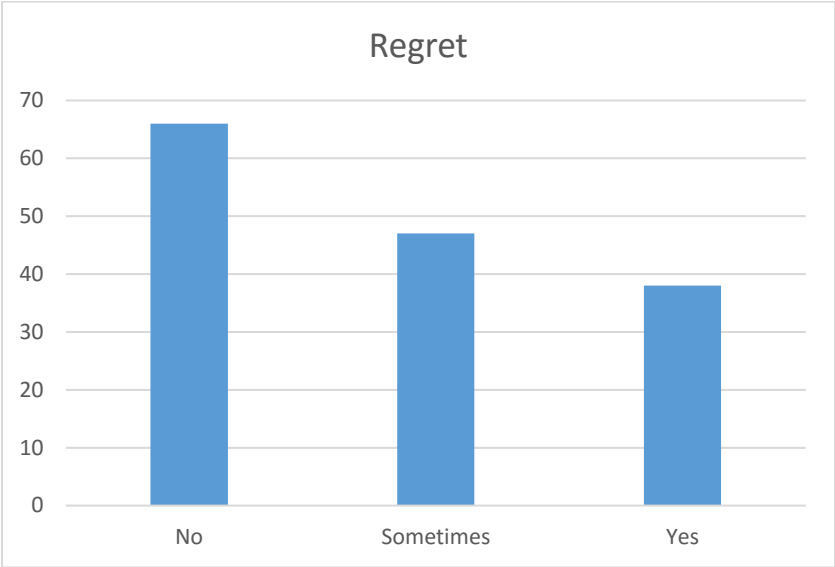


Figure 14: Regret after subscribing to advertised products/services

Out of those consumers who ended up subscribing to the offered product/service, 66% didn't regret that they subscribed to the service. Around 38% actually regretted.

4.4 Frequency of Messages:

The respondents were also asked to choose the number of times they received SMS from the brands they themselves subscribed for SMS alerts as compared to the ones they didn't. It was found from the stats that almost 59% of respondents receive 5 or more than 5 SMS from unknown sources in a week as compared to 51% who receive from known brands in the same frequency range.

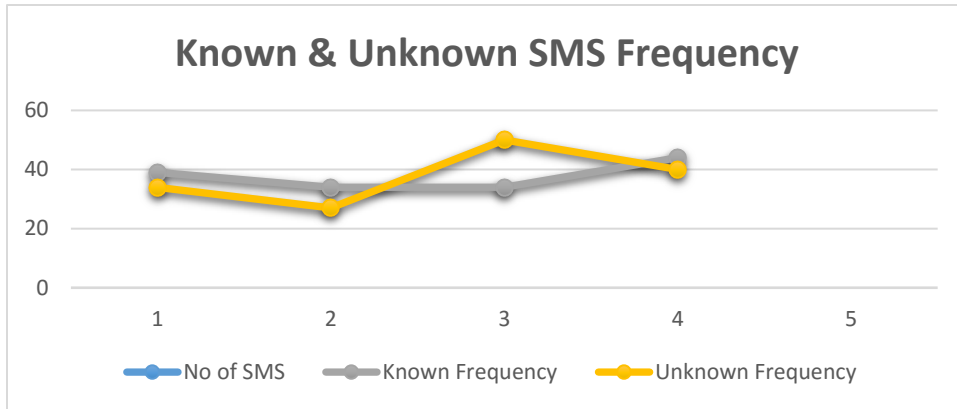


Figure 15: Frequency of SMS received by known and Unknown brands

4.5 Hypothesis Analysis:

In this section, the hypotheses which were established in the literature review, have been tested and analyzed.

H1: Gender affects the likeness towards SMS Advertisements.

Gender	Mean Values	
	Overall Likeness	Attitude
Male	2.09	2.15
Female	2.03	2.28

Gender	Mean values	
	Overall Likeness	Attitude
Male	2.09	2.15
Female	2.03	2.28

Here for $r(149) = .507, p > 0.05$. The variances of the two groups Males and females are not statistically significantly different hence the gender doesn't affect the overall likeability of the

SMS adverts. No significant relationship exists. Hence, H1 is rejected. The same can be seen between the means of the two groups which is around 2.

However, the gender does affect the overall attitude towards these advertisements which is show by the values $r(149) = -1.5, p < 0.05$.

H2: Age group affects likeness towards SMS advertisements.

