



Determinants of Attitude of Customers towards Mobile Advertisement

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Certification

This is to certify that Guesh G/wahid has carried out his research work on topic entitled 'Determinants of customer attitude towards mobile advertising', in partial fulfillment of the requirements for Master of Arts in Marketing Management at Addis Ababa University School of Commerce. This study is an original work and not submitted earlier for any award either at this university or any other university and is suitable for submission of Master's degree in Marketing Management.

Mesfin Workneh

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ABSTRACT

The rapid increase in the usage of mobile phones in Ethiopia is not only offering channels of communication and interactivity to companies but also significantly influencing the ways in which organizations conduct their businesses and marketing activities. Mobile advertising, particularly in the form Short Messaging Service (SMS), has become one of the most popular channels of communicating with customers due to its ability to advertise in a time, location, and personalized manner. The purpose of this study is to investigate the factors that affect consumer's attitude towards mobile advertising on students of Addis Ababa University. The result will help bridge the knowledge gap regarding the determinants of customer attitude towards mobile advertising and how consumers' feel this advertising channel to provide the industry and academia with valuable insight. This study has been mainly adopted from Brackett and Carr (2001) model. The focused factors were entertainment, informativeness, credibility, irritation, incentive, personalization and clarity. The study employed cross-sectional survey design and the data required for this study were gathered using a structured questionnaire as well as focus group discussion and the instrument is proved valid and reliable. 382 copies of the questionnaire were administered to University students and 365 copies were retrieved and used for analysis. Multi-stage sampling technique was used to select the respondents for this study. Correlation analysis was used to test the stated hypothesis and multiple regression was used to determine the predicting power of each variable. Accordingly, the findings proved that there is a significant relationship between independent variables (i.e., entertainment, informativeness, credibility, irritation, personalization and clarity) and the dependent variable (i.e., consumer attitudes toward SMS advertising). Entertainment has the strongest relationship with attitude of customers towards mobile advertising followed by informativeness. However, the variable 'incentive' has shown insignificant relationship.

CHAPTER ONE

1. INTRODUCTION

1.1 Background of the study

The recent exponential growth of mobile phone users around the world has given rise to a new highly attractive medium for advertising. As we observe, the mobile phone has become a ubiquitous part of us and many think of the mobile phone as a true extension of themselves (Muk & Babin, 2006). Hence, mobile users are being offered a growing range of contents and services in a more interactive and personalized advertising platform.

One of the major forms of mobile advertising is through SMS text messages. Short message service (SMS) advertising is an advertising message, in alphanumeric format up to 160 characters that can be stored in the user's handset, reviewed or forwarded to others at a later time. According to iMedia connection (2008), SMS advertising is a good advertising alternative compared to traditional channels like TV, Radio and magazine because, SMS is the most commonly used mobile technology (besides voice), and because virtually all mobile phones can send and receive text messages. Hence, it can reach the widest possible audience.

Some specific characteristics of SMS advertising are behind the high global and local usage rate of SMS advertising. Bauer, Barnes, Marcus and Reichardt (2005), khasawneh & Shuhaiber (2013) has mentioned the below characters.

Ubiquity: - Mobile phone users typically have their devices with them at all times and may leave it on standby for an average of 15 hours a day. In addition, nearly 100 percent of mobile phones can support SMS messages, with the high likelihood of them being read soon after receipt. Since all mobile phones can receive SMS and people hold their mobile devices whole the day,

SMS advertising can reach them approximately anytime and anywhere. This can create new opportunities for advertisers.

Interactivity: - The nature of the bi-directional mobile phones enables their users to reply immediately to SMS messages. This interactivity makes it possible for advertisers to establish a direct catalogue with their potential customers, and to gain marketing campaign results quickly.

Localization: - Some geographic technologies such as Geographic information systems (GIS) and Global Positioning Systems (GPS) enable telecom operators to localize users and identify their current positions. These technologies enable advertisers to identify their potential consumers and send marketing impulses based on their locations. Consequently, consumers receive offers of close-by product and service providers, which increases the response rate to SMS advertising and makes it more useful and fruitful.

Personalization (one-to-one marketing):- A very personal relationship is maintained between mobile phone users and their devices as a mobile phone is always attributable to one single person. This one-to-one relationship leads to one-to-one marketing attribute. Personalizing SMS advertisements can be achieved by using information provided by consultancies' databases at an early stage or by the history of users' purchasing patterns. This results in attracting consumers' attentions and gaining highly personalized marketing measures. Therefore, SMS advertising can be considered as a direct and personalized consumer communication.

Viral marketing:- Although SMS advertising is considered as a direct marketing channel, it has viral effects to move from one recipient to another. An SMS recipient may forward the message to others who feel they would gain benefit from it. The SMS received from a familiar sender can be expected to have greater influence on the receiver than a message sent directly from the

advertiser. As a result, viral effects can enlarge the consumers-reach base and increase the SMS effectiveness.

Tsang, Chun and Peng (2004) also stated that SMS advertising is the only channel relevant for recipients when on the move and is a great benefit for targeting young consumers who often have active lifestyles and are not exposed to the more traditional advertising channels. This signifies that the younger generations have been quicker than older generations in learning to use, manage, and adapt to new technologies such as the internet and mobile phones.

Ethio telecom, the sole telecom service provider, provides SMS advertisement service in the forms of Bulk SMS for public and private organizations internally. On the other hand, Value Added Service (VAS) providers subscribe Premium service (short codes like 8100, 8414, 800 ...) from ethio telecom and provide service to the mobile users like lottery, games, news alerts, entertainment alerts and information alerts through SMS. Sometimes, it is observable that mobile users are bored with similar SMS advertising being sent to them continuously. This might affect the general attitude towards SMS ads negatively. Kotler (2012, p150) has defined attitude as a 'person's relatively consistent evaluations, feelings, and tendencies toward an object or idea'. Attitudes put people into a frame of mind of liking or disliking things, of moving toward or away from them. Therefore, positive attitude refers to customer favorable evaluation and willingness towards SMS advertising while the term negative attitude refers the opposite.

The success of this advertising instrument depends largely on its acceptance by consumers (al kasawneh & shuhaiber, 2013). However, little is known regarding the factors contributing to the success of SMS advertising from customers' perspectives in the Ethiopian context. Therefore, this study aims to close this knowledge gap by providing insights to this important arena, through the exploration of factors that impact consumer attitude towards SMS advertising.

1.2 Statement of the Problem

The number of mobile phone users in Ethiopia is growing rapidly. Ethio-telecom customer base data shows that there are a total number of 41 million mobile phone subscribers and this figure keeps increasing rapidly day by day. SMS advertisement is also growing from time to time following the growth of mobile users.

Practically, it is being observed that SMS messages are flowing day and night to consumers without asking their prior permission to transmitting these messages and this is one of the problems associated with this activity. When repeated SMS is sent without prior permission, there is a feeling by some customers as being disturbed. There is much complain on Ethio telecom according to focus group discussion. This leads to not reading the messages sent or delete it immediately without reading which reduces its effectiveness. Thus, for SMS advertising to be effective and acceptable by customers, it is important to understand what factors influence their attitude positively. Based on this, SMS advertising can be tailored in a way that creates positive attitude and improve its effectiveness.

Moreover, although many research studies have been conducted world-wide to examine consumer attitudes towards SMS advertising, such a research is rare in Africa and has not been conducted in Ethiopia so far as to the knowledge of the researcher. Thus, there is a knowledge gap on the area of mobile advertising in the Ethiopian context.

Based on the problems mentioned above, the researcher has explored the factors that influence customer attitude towards SMS advertising from literatures and focus group discussion from customer perspective, and validate them qualitatively through pilot test. The study has explained the impact of these factors on customers' attitude using inferential statistics.

1.3 Research Questions

The main research question is:

- What are the most important factors that affect the consumers' attitudes toward mobile advertising?

Here below are the specific research questions:

- Do advertising value factors (Informativeness, Entertainment, irritation, credibility and incentive) affect consumer attitude towards mobile advertising?
- Do message content factors (clarity and personalization) affect the consumer attitude towards mobile advertising?
- Which factors affect mobile advertising the most?
- What is the general attitude of consumers' towards mobile advertising?

1.4 Objective of the Study

The objective of the study is classified in to general & specific objective as seen below.

1.4.1 General Objective

The main objective of the study is:

- To determine the factors affecting the consumer attitude towards mobile advertising.