Since the difference of responses across different age group categories is not statistically significant, hence H2 is rejected. There is no significant relationship between age group and likeness towards SMS advertisements. An analysis of the means of responses given by the respondents, falling in different age groups shows that different age groups don't affect the fact that either more liked at younger age but less in older age or vice versa. The mean stands at around 2, which shows that there is no significant difference.

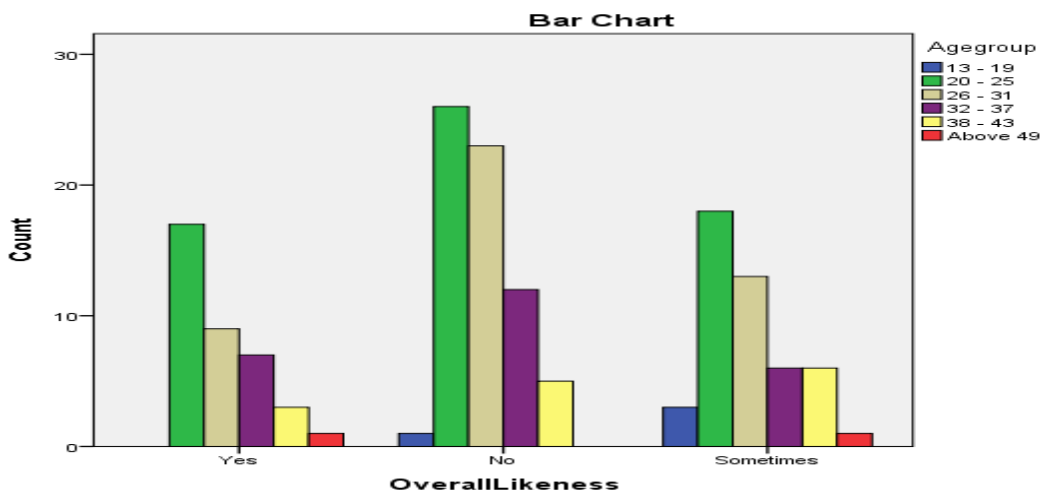


Figure 16: Overall Likeness and Age group relationship graph analysis

Both the above results have been supported by the previous research. (Friman, 2010) . (Leppäniemi, 2008)as well as (Rettie, 2005) found that age is related to perceptions of mobile advertisements.

H3: Irritation negatively affects the attitude towards SMS advertisements.

It has been established from the paired samples T-test that there exists a negative relationship between irritation caused by the SMS advertisements and attitude towards them. The values $r(150)$

= 8.402, $p < 0.05$ indicate that if the consumer is more irritated by the SMS advert, the more negative the attitude towards these adverts will be. The H3 is being accepted.

H4: Informativeness positively affects the attitude towards SMS advertisements.

The values for t-test $r(150) = -1.24, p > 0.05$ show that although it is believed that the informativeness of a particular message plays role in improving the attitude towards the advertisements, the test shows that this relationship not significant and the attitude is irrespective of the fact how informative the contents of the message are. Hence, the hypothesis is rejected.

H5: Credibility affects the attitude towards SMS advertisements.

The result show that there is no statistically significant relationship between the credibility of the information provided in an SMS and any improvement in attitude towards the advertisements. The values $r(150) = -1.20, p > 0.05$. The consumers believe that the information cannot be easily trusted in the advertisements and hence it increases the irritation level. The hypothesis is rejected.

H6: Credibility and irritation are positively related.

A strong positive relation exists between credibility of the information provided in the text and the resulting irritation from that message. The values for t-test $r(150) = 10.194, p < 0.05$ verify the hypothesis and it is accepted in the Pakistani market as well.

H7: More relevant information in SMS adverts leads to reduced irritation.

The test showed that $r(150) = 9.03, p < 0.05$, shows that there is a significant relationship between the informativeness of the advertisement and the irritation over it. This means for informativeness = 2.2 and for irritation = 1.6. This means that the more informative the messages are perceived by the consumer; it reduces their irritation level. Alternatively, consumers who believe that these SMS adverts don't provide much information about the product/services, are mostly irritating for them. The hypothesis is accepted.

H8: The SMS advertisements are not much liked by the consumers.

The comparison of means between the two gender groups and overall likeness stood at 2 which means that there is not much difference between the responses of males and females and both

equally dislike the SMS advertisements. The same was established that different age groups don't affect the attitude as well. Hence we can establish that there is a general dislikeness towards advertisements in general and SMS advertisements in particular since they are more personal in nature. The hypothesis is being accepted.

4.6 Trust, Opting-in & Informativeness:

Each of the questions evaluated several different sub-factors within each main factor category of Informativeness, Credibility, Irritation and Attitude. A deeper dig at the results of the paired t-test showed that some sub factors are of key importance and contribute a significant role towards the overall evaluation of the factor results.

Paired Samples T=test			
Correlation Pairs	Mean	T-Value	Significance
Usefulness - subscription	-0.093	-1.338	0.183
Trust - subscription	-0.199	-3.083	0.002
subscription - Regret	0.338	4.395	0.000
Information - subscription	-0.179	-2.359	0.02

These values hint towards a relationship between consumers trust on the information provided in the message and past experience affecting the repeat purchase from the same company. The perceived usefulness (I3) of the message may lead to opting-in (C3) to the product/service advertised in the message. Though, this not statistically significant relationship as $r(150) = 1.33$, $p > 0.05$.

The values $r(150) = 3.008$, $p < 0.05$ show that there is a slightly statistically significant relationship between the trust (C2) which consumer puts in to the message and opting-in (C3) to the advertised product/service. The people who responded/opted-in(C3) to the particular offer may have had a bad experience result in regret(C4) for doing so. There is a strong relationship statistically proven by the values $r(150) = 4.395$, $p < 0.05$ that people regretted their decision after responding to the SMS alerts. This strengthens the argument present in literature that bad experiences influence future interactions or attitudes towards SMS adverts.

The fourth pair here is more related to the message relevance to the consumers. The subscribers who received messages which were targeted at the particular needs of the consumer generates a positive response from the consumer and this is statistically significant relation as per the values: $r(150) = 2.35, p < 0.05$.

4.7 Secondary Data Analysis:

The data collected through questionnaires from the different consumer audience has a chance of error like people not seriously filling it up. The secondary data consists of campaigns that have been run in a recent month of October from known Telecom company. The data is available with the MIS department of one of the Telecom companies. The data is loaded on day to day basis and stores information as to which consumers were targeted in the campaign. The target and control subscriber groups for each campaign are also selected. The data for which product and services the subscriber opts to as a response to the SMS campaign is also loaded and complete history is available. This data was queried through SQL- a database language. The sample data is included in the Appendix. The data was extracted and analyzed in excel sheet. The data is analyzed for consumer behavior as to which revenue profile they belonged and how they responded to the 'opt-in' messages sent to them in order to inform them about different products. The data is further analyzed for how many of targeted consumers did not want any promotional messages sent to them and were still targeted. An interesting pattern shown was that even though some of these didn't want any SMS advertisements from the company, but still when received the campaign message, they responded to it by subscribing to the advertised product.

It is interesting to note that people might be denying permission to these Telecom companies mainly due to a high frequency of the messages being sent. But when these subscribers are sent SMS, and something within the content are of interest to them, they actually go ahead with opting to these products. The data trends also show that some of these subscribers, also repeat their subscriptions. This may be attributed to that fact that they find these products useful for their consumption. Since these messages are directed only to the particular company's subscribers only, these subscribers know that they are coming from their own company, a known brand and hence they subscribe to their products often. Another noteworthy thing is, that the subscribers are often hoaxed by fraudulent people. They send the messages from their own mobile numbers and ask for balance sharing activities, luring in people to transfer balance in return for something free.

However, telecom companies make great efforts to notify their subscribers about the sender code from which they can expect the messages to come and ignore the others. (Department, 2016)

Chapter Five

5 Conclusion

Companies are innovating and trying to come up with new trends to stay ahead of competition. (Statista, 2016). They are giving up on traditional methods of advertising. They are keenly observing the migration of value within their respective industries. They are designing everything from the customer's perspective because they are well aware of the fact that customers are the king and at the end of the day everything revolves around them. They need to make sure that they are targeting the right customers through the right medium. Choice of medium plays a very important role in determining the success of any advertising campaign. Companies are willing to put in all the efforts in determining the right medium so that they can grab the major chunk of customer. As they are totally mindful of the fact that without this, it's hard to survive. (Van den Putte, 2009)

Companies are emphasizing much on their mobile advertising in this decade. The increasing popularity of this SMS channel is mainly due to the fact that it is cheaper than the other traditional mediums like TV, Radio, newspapers, magazines etc. One drawback of these channels is that the marketers are unable to choose the target audience and directly translate the source of customers which makes it difficult to evaluate their campaigns. SMS advertising allows direct contact with the customer since they are quite personal level devices. Companies can get exposure to the large number of audience that too while staying within the minimum budget. It saves time and money. There is a rare chance that the customer would miss any message. As we know, it's the era of technology and everyone is into their cell phones. There is as such no differentiation with respect to age or any other factor when it comes to the use of cell phone. Almost every one of us uses it. Which makes it the most suitable medium for advertising. (King, 2015)