1.4.2 Specific Objective

The specific objectives of the study are:

- To investigate whether advertising value factors (Informativeness, Entertainment, irritation, credibility and incentive) affect the consumer attitude towards mobile advertising.
- To determine whether message content factors (clarity and personalization) affect the consumer attitude towards mobile advertising.
- To determine which factors have the highest influences on customer attitude towards mobile advertising
- To identify the general attitude of consumers' towards mobile advertising

1.5 Significance of the Study

The significance of this research comes from the lack of research concerning mobile advertising in Ethiopia, according to the researcher knowledge. This study tests Brackett and Carr (2001) model of factors influencing consumer attitude towards mobile advertising. It reexamines and validates the model in the Ethiopian context. So, it's an adding value to the theoretical knowledge concerning the subject.

Moreover, the findings of this study will help marketers to effectively design the SMS advertising campaigns in a favorable way and maximize the benefit of it. According to ethio telecom data, the top spenders in Ethiopia mobile advertising are government institutions, ethio telecom itself, and business companies. These organizations can use the results to develop the relationships with the society and the target groups. So, this study contributes to the advertising practice in Ethiopia.

SMS advertising is a new subject that appears in recent years. Therefore, this research can add a new route in marketing in general. Also, the results of this research can be used for future studies in the field.

1.6 Delimitation of the Study

The purpose of this research is to study the factors affecting the attitudes of customers toward mobile advertising in Ethiopian context. The research focused on the students of the Addis Ababa University (AAU). AAU is the oldest, established in 1950, and largest higher learning and research institution in Ethiopia with more than 50,000 students.

However, the sample taken is from one university and focused on students only. Therefore any generalizations should be made with caution.

As mentioned earlier, one of the major forms of mobile advertising is SMS advertising. This form of ads is the focus of the study. Other forms of mobile ads like MMS and internet are out of this study's coverage.

Brackett and Carr (2001) model is adopted in the study to explain the factors of attitude to SMS ads. These are: SMS advertising value factors (Informativeness, Entertainment, irritation, credibility and incentive) and SMS message content factors (clarity and personalization). Therefore, this study is limited in terms of these factors.

1.7 Definition of Terms

Advertising: Any paid form of non-personal presentation and promotion of ideas, goods or services by an identified sponsor (Kotler, Wong, Saunders & Armstrong, 2005, p. 761).

Attitude: An attitude describes a person's relatively consistent evaluations, feelings and tendencies towards an object or idea. Attitudes put people into a frame of mind of liking or disliking things, of moving towards or away from them (Kotler, 2006, p.310).

Behavior: A consumer's actions with regard to an attitude object (Solomon et al, 2010, p. 643).

Clutter: Over-abundance of advertising stimuli (Solomon et al, 2006, p. 47).

Marketing: An organizational function and set of processes for creating, communicating and delivering values to customers and for managing customer relationships in ways that benefit the organization and its stakeholders (Gundlach, 2007 p. 243).

Marketing stimuli: Have important sensory qualities such as colours, odours, sounds, tastes and the 'feel' of products (Solomon et al, 2006, p. 56)

Mobile advertising: The selling of goods and services through wireless handheld devices such as mobile phones (Gay et al, 2007).

SMS advertising: The use of a mobile device to promote a certain product or service by sending SMS messages or text messages from a company to a consumer (Zideate.com).

Viral marketing: Refers to the strategy of getting customers to sell a product on behalf of the company that creates it (Solomon et al, 2006, p. 370).

1.8 Organization of the Study

This research paper is organized into five chapters. Background of the study, statement of the problem, research questions, objective of the study, significance of the study, delimitation of the study, definition of key terms as well as organization of the study are incorporated in the first chapter.

The second chapter explores previous studies and related literatures concerning consumer's attitude towards mobile advertising. After theoretical and empirical review of the subject, the conceptual framework used as a guideline is derived. Chapter three deals with research methodology where, the scientific methods and approaches applied are presented. In chapter four data analysis and interpretation of the research is discussed in detail. Finally, chapter five comes with conclusion, recommendations and future works. Conclusion and recommendations were drawn based on analysis results.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURES

2.1 Introduction

The previous chapter of the study gives a brief introduction about the topic. The researcher presents the research problem and the objectives that this research achieved. Then, it highlighted the academic and practical importance of the study. This chapter, Chapter two, is review of related literatures, which reviews the past studies that discussed topics of the same area of study of this research. It presents an overview of existing literatures relevant to the purpose and research question stated in chapter one. First the operational meaning of the main constructs will be discussed. Then, the conceptual model used in the research and the theoretical foundation will be presented. Lastly, previous studies on the factors of mobile advertising (empirical findings) will be presented.

2.2 Theoretical Review

2.2.1 Mobile Advertising

Mobile Marketing Association (2008) defined mobile advertising as a communication channel for advertisers to maintain a sense of friendliness with consumers via mobile devices. Since mobile advertising is free from mobility constraint, it is easy to establish an effective two way communication in order to build strong relationship with customers.

SMS advertising is one of and the most common form of mobile advertising that uses mobile devices to send text messages to inform, persuade and remind intended customers of a company's products and services. Unlike traditional

advertising channels, where the individual consumer is often anonymous, the mobile channel is extremely personal and ubiquitous (Muk & Babin, 2006).

SMS advertising has two forms; push and pull type and can simply be differentiated by identifying the origin of the message. The push-type (location-sensitive content is automatically sent to users based on their location) mobile advertising is outbound communication originating from the marketer, while pull-type ((user request information and services based on their locations) mobile advertising is inbound communication that is initiated by the consumer (Unni and Harmon 2007).

In developing countries, the most common practice is the push-based mobile advertising whereby some content providers or operators promote their services by sending SMS text messages to users according to their location. Push advertising without any filtering is something like spam e-mail which might be perceived as annoying or irritating (Muk & Babin, 2006). So, the operational meaning of mobile advertising in this context is SMS advertising in the form of push text message.

2.2.1.1 Global trend on the value of Mobile Advertising

According to Portio (2011) research, the worldwide mobile messaging market was worth USD 179.2 billion in 2010, passes USD 200 billion in 2011, and break USD 300 billion for the first time in 2014; by end-2015 annual revenue will hit an incredible USD 334.7 billion.

In Ethiopia too the annual revenue of SMS (Bulk SMS + Premium SMS) is more than 30 million birr according to Ethio telecom data. This is from ethio telecom side excluding the revenue of third party through revenue sharing with ethio telecom. Bulk SMS is when customers come to Ethio telecom with their message & request Ethio telecom to send their message to mobile phone users

in bulk number. Premium SMS is on the other hand, when Business companies subscribe a short code number from Ethio telecom & used it to send SMS to mobile users. The revenue is shared between ethio telecom & the subscriber.

2.2.1.2 Advantage of Mobile Advertising over traditional media

In addition to the increasing advertising value of SMS advertising, it has other advantages over other traditional advertising Medias that interests marketers. According to Enpocket (2005), text message campaigns also deliver a higher response rate, which their estimate is, twice as much as direct mail or e-mail campaigns; apparently, text messages are 50 percent more successful at building brand awareness than TV, and 130 per cent more than radio.

Indeed, one of the significant benefits of wireless channel is its potential for detailed user information and personalization; so the message can be tailored for each to enable better targeting. Since, mobile phones are personal tools marketers can access directly to the person targeted and recognize their social context, individual preferences, time, and location (Bamba and Barnes, 2007).

2.2.2 Consumer attitude

This study focuses on factors determining consumer attitudes towards SMS advertisements and it is surmised that the attitudes towards SMS advertisements will affect both the success of SMS advertising campaigns and the purchase intentions of consumers who receive SMS advertisements. It was illustrated by Andersson and Nilsson (2000) that SMS advertisements and the SMS advertising medium, in general, will affect the attainment of the advertising campaign objectives.

Attitude is defined as "a lasting, general evaluation of people (including oneself), objects, advertisements, or issues" (Soloman, 2011). Fishbein (1967)

also defined attitude as "a learned predisposition of human beings". "An individual would respond to an object (or an idea) or a number of things (or opinions)", based on these predispositions. Another definition of attitude that was developed by Kotler and Armstrong (2012) was "a person's consistently favorable or unfavorable evaluations, feelings, and tendencies toward an object or idea". For that reason, a positive attitude towards advertising is based on favorable evaluations and willingness. Generally, attitudes have three basic components, which are: affect, cognition and behavior. According to Kotler (2006), the affect component refers to feelings about an object, cognition is related to beliefs about an object, and the conation (behavioral component) means the intention to take any action related to the object. For the purposes of this study, the first two components are applicable.