Brands can run targeted campaigns for the consumer incorporating the several attitudes related and message related factors in these advertisements in order to make it more successful. SMS marketing allows personalization of messages for the target audience through message contents and ensure more message relevancy. Mobile numbers can be tracked easily. This makes it easier for the companies to gather information about the customers. Based on this information customer can be easily segmented. Furthermore, mobile numbers are widely used as a means of

identification for customers and required at most outlets. This allows to keep a track of the mobile usage of the customers. The companies keep the historical data of the customers. While designing and executing any campaign, the companies look into the past trends of the companies and can tailor their campaigns accordingly. (Deraps, 2016)

The literature shows that much work has been done in this area but all of them emphasized only on one or two factors which affect the consumer's attitudes towards advertising generally and mobile advertising specifically.

This study aimed to fill the gaps found in previous researches and incorporated a very comprehensive study of the facts that influence consumer behavior towards the SMS advertising in the Pakistani market. There are mainly 4 major Telecom players in Pakistan. These Telcos are communicating with customers by publicizing about their different products/services. Besides advertising about their own products, these Telcos have also generated a new revenue stream for themselves. This allows the brand companies to get an access to subscriber numbers based on the required segmentation variables. The different companies pay some monthly amount so that the Telcom companies can send bulk messages on their behalf to inform the consumers about any new products and services in the market. An adverse effect of this is irritation caused among consumers for these mobile adverts

Previous studies (Davis, et al., 2011), (Dimitris Drossos, 2007) have found that credibility, informativeness, and enjoyment affect the attitude of the consumers positively. However, the irritation factor affects the attitudes negatively. This means consumers are likely to respond to those messages which they deem trustworthy, useful and entertaining. Customers have tendency to respond towards the messages that are sent by the well-known brands. Brand image plays a very important role in deciding the fate of any advertising campaign. Stronger brands are in a better position to take advantage of mobile advertising as compare to the weak brand. It is evident from the definition of brand equity; brand strength has been translated in response to the disposition of customers towards the brand.

Some of these factors were tested in the Pakistani market to see how these factors play a role on attitude when Telcos initiate different campaigns and interact with the customers. This study revealed that the same three factors hold true in Pakistan as well, particularly among the audience

of the twin cities. They are likely to respond to those messages which they believe are from credible sources and contain information which they need. However, any analysis of some of the sub factors showed that most of these subscribers regretted their decisions about purchasing the particular product after having a bad experience.

In general, it was found that demographics don't have a significant role in impacting the attitudes towards mobile advertisements. While females were found to be responding more favorably to these, there overall responses towards the likeness of the SMS don't differ much. Same applies to the different age groups from which the data was collected. There was not significant difference between the means of the of the responses from different age groups. (Scharl, 2005)

A brief look at the secondary data also showed that even those subscribers ended up responding to SMS advertisements, by subscribing to the advertised products, who had not initially given permissions to the company for sending these SMS. Same trend was seen among both the Target and Control groups of a particular campaign.

5.1 Limitations of the Study:

Due to time, cost and data accessibility issues, this study is limited to the population of twin cities. Given more time, the study could include a more diverse cities audience. The results could be generalized for the population of Pakistan if participants were distributed across different cities of Pakistan. The data was collected only from a limited number of people and a bigger response rate would have given more generalizable results. The data is collected on convenience random sampling basis mostly from people who were within researcher's reach and most of the questionnaires have been filled in short period of time. Respondents lacked the motivation to fill the forms. This may have led to non-seriousness of the respondents towards accurately filling them up. When such questionnaires are entered in to the system there are fair chances of in accurate results.

5.2 Future Implications:

It would be interesting to see how the results can be expanded geographically to other cities of Pakistan and if uniformity can be seen in more diverse respondent population. We are also seeing a rise on the usage of free texting medium like Facebook messenger, Whatsapp etc. Since these

services are free, they are even more feasible and cheap means for marketing. Future research can be done on how these free social platforms are replacing the traditional SMS marketing. As we know that we are living in a dynamic world. Trends and practices around us are changing rapidly. Consumers are shifting value from one product to other as fast as ever. In such circumstances if a company sticks to its traditional modes and practices it will be left behind. There is a major need of such researches to be done so that companies can stay ahead of competition.