According to Fishbein's Attitude Theory, a stimulus, such as an SMS advertisement of a particular brand, has an effect on a consumer's belief system which in turn influences and leads to the consumer developing a specific attitude towards the advertised brand. The attitude which a consumer has with regards to a brand has an impact on a consumer's intention to purchase the brand offering.

Studying customers' attitudes is important for advertisers for many reasons. First, an advertiser has to break through the clutter to get the needed attention, in order to be effective or successful in the context of the advertising landscape today (Mehta & Purvis, 1995). Second, to create ads that result in a positive attitude for consumers, it is significant to understand what factors affect the attitude and to be able to know what type of appeals to use to achieve the desired result. Moreover, it is essential to bear in mind that advertising is often an unwelcomed intrusion, and is therefore considered to be a source of irritation. Therefore, advertisers must be aware of the risk of skeptical consumers and at the same time must consider using the ad message to differentiate themselves on the market (Ahmad, Shah & Ahmad, 2010). An

additional reason showing the importance of attitudes for advertisers is that attitudes are important indicators of advertising effectiveness (Mehta, 2000). One of the mobile advertisement objectives is to form positive consumer attitudes toward the advertisement as well as the brand being advertised.

2.3 Empirical Review

This section presents empirical findings in previous studies regarding each determinant variable. Moreover, it provides the dimensions of interpretation from different scholars for the findings of these variables.

2.3.1 Informativeness

A key role of advertising is to generate awareness of products and to make consumer aware of how competing products are different (Soberman, 2004). One of the advertising goals is to inform audience about new products or new features of existing products, also make audience aware of changes in products' price (Kotler and Keller, 2006). 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 and the ability to successfully give related information (Ducoffe, 1996).

Previous research demonstrated that informativeness of the advertising message in the traditional and mobile context was found to be among the strongest influential factor on consumers perceptions and attitudes (Bauer et al., 2005; Ducoffe, 1996). For example, Oh and Xu (2003) found that the advertising message is perceived as valuable as long as it provides information and thus creates some benefit for the consumer. Taking this point further, they found that the higher the informativeness of mobile advertising messages, the higher the perceived advertising value of the consumer. According to Tsang et al. (2004), perceived informativeness of mobile advertising has a direct positive

effect on attitude toward mobile advertising. Consistent with this view, other studies conducted by Bauer et al.(2005) and Merisavo and Kajalo (2007) identified information value as one of the strongest drivers of mobile advertising acceptance. They further argued that consumers develop a positive attitude toward mobile advertising, which in turn leads to the behavioral intention to use mobile services only if mobile advertising messages are providing a high information value. Based on the previous discussion, the following hypothesis is suggested:

H1: Informativeness of SMS advertisements has a significant positive influence on consumer attitude towards mobile advertising.

2.3.2 Entertainment

Entertainment is defined as the ability to fulfill an audience needs for aesthetic enjoyment, fun diversion, or emotional pleasure (Ducoffe, 1996). Entertainment is considered as a promotional mechanism to encourage mobile marketing communication.

People's feeling of enjoyment associated with advertisements play the greatest role in accounting for their overall attitudes toward them. So, it is necessary that the message is concise and funny, and thus immediately captures the consumers' attention (Kalakota and Robinson, 2002).

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.

Previous studies show that consumers utilize SMS on the basis of fun and entertainment (Grant & O'Donohoe, 2007). For instance, an empirical study conducted by Tsang et al. (2004) shows that entertainment is a significant factor affecting respondents' attitudes toward mobile advertising. Moreover, it is found that consumers' perceived entertainment utility of mobile marketing has a positive influence on consumers' perceptions of the overall utility of mobile marketing, which in turn has a positive influence on consumer attitudes towards mobile marketing (Bauer et al., 2005). Therefore, we conclude that an entertaining advertising SMS is being perceived more positive by the recipient. Thus, it is hypothesized that:

H2: Entertainment has a significant positive influence on consumer attitude towards Mobile advertising.

2.3.3 Credibility

In the context of advertising business, McKenzie and Lutz (1989) defined advertising credibility as consumer's perception of the truthfulness and believability of advertising in general. In addition, Daugherty & Huang (2007) viewed advertising credibility as an expression of the 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).

Relevant research found that perceived advertisement credibility was among the first constructs that were empirically tested and found to exert influence on consumers' attitudes towards the advertising (MacKenzie & Lutz, 1989). Taking this point further, research conducted by various researchers has identified that there is a positive correlation between consumer perceptions of the credibility of an advertisement and consumer attitudes towards the advertisement (Brackett & Carr, 2001). If consumers do not find the ad to be credible, this will negatively

affect their attitude towards the ad. Moving into the credibility concept within the mobile marketing context, it was found that consumers' perceptions of the credibility value of SMS advertisements are positively correlated to consumers' overall attitudes towards SMS advertisements (Tsang et al., 2004; Waldt, et al., 2009). Taking the above discussion into consideration, we suggest that the credibility of SMS advertising has a positive influence on consumers' attitude toward SMS advertising and on the perceived advertising value of the consumer. Thus, it is hypothesized that:

H3: Credibility of SMS advertising has a significant positive influence on consumer attitude towards mobile advertising.

2.3.4 Irritation

The tactics advertisers use when competing for consumers' attention can be irritating to the audiences. Irritation refers to any offending effects that may go against what a user values (Oh & Xu, 2003). In the context of advertising, irritation has been defined as employing tactics in the advertising that annoy, offend, insult, or are overly manipulative (Ducoffe, 1996). 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. Mobile advertising can provide an array of information that confuses and distracts the recipient as well as overwhelms the consumer with information (Oh & Xu, 2007). If an individual feels indignity when being addressed by advertisements, this can mainly have an effect on their attitude toward advertising (Shavitt, Lowrey & Haefner, 1998). In their major survey of American consumers, Bauer and Greyser (1968) founded the main reasons consumers criticize advertising related to annoyance or irritation it causes.

Several ways are available in order to decrease the annoyance of mobile advertising. One way can be permission-based advertising. It is stated that consumers are needy of some control in order to accept advertising into their

mobiles. This refers simply to people control over when, where, what and how much advertising to receive into the mobile (Carroll et al., 2007). The difference between permission-based advertising and traditional irritative advertising is that messages about specific products, services, or content are sent only to individuals who have explicitly indicated their willingness to receive the message (Tsang et al., 2004). By relying on the permission of the target audience, permission-based advertising focuses on reducing the irritation. In other words, permission based advertising is an agreement between advertiser and receiver where the receiver decides when and how much information to receive (Michael and Salter, 2006). De Reyck and Degraeve (2003) noted that mobile advertising works only if it is permission based. Binay (in Maneesoonthorn and Fortin, 2006) reported that respondent were negative to mobile advertising but there is a change in attitude when the messages are permission based or can be switched-off at will. Unsolicited messages stifle user acceptance and commonly known as spam. Before sending advertisements, advertisers should have permission and convince consumers to “opt-in”. A simple registration ensures sending relevant messages to an interested audience. Therefore, it can be concluded that irritation caused by an incomprehensive or unwanted mobile advertising message may reflect negatively on consumers’ attitudes and the perceived advertising value of mobile marketing. Therefore, it is proposed that:

H4: *Irritation of SMS advertisements has a significant negative influence on consumer attitude towards mobile advertising.*

2.3.5 Incentives

Incentives are values or benefits from which consumers can advantage when receiving SMS advertisements (Hanley, Martinsen,& Pryor, 2005). Incentive-based advertising provides specific financial rewards to individuals who agree to receive ads into their mobile devices (Pietz&Storbacka, 2007). The main

advantage of this approach is that mobile users are provided with a tangible reason for receiving SMS advertisements. People are interested in deriving some monetary benefit from direct marketing programs (Milne and Gordon, 1993). In a Nokia-sponsored survey, conducted by HPI Research Group, almost nine out of ten participants (86%) agreed that there must be a tradeoff for accepting advertisements on their mobile devices (Pastore, 2002).

A survey from the United States showed that 66% of consumers will accept cell phone ads if they are paid to accept them and 59 percent would want at least \$1.00 or more per mobile advertising (Hanley et al., 2006). By sending incentive-based advertising, advertisers create value to the message, make it active and create good feeling for customer (Iddris, 2006).