Currently Big Data has not yet been sourced with companies and that work is still at its raw stage. When the system will mature, we will be able to gather different information from different channels and this will allow better personalization of the advertising content. This will be based on the consumer trends across different social platforms. A highly customized campaign will cause less irritation to the consumers and may end targeting only those consumers who do really need the advertised product/service.

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7 Appendix A

Questionnaire:

Section 1 of 6 Demographics:

1. Profession:
2. City:
3. Marital Status:
4. Gender:
5. Please choose your age group:
6. Number of Dependents:
7. Income Level:

Section 2 of 6 Mobile Usage:

8. What kind of phone do you use?
9. What do you use, your phone the most for?
10. How many mobile connections do you have? (1,2,3-5)
11. Do you like receiving information about different products/services from your mobile operator over SMS/Call?
12. How often do you receive info/Ads from places you yourself left your contact info with, in a week? (1,2,3-5,5+)
13. How often do you receive info/Ads from places you didn't leave your contact info with, in a week? (1,2,3-5,5+)
14. Which medium you prefer for information about sales/new items, over your mobile? (SMS, Personalized Calls, Ads during mobile apps usage)
15. I like receiving information about different packages and bundles (SMS/Voice/Data) from my mobile operator. (A1)
16. In general, the packages and bundles (SMS/Voice/Data) which are advertised through mobile adverts are actually of good quality (in terms of service) (A2)
17. The packages and bundles (SMS/Voice/Data) are exactly the same or perform as they are described in the ads. (A3)

Section 4 of 6 Informativeness:

18. Mobile advertising helps me keep up-to-date about products that I need. (SMS/Voice/data bundles and packages) (I1)

19. Mobile advertisements usually provide the information I need. (packages and bundles (SMS/Voice/Data) (I2)
20. You find these (packages and bundles (SMS/Voice/Data information) quite useful. * (I3)

Section 5 of 6 Credibility:

21. I use mobile advertising as a reference for purchasing. (C1)
22. I can trust on mobile advertisements. (C2)
23. How often you end up opting for the SMS/VOICE/DATA bundles you came to know about through mobile ad? (C3)
24. Have you ever regretted your decision about purchases made on the basis of adverts in SMS/Calls? (C4)

Section 6 of 6 Irritation:

25. I feel that mobile advertising is irritating. (Irr1)
26. I feel that mobile advertisements are almost everywhere. (Irr2)
27. Contents in mobile advertisements are often annoying. (Irr3)
28. When you call a helpline or a contact, a recording is played informing you about different packages and bundles (SMS/Voice/Data). You find this annoying. (Irr4)
29. You frequently receive SMS from your mobile operator informing you about different packages and bundles (SMS/Voice/Data). You find this annoying. (Irr5)

8 Appendix B

Secondary Sample data:

REV_BAN D	CAMPAIGN_COD E	Campaign Group	Preference_SM S	Prod_opte d	Subscriber s
A 0-250	1213	Target	Allowed	N	2,227
A 0-250	1213	Target	Allowed	Y	30
A 0-250	1264	Target	Allowed	Y	359
A 0-250	1264	Control	Allowed	N	30
A 0-250	1264	Control	Allowed	Y	4
A 0-250	1292	Target	Allowed	N	688
A 0-250	1292	Target	Allowed	Y	1,000
A 0-250	1292	Target	Denied	N	1
A 0-250	1292	Target	Denied	Y	1
A 0-250	1292	Control	Allowed	N	84
B 250-500	3606	Target	Allowed	N	21
B 250-500	3606	Target	Allowed	Y	38
B 250-500	3606	Control	Allowed	N	2
B 250-500	3606	Control	Allowed	Y	1
B 250-500	3608	Target	Allowed	N	3
B 250-500	3608	Target	Allowed	Y	2
B 250-500	3608	Control	Allowed	Y	1
B 250-500	3622	Target	Allowed	N	4
B 250-500	3622	Target	Allowed	Y	12
B 250-500	3700	Target	Allowed	N	94,129
B 250-500	3700	Target	Allowed	Y	20,823
C 500PLUS	5081	Control	Allowed	N	16
C 500PLUS	5081	Control	Allowed	Y	6
C 500PLUS	5612	Target	Allowed	N	14,613
C 500PLUS	5612	Target	Allowed	Y	20,883
C 500PLUS	5612	Target	Denied	N	2
C 500PLUS	5612	Target	Denied	Y	3