Incentive-based SMS advertising can be executed through many approaches. For instance, Tsang et al., (2004) suggest extra points or minutes or any other form of sales promotion, or free connection time for listening to voice advertisements, offered by mobile companies. Another approach is that consumers get something back in return, a reduction in the cost of advertised products or services, as suggested by Pastore (2002). Hanley et al. (2005) suggest some typical forms of value include offering of contextually sensitive services, offering of coupons, free minutes, or monetary incentives. According to Hanley, Becker and Martinsen (2006), free ringtones and airtime were the most popular incentives for college students. Furthermore, Rettie et al. (2005) analyzed the acceptance of 26 different SMS ads and found that monetary incentives was one of the main reasons that encouraged consumer acceptance, whereas Varshney (2003) found that SMS recipients react very positively towards advertisement that transfer incentives. Based on the previous literature, the following hypothesis is proposed:

H5: Providing incentives for receiving SMS ads has a significant positive influence on consumer attitude towards mobile advertising.

2.3.6 Personalization

Consumers would like the content of mobile services to be customized to their interests and relevant for them. Personalization of mobile advertising can enable marketers to reach their potential customers in a very individual way and thus increase the relationship with the consumers (Robins, 2003).

Personalization of SMS advertising means customizing the content of the message precisely to match individual preferences (Bauer et al., 2005). Personalized SMS are more relevant to the consumer than non-personalized messages because of its ability to provide consumers with personalized information according to where they are and their needs. There by, persuading the receiver not only to accept the message, but also to take some action, now or in the future, about goods, services and ideas (Saadeghvaziri & Seyedjavadain, 2011).

Enpocket (2006), the Intelligent Mobile Marketing Company, conducted an advertising study with more than 1200 mobile users across the Europe, United States, and India, which revealed that mobile users were far more accepting of mobile advertising when it was made relevant. The research found that targeted mobile advertising was 50% more acceptable to consumers than were untargeted advertising. Moreover, 78% said they would be glad to receive mobile advertising that was tailored to their interests. Of those, 64% would be willing to provide personal details for analysis to improve relevance of targeted advertisings. Not only the content of mobile advertising can be personalized according to customers' profile, it could also be personalized in terms of their location. Thus, it hypothesized that:

H6: Personalized SMS message has a significant positive influence on consumer attitude towards mobile advertising.

2.3.7 Message Clarity

Advertising message clarity contributes to readability, though it deals more with whether the advertisement has an obvious, concise message than with how the message is actually presented. In consumer advertising, it is widely recognised that messages can be either poorly comprehended or mistakenly comprehended (Jacoby J & Hoyer, 1990). Despite advertisers' best efforts, consumers frequently misunderstand the specific claims that are made, the general conclusions reached, and/or the sponsors of the advertisements (Pechmann, 1996). Hence, it is commonplace for advertisers to test consumers' comprehension of advertisements in rough cut and/or final form, to rectify any problems that might arise (Pechmann & Stewart, 1990). Subtle changes in wording or dramatization can make a substantial difference in whether a message is generally understood by target audience members.

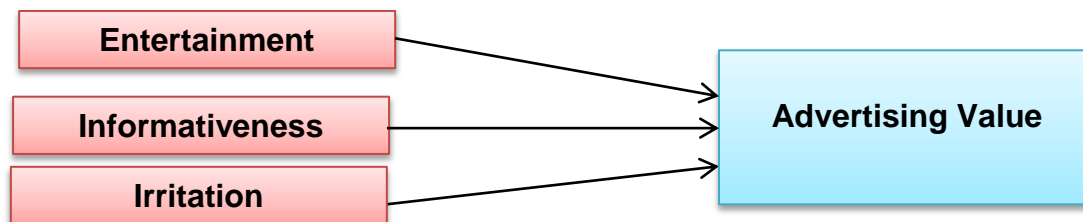
Previous research has found that message clarity was considered as a significant factor to the success of advertising particularly in the context of billboard advertising (Taylor et al., 2006). Despite the importance of message clarity in the context of mobile advertising and taking into consideration that SMS advertisement has a brief moment to influence consumers, scant research attention has been given to how message clarity influences consumers' attitudes and acceptance of SMS advertising. Given the above discussion and the need to advance our understanding regarding the influence of message clarity on consumers' attitudes in the area of SMS advertising, this variable is considered. Given the above discussion and the need to advance our understanding regarding the influence of message clarity on consumers' attitudes in the area of SMS advertising, it is hypothesized that:

H7: Message clarity has a significant positive influence on consumer attitude towards mobile advertising.

2.4 Conceptual Framework

This study utilized the conceptual foundation by Brackett and Carr (BC) model. It is originated by Ducoffe (1995). Brackett and Carr (2001) extended Ducoffe (1995) model to anticipate the attitude of the user in advertising. The BC is derived from exchange theory, theory of reasoned action, technology acceptance theory, and the diffusion of innovation theory (Suher & Ispir, 2008).

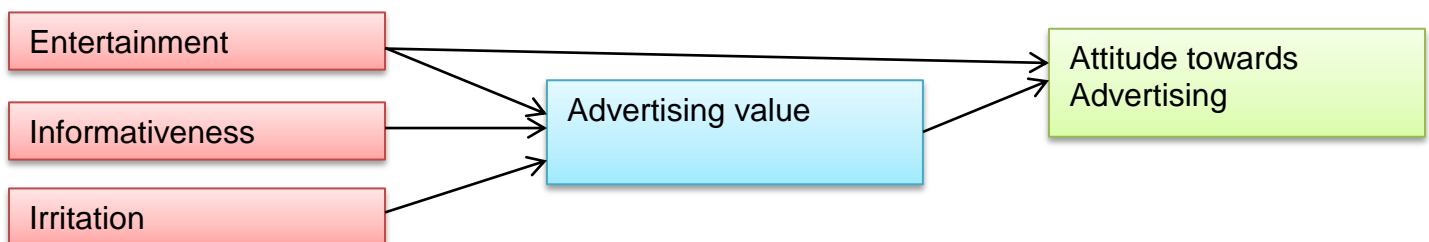
Figure 2.1 Ducoffe (1995) Model



Source: Ducoffe (1995)

It is introduced in 1995 and improvised in 1996 by Robert H. Ducoffe. Initially, Ducoffe (1995) developed the model to study the relationship between entertainment, informativeness and irritation on advertising value. Ducoffe (1995) defined advertising value as users' perceived worth of the advertising. The model was developed because there was a need to comprehend how advertising can be used to meet its objective as a tool of communication with the consumers. In this study, Ducoffe (1995) confirmed that entertainment, informativeness and irritation are the determinants in understanding how consumers evaluate the advertising value.

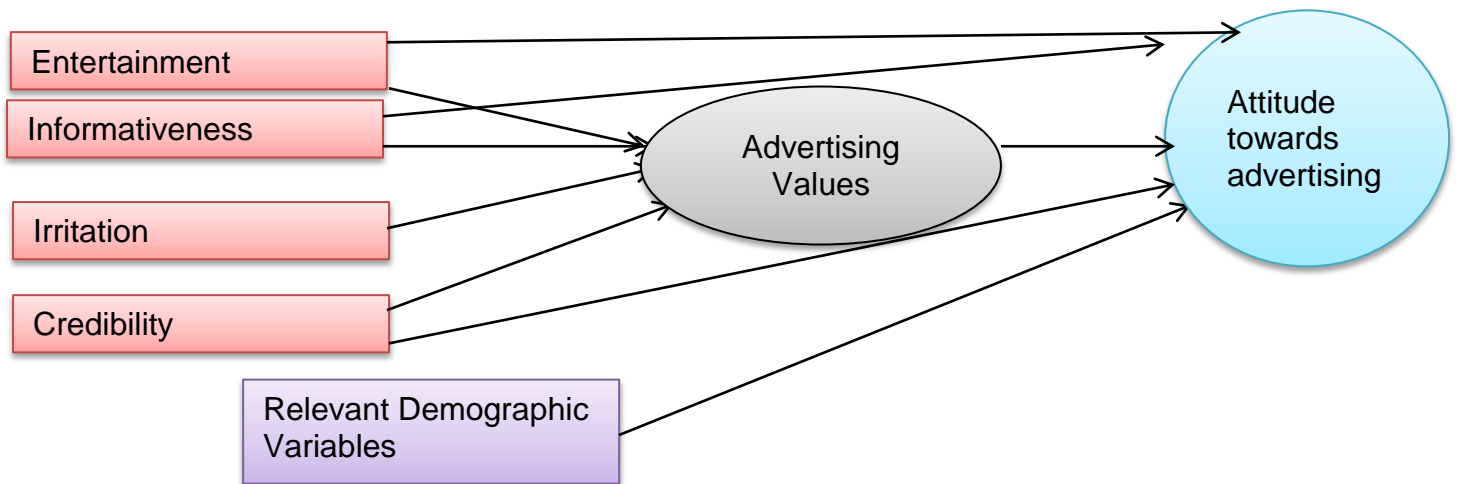
Figure 2.2 Ducoffe (1996) model.



Source: Ducoffe (1996)

Ducoffe (1996) extended the original model to study how web advertising value influences the consumer attitude towards web advertising in order to understand how the evaluation of advertising value by the consumers affects their attitude. The extended model studied how entertainment, informativeness and irritation influences advertising value and subsequently influences the attitude toward web advertising. The results confirmed that consumers who perceived high web advertising value inclined to have positive attitude towards web advertising.

Figure 2.3 Brackett and Carr (2001) Model



Source: Brackett & Carr (2001).

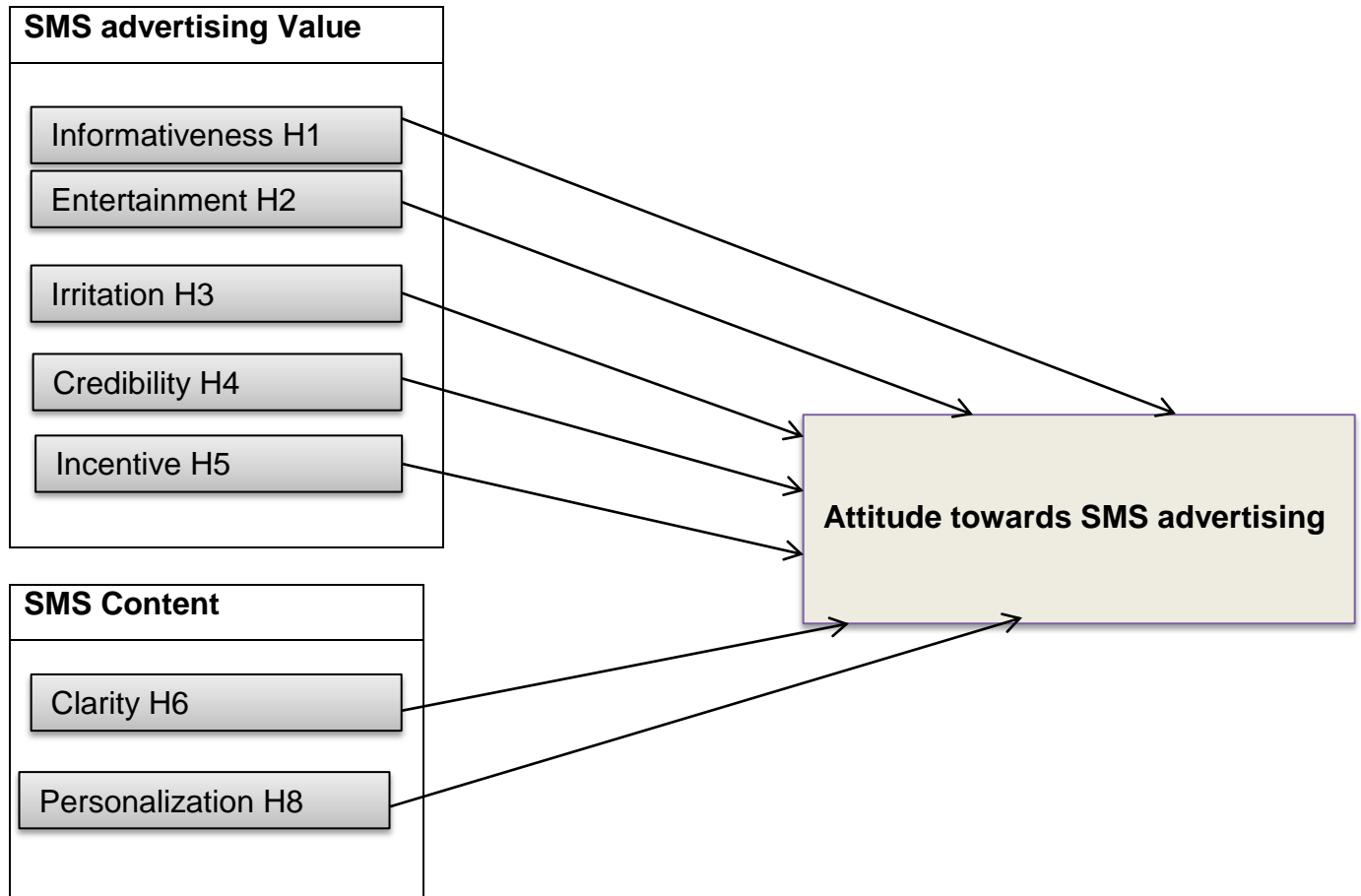
The BC model further extended Ducoffe (1996) model to incorporate two more elements which are credibility and consumer demographic by Brackett and Carr (2001). The researchers found that both credibility and consumer demographic are linked to consumer attitude on advertising.

Many researchers used BC model by adding or removing variables and merging with other models to use as their foundation in their study. For instance, Tsang et al. (2004) combined Theory of Reasoned Action (TRA) by adding permission and incentive variable in BC model to predict attitudes,

intentions and behaviors of consumer Attitude towards Mobile Advertising in Malaysia. James et al (2014) extended Brackett and Carr (2001) model by studying the relationship between irritation and attitude toward mobile advertising as the BC model only studied the relationship between irritation and advertising value. In the past studies, other researchers studied the relationship between irritation and their attitude on advertising (Tsang et al., 2004). James et al (2014) also included one more element which is personalization. The purpose of adding personalization as one of the determinant is because personalization provides relevant information to the consumers as it caters to consumers individually, leading to entertainment and informativeness (Rietbergen, 2010). Personalized advertising also increased the credibility of the advertisement because it avoids mass advertisement where credibility is low as consumers perceived mass advertisement as spam (Bauer et al., 2005).

Al khasawneh & shuhaiber (2013) further extended the BC model in a more comprehensive model. This model has added further variables of message clarity. *Hence, the constructs* of entertainment, informativeness, irritation, credibility, incentive, personalization and message clarity will be used in this study.

Figure 2.4 Conceptual Framework of the study



Source: Ducoffe, 1996; Brackett & Carr,2001; Al Khasawneh & Shuhaiber (2013)

2.4.1 Conceptual and Operational Definitions of Research Variables

The following table includes the conceptual and operational definitions of the independent variables used in the study:

Table 2. 1: Conceptual & Operational Definition of variables

Variable	Definition	Source
Entertainment	"...its ability to fulfill audience needs for escapism, diversion, aesthetic enjoyment, or emotional release"	Ducoffe, (1995)
Informativeness	"...the ability of advertising to inform consumers of product alternatives so that purchases yielding the greatest possible satisfaction can be made.	Ducoffe, (1996)
Irritation	"...tactics advertisers employ that make the experience of processing advertising negative."	Ducoffe, (1996)
Credibility	"the extent to which consumers believe that a firm can design and deliver products and services that satisfy customer needs and wants	Brackett & Carr, (2001)
Incentive	... are values or benefits from which consumers can advantage when receiving SMS advertisements. Incentive-based advertising provides specific financial rewards to individuals who agree to receive ads into their mobile devices.	Al kasawneh & shuhaiber (2013)
Personalization	... sending advertising messages to mobile devices, based on user demographics such as income, user preference such as preferred product, context for example location and user activities and content such as brand name factors.	Xu (2006)
Message clarity	Customers' understanding of the specific claims that are made, the general conclusions reached, and/or the sponsors of the advertisements.	Al kasawneh & shuhaiber (2013)

2.5 Summary

This chapter has presented the relevant literatures reviewed. First, it introduced what mobile advertising is and its operational meaning and the construct attitude was discussed and operationalized. Then, the empirical review was followed. The findings of previous research works in relation to each independent variable are presented in detail.

At the end, the conceptual model adopted is discussed. This part has discussed the independent variables (entertainment, informativeness, irritation, credibility, incentive, personalization and message clarity) extensively including their operational meaning. Reviewing and discussing these constructs and variables in this chapter leads to the next chapter, which is the Research Methodology.

CHAPTER THREE

3. RESEARCH METHODOLOGY

3.1 Introduction

Following the literature review on consumers' attitudes towards mobile advertising and the key factors affecting those attitudes, this chapter is a presentation of the research methodology chosen to address the research questions and objectives of this study.

3.2 Research Design

The objective of this study is to determine the main factors that influence customer attitude towards mobile advertising on Addis Ababa University students. To meet the research objectives, **explanatory research** design was used. This design is used to explain the phenomenon; to test the hypotheses and draw inferences about association and causality between the independent variables (entertainment, informativeness, credibility, irritation, incentive, personalization and clarity) and the dependent variable (Attitude of customers towards mobile advertising) as well as the predicting power of each of the independent variables over the dependent variable.

The study was undertaken by taking samples; thus, **inferential statistical tools** were used to draw general conclusions about the population on the basis of the findings identified in the sample. To come up with some practical recommendations and to use existing knowledge as an aid in developing appropriate strategy, the nature of the study was framed as **applied research** method. The ultimate purpose of the research findings is to support better decision making process in line with the implementation of the new advertising platform.

Since it permits a rigorous step by step development and testing of complex proposition through assessment of data, the study used survey research and sample survey. It also used to collect the data from the customer through questionnaire. Due to the fact that the study under taken only once, **cross sectional** study was used in the research and the measurement is made on a single occasion.

3.3 Research Approach

This research used **qualitative** and **quantitative** approaches. At the beginning, **qualitative approach** was used. This was used to understand the matter in depth, identify the factors that determine customer attitude towards mobile advertising and formulate hypothesis. To do this, review of previous studies and focus group discussion were undertaken.

Focus group discussion

Based on their experience and relevant knowledge with the study, seven participants were selected for the focus group discussion. Five of them were from ethio telecom and two of them from third party service providers on 8100, 8400. But, only five of them attended.

Five of them are ethio telecom staff where four of them are experts and salesmen for bulk SMS and one from call center (994) who provides customer support & handles customer complaints. They have a better understanding in connection with mobile advertising and international experience on the matter. Various issues were raised for discussion and participants try to asses in details. *The central theme was, some customers are disturbed with the SMS ads and ask ethio telecom to stop others block by them but many are happy with it.*

The **quantitative approach** involved numerical representation and manipulation of the data for the purpose of describing and explaining the

phenomenon. A survey questionnaire was used to collect data on the customer perception of the mobile advertising. The questionnaire was prepared in line with Brackett and Carr (2001) model and literature review. The researcher used the data collected by the questionnaire as an input for statistical analyses.

3.4 Population and Sampling Technique

3.4.1 Population of the Study

The study population comprises students of Addis Ababa University who have and are users of mobile. This study's population is chosen because:

- University students are 18 years old and above and in Ethiopia mobile service (SIM card) is sold for people of this age group who have valid ID.
- Studies in the marketing literature focusing on mobile advertising (Abdelrahim, 2015: Akinbode, 2014: Deo, Gabriel and Hosea, 2013) have identified this target group are the most frequent users of mobile services using it as a way of socializing and maintaining real-time relationship and this age group, are said to be more open to new information communication technologies.
- The usage of the mobile phone for this target group (young and educated people) has become an integral part of their world, seen as a necessity and not a luxury (Taiwo, 2010).
- As at date, there is no available data on mobile phone users based on demographic indices in Ethiopia.
- Students at university are mature and qualified to understand the questionnaire and give dependable answers

- Students in AAU are very large in number, diversified in field of study, diversified in age and experience (from under graduate to PhD students), come from every corner of the country. Thus, the researcher believed that it can represent Ethiopian University students.

From the above points, Addis Ababa university students are suitable community for this research. Thus, students in AAU who own and have access to a mobile phone are eligible to participate in this study

According to registrar office data, AAU has 55,561 students in its regular and extension under and postgraduate programs. Out of this, 23% are female.

Table 3.1: Composition of the target population

Programs	Female	Male	Total
Evening undergraduate	3,857	11,709	15,566.0
Regular undergraduate	6,328	20,771	27,039.0
Regular Postgraduate	1,316	5,240	6,556.0
Evening Postgraduate	1,229	5,171	6,400.0
Total	12,730	42,891	55,561.0

Source: AAU, registrar Office

3.4.2 Sampling Technique

This study has used a **multi-stage sampling** technique in selecting respondents of the survey. It is multi stage because the sampling has passed in multiple stages. In the first stage, AAU was categorized geographically this was done based on campuses based on registrar’s list. AAU has fifteen Campuses and three were selected randomly; sidis kilo, Amist kilo and Commerce campuses also based on the list of registrar. Then, from within these campuses

six departments were selected randomly. These departments were allocated using quota. The selected three campuses has 36 departments (Six kilo=22 departments, Amist kilo=8 departments, commerce=6). Based on ratio; 4 departments from six kilo, one department from Amist kilo & one from Commerce campuses were selected randomly. The number of respondents was allocated using quota sampling for each of the department's under & post graduate students of both regular and extension.

Table 3. 2: Quota of target respondents

Program of Study	Gender	Mechanical Engineering	LSCM	English	Law	Afan Oromo	Social Anthropology
Undergraduate Regular	Male	53	6	8	34	7	11
	Female	10	3	2	13	4	5
Undergraduate Extension	Male	48	3	13	30	0	0
	Female	10	1	4	7	0	0
Postgraduate Regular	Male	16	3	6	18	0	2
	Female	14	1	1	4	0	1
Postgraduate Extension	Male	21	15	0	3	0	0
	Female	3	2	0	0	0	0

Source: The researcher's calculation based on AAU registrar data

3.4.3 Sample Size

Given a population of 55,651 students at Addis Ababa University, a sample of 382 students was chosen for the study. This sample size was determined using the table developed by krejcie and Morgan (1970) using the formula for sample size determination when the population size is known (See Appendix A).

3.5 Research Instruments

To collect valid and reliable data for the study, the researcher used structured instrument. The instrument for this study consists of two parts. The first part consists of demographic questions like gender, age, department and student status. The second part consists of statements in a five point Likert scale ranging from strongly disagree (1) to strongly agree (5).

The Likert scale has 25 items. It was designed based on the literature review and inputs from the focus group discussion. As can be seen below, the questions were adopted from different researchers. Irritation and Entertainment were adopted from Zabadi, (2012); Personalization & informativeness were adopted from F.Saadeghvaziri and H.K.Hosseini (2010); Credibility was adopted from (Panie et al, 2014); clarity and incentive were adopted from Al Khasawneh & Shuhaiber (2013) and Attitude form Chowdhury et al., (2006).

3.6 Data Collection Methods and Procedures

Data was collected through self-administered questionnaire. The choice of the self-administered questionnaire was based on the fact that it is quick method to collect data, it is less time consuming and it offers greater assurance of anonymity.

The 382 questionnaires were distributed at the AAU three campuses (Sidist kilo, Amist kilo and Commerce).

The following procedures were followed in order to collect data:

1. Check the dates and classroom locations of all classes in the selected departments.
2. Contact the students of the chosen classes or sample units at the end of the class
3. After the students agree, the questionnaires were distributed.

A total of 382 questionnaires were distributed. However, a response rate of 95.5% (365) was observed because of the lack of completion of a portion of the questionnaires.

3.7 Validity and Reliability of the Instrument

Validity and reliability of the measures need to be assessed before using the instruments for data collection (Hair et al., 2003). Validity concerns whether an instrument can accurately measure what it is supposed to measure, while the reliability pertains to the consistency in the instrument.

The **validity** of the measurement was established through **pilot testing** using 28 students of AAU, most of them drawn from the department of Logistics and Supply Chain Management (LSCM) and Mechanical Engineering. The pilot-test was used to ensure that the questionnaires were clear, consistent, and easily comprehended by the students. The question statements were also adopted from previous studies. Thus, only minor modifications were done to the wording of the statements. With this, the validity was assured.

During the pilot test, **reliability** of the items in the instrument was checked using **Cronbach's Alpha**. This is the most frequently used reliability test to measure internal consistency when using Likert scale. Generally, Cronbach alpha's value of 0.70 and above was considered acceptable (D. L. R Van der Waldt, T. M. Rebello and W. J. Brown, 2009). The overall Cronbach alpha for the 25 items measuring the eight constructs (entertainment, informativeness, credibility, irritation, incentive, personalization and clarity and attitude) was significantly higher than the minimum set as acceptable.

3.8 Data Analysis Techniques

The data, which were collected through the previously mentioned methods and techniques, were analyzed using a statistical analysis program SPSS (Statistical Package for Social Science) 20.0. Before analysis, the data was arranged; all the statements in the survey were formed positively so that no reversed coding was needed. Inadequate data has been deleted, using only the useable, reliable and valid information to be processed and analyzed. Descriptive statistics were used to present the information on respondent's demographic characteristics using frequencies and percent.

The descriptive analysis was followed by correlation analysis to test hypotheses 1-7 to determine whether significant relationships exist between attitude of customers toward mobile advertisement and the determinant variables like entertainment, informativeness, credibility, irritation, incentive, personalization and clarity. Multiple regression analysis was also used to determine the predicting power of the independent variables over the dependent variable.

Finally, Parametric Tests (One-sample T test) were applied in this study. **T-test** was used to determine if the mean of a variable is significantly different from a hypothesized value 3 (Middle value of Likert scale).

CHAPTER FOUR

4. ANALYSIS AND DISCUSSION OF RESULTS

4.1 Introduction

This chapter deals with presentation, analysis and interpretation of data gathered from the respondents for the purpose of this research work. It starts with a reliability analysis which uncovers the extent to which the scales used to measure the variables in the study are suitable and consistent. Then, a descriptive analysis is conducted for the demographic variables in order to identify the profile of the chosen sample. This is followed by a correlation analysis in order to test the hypotheses. Finally, linear regression analyses are carried out and also discussed in order to determine the relative importance of the variables and contribution to the model.

4.2. Reliability of the data

Reliability refers to the extent to which the items measure accurately and consistently what they intend to measure. The instrument for this study contains 25 items that are in a Likert scale type. The overall reliability of the instruments is measured. A cronbach's alpha of 0.856 is obtained which is well above what is considered acceptable by scholars which is 70 % (Waladt, et al., 2009). The cronbach's alpha for all the items are also above 70 %.

Table 4.1 illustrates the reliability of the independent and dependent variables (also see Appendix B for some outputs of the SPSS). Based on the results presented in this table, it can be concluded that all the scales used in the study were reliable. Thus, they can be used to measure the variables under study.

Table 4 1: Scale Reliability with Cronbach's Alpha

Determinants	Cronbach's Alpha	No. of Items
Entertainment	0.856	4
Informativeness	0.777	4
Credibility	0.694	3
Irritation	0.795	4
Incentive	0.702	2
personalization	0.743	2
Clarity	0.775	2
Attitude	0.871	4
All Variable	0.856	25

Source: own survey.

4.3. Descriptive Analysis of Demographic Variables

Since the general characteristics of the respondents are vital to get insights into the overall study, the researcher shall start by seeing the demographic nature of the respondents. This section comprises of respondents demographic data, frequency distribution of data and percent.

As per the sample size determined, a total of 382 questionnaires were distributed. However, a response rate of 95.5% (365) was observed because of the lack of completion of a portion of the questionnaires; only respondents who filled out the entire questionnaire were used for the data analysis.

4.3.1 Gender of the respondents

AAU has 55,516 students who are registered in the university on the year 2015-2016. 23% of those students are female while 77% are male students. Hence, this composition was taken as a base to select the sex of respondents.

Table 4 2: Gender of respondents

Gender	Frequency	Percent
Male	282	77.3
Female	83	22.7
Total	365	100.0

Source: The researcher, based on data analysis

Table 4.2 shows that 77.3% of the respondents are Male and 22.7% are Female. The samples here are representative of the population because the researcher used Quota sampling in the third stage of the multistage sampling method.

4.3.2 Department of the respondents

The largest number of respondents is from the department of mechanical engineering; it is about 46% followed by Law department students; it is 28%. Others are less the 9% each.

Table 4 3: Department of the respondents

Department	Frequency	Percent
Afan Oromo	11	3.0
English	32	8.8
Law	103	28.2
Social Anthropology	18	4.9
Mechanical Engineering	169	46.3
LSCM	32	8.8
Total	365	100.0

Source: The researcher, based on data analysis.

4.3.3 Student status

The respondent's student status (the level of education they study at the moment) falls in to four levels as shown below. Majority of them, 39.5%, are students of regular Bachelor program followed by Bachelor Extension (31.8%).

Table 4 4: Student status

Student status	Frequency	Percent
Undergraduate Regular	144	39.5
Undergraduate Extension	116	31.8
Postgraduate Regular	62	17.0
Postgraduate Extension	43	11.8
Total	365	100.0

Source: The researcher, based on data analysis.

4.3.4. Age composition of the respondents

Since the target population are AAU students, as expected, majority of respondents are youth. Those in the youth age category accounts for 91.8%. This group consists of students within the age category of 18-24 and 24-32. Those respondents above the age of 32 comprise the remaining 8.2%.

Table 4.5: Age of Respondents

Age	Frequency	Percent
18-24	172	47.1
24-32	163	44.7
32-40	29	7.9
above 40	1	.3
Total	365	100.0

Source: The researcher, based on data analysis.

As can be seen from the whole demographic description of the respondents, they are from different campuses (Sididt Kilo campus, Amist kilo campus and Commerce campus); from different department and studying levels and included both gender groups. Consequently, the population matches the purpose of the research and it is representative of AAU students. Thus, the researcher believed that these students provide dependable answers.

4.4. Respondent's Perception on the Determinant Variables

It is stated in the literatures that customers attitude towards SMS advertisement depends on the advertising value perceived by the customers and the content of the message (SMS). The advertising value of the message is perceived by customers based on the extent to which it is informative, entertaining, personalized, irritating, credible, clear and rewarding. If a marketer can capture how customers perceive the message content with regard to these variables, then it is possible to gauge their attitude towards SMS advertisement.

From the table 4.6, we can see that informativeness, incentive, irritation and clarity has a mean score above the neutral score 3. The other variables have a mean score below the neutral score 3. It is possible to understand that most of the respondents either agreed or strongly agreed to the informativeness, incentive, irritation and clarity, statements while they disagreed or strongly disagreed to all other statements.

But, in order to fully determine (statistically infer) customers' perception with regard to entertainment, informativeness, credibility, irritation, incentive, personalization, clarity and their attitude, it is essential to undertake a one sample t-test for the variables. Thus, after mean analysis, the researcher has conducted **One-Sample T Test** analysis and merged with the mean table for comparison in the table below. One sample t-test is used to test whether a sample mean significantly varies from a hypothesized value 3 (Middle value of

Likert scale). If the P-value (Sig.) is smaller than or equal to the level of significance, $\alpha=0.05$, then the mean of the statement is significantly different from a hypothesized value 3. On the other hand, if the P-value (Sig.) is greater than the level of significance $\alpha=0.05$, then the mean is no significantly different from a hypothesized value 3.

Table 4.6 : One-Sample t-Test for All Determinant variables

Variables	Mean	Test Value = 3					
		t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
						Lower	Upper
Entertainment	2.5260	-9.334	364	.000	-.47429	-.5742	-.3744
Informativeness	3.2212	4.997	364	.000	.22123	.1342	.3083
Credibility	2.8091	-4.595	364	.000	-.19087	-.2726	-.1092
Irritation	3.4404	9.237	364	.000	.44041	.3467	.5342
Incentive	3.3151	6.132	364	.000	.31507	.2140	.4161
Personalization	2.7110	-5.802	364	.000	-.28904	-.3870	-.1911
Clarity	3.5041	10.823	364	.000	.50411	.4125	.5957
Attitude	2.9062	-1.852	364	.065	-.09384	-.1935	.0058

Source: own survey

From the table above, it can be observed that the mean score for **entertainment** (2.5260) is significantly lower than the neutral score of 3. This implies that the difference between the mean score for entertainment and the neutral score (.47429) is significant. So, the data implies that SMS advertisements in Ethiopia are poor in terms of entertainment values. This could be attributed to the lack of emotional appeals like attractive visual features and humorous content. Students think of SMS advertisement not

entertaining or enjoyable because they find no any video or pictures. Marketers just send plain messages with few words.

This finding is consistence with Waldt et al. (2009), Chowdhury (2006), Bauer et al. (2005), and Tsang et al. (2004). For example, Chowdhury (2006) found that when consumers face a SMS advertisement, they wouldn't enjoy it; most of them disagree. Barwise and Strong (2002) and Waldt et al. (2009) suggested entertainment in SMS advertisements can help to gain the attention of readers.

Regarding **informativeness**, the table above shows that customers do perceive mobile advertisement as informative with significance level of 0.000. The mean score for informativeness (3.2212) is significantly greater than the neutral score implying that SMS advertisements are informative. This shows that the message has the information that is most wanted by customers.

For **Credibility**, which is the extent to which customers believe and trust the advertisement, it can be understand from the table that the mean score for credibility (2.8091) is significantly (sig=0.000) lower than the neutral score 3. This implies that students feel that SMS advertising is not credible or trustful. This result is consistent with prior research findings (Khasawnah& Shuhaiber, 2013; Friman, 2010; Haghirian & Madlberger, 2004; Tsang et al., 2004). For Khasawnah & Shuhaiber (2013), they found that most customers do not feel that SMS ads is credible

As far as **irritation** is concerned, customers perceive SMS ads as highly irritating. As it can be seen from the table above, the mean score for irritation (3.4404) is significantly higher than the neutral score of 3 at sig=0.000. There are numerous factors that could have contributed to this figure. For instance, SMS ads are redundant and with little innovations. They are also excessive and out of control. These facts results in feeling of manipulation from customer's perspective thereby leading to a higher feeling of irritation. The enforce nature of SMS advertising contributes to the feeling of irritation. According to Haghirian

& Madlberger, (2005), Tsang et al. (2004), and Waldt et al. (2004), the main reason people criticize advertising was related to annoyance or irritation caused by unwanted mobile advertising messages. When people feel that advertising is annoying, they will probably express their irritation by developing unfavorable attitudes (Zabadi, 2012).

In Ethiopia, "There are customers who call 994 of ethio telecom call center asking to stop sending of known short code SMS" call center staff during focus group discussion

Concerning **Incentive**, which is the extent to which customers can accept to receive and read more mobile advertising if they are provided with monetary and non-monetary benefit. As mentioned above, customers believe the current SMS ads are excessive, out of control and redundant. But, if they were provided with incentive, they would like to receive SMS ads. The mean score for incentive (3.3151) is significantly ($\text{sig}=0.000$) lower than the neutral score 3. This implies that Customers would accept more SMS ads happily if they are provided benefits. This is in line with similar research in Internet advertising, where most web surfers look for incentives to read an advertisement before they click on it (Lohtia, Donthu, & Hershberger, 2003). Taking this point further, Tsang et al. (2004) demonstrated that consumers were more willing to accept incentive-based SMS advertising. Importantly, a more recent study by Saadeghvaziri and Seyedjavadin (2011) found that monetary benefit of mobile advertising has a direct influence on consumer attitude toward mobile advertising.

Customers do also perceive mobile ads as less **personalized** and customized to individual and group level interests and activities. The mean score for personalization (2.7110) is well below the middle score which stands for the neutral response i.e. 3. The customers' perception is low because of the poor ability of the ads to fit the personal interest of the customers as well as their

activities. So, most of them feel that the SMS ads sent are irrelevant in terms of their location, time and interest

Regarding message **clarity** of the SMS advertising, which is the extent to which customers understand the specific claims made and the general conclusions reached, majority of them reply that they read the SMS if it is clear and concise. The mean score for clarity (3.5041) is significantly (sig=0.000) lower than the neutral score 3. This implies that Customers read SMS ads if it is clear, short and precise.

The mean value of the variable **attitude** equals 2.9062, and P-value=0.065 which is greater than the level of significance $\alpha= 0.05$. The mean of this variable is not significantly different from the hypothesized value. This shows that the respondents are neutral to the variable attitude. In general, the students don't have a concrete answer about their perception on mobile advertisement.

4.5 Correlation Analysis

In the literature review, a model has been established and hypotheses were formulated. Here, the study examines the seven hypotheses formulated regarding the relationship between the independent variables and the dependent one, which is attitude toward mobile advertising. Correlation analysis was used to quantify the degree of association between the dependent and the independent variables and to determine whether the hypotheses are supported or not. Therefore, the following analysis verifies the hypotheses of the research (H1 to H7) and the strength & direction of the relationship between the independent variables and the dependent one using correlation coefficient.

Table 4.7: Correlation analysis

Variable	Correlation Coefficient	P-Value (Sig)
Entertainment	.690**	.000
Informativeness	.586**	.000
Credibility	.487**	.000
Irritation	-.307**	.000
Incentive	.097	.092
Personalization	.391**	.000
Clarity	.426**	.000

Source: Own survey.

The correlation analysis above clearly depicts that attitude towards mobile advertisement is positively and significantly correlated to **entertainment**. An increase in entertainment content of the short messaging leads to an increase in attitude towards SMS advertisement. The correlation coefficient (0.690) is even significant at the 0.01 level. It is also higher than the other variables. So, it is possible to deduce that the relationship between entertainment and attitude is very significant. As a result the first **hypothesis (H1) is accepted**.

Many previous studies supported this finding stating that the positive influence of entertainment on the consumers' attitude toward mobile advertising. For instance, Tsang et al. (2004) found that entertainment is the major factor to influence the overall attitude towards mobile advertising. Bauer et al. (2005) confirmed that there is a positive influence of entertainment on the overall attitude toward mobile advertising. Further confirmation to this finding was presented by Haghirian and Madlberger (2005) who stated that entertainment is positively correlated to the advertising value and attitude toward mobile advertising. Taking this finding into consideration, it may proposed that marketers should look at creating humorous SMS advertisements as these can

help to gain the attention of readers as suggested by Barwise and Strong (2002) and Van der Waldt et al. (2009). Furthermore, marketers need to look at ways of increasing the entertainment as well as the level of enjoyment consumers' associate with the receiving of SMS advertisements.

The correlation coefficient between **informativeness** and consumers' attitudes towards mobile advertisement equals .586 and the p-value (Sig.) equals 0.000. This indicates that there is a significant and positive relationship between informativeness and customer attitude towards mobile advertisement .The relationship is significant even at 0.01 level. Accordingly the second **hypothesis (H2) is also supported.**

This finding is consistent with previous studies within the SMS advertising context (Bauer et al., 2005; Ducoffe, 1996; Haghirian et al., 2005; Luong, 2007; Merisavo&Kajalo, 2007; Oh & Xu, 2003; Siau & Shen, 2003; Sultan et al., 2010; Tsang et al., 2004; Xu et al., 2008). For example, Tsang et al. (2004) found that perceived informativeness of mobile advertising has a direct positive effect on attitude toward mobile advertising. This finding has previously been confirmed in the traditional media whereby it was found that informativeness influences attitude toward the advertising (Ducoffe, 1995). Based on the research findings, SMS advertising should be informative about new products and must demonstrate qualitative features like accuracy, timeliness, and usefulness for consumers.

The correlation coefficient (.487**) in the table above indicated the existence of a significant positive relationship between **Credibility** and Consumers' Attitudes towards mobile advertising. The relationship is also significant at the 0.01 level. As a result the third **hypothesis (H3) is also supported.**

This result is consistent with prior research findings within the offline and SMS advertising context (Brackett & Carr, 2001; Dahlén & Nordfält, 2004;

MacKenzie & Lutz, 1989; Friman, 2010; Haghirian & Madlberger, 2004; Tsang et al., 2004; Waldt). The credibility involves the truthful and believable of the advisers and the medium. This implies that the message content must be carefully designed to support high level of credibility to increase the consumer attitude toward mobile advertising.

Irritation although like other variables strongly correlated with attitude, the direction of the relationship is negative implying that an annoying and manipulative advertisement leads to a negative attitude towards that advertisement. Since the correlation coefficient (-.307) is significant at the 0.01 level. **Hypothesis four (H4) is also accepted.** The finding is consistent with the Khasawnah & Shuhaiber (2013) and Haider (2012). This finding was found to be supported in the literature in various contexts and situations. For example, in the offline media context, an early study by Bauer and Greyser (1968) found that the main reason people criticize advertising was related to annoyance or irritation caused by the advertising. This finding is also consistent with previous results within the mobile advertising context. For instance, previous SMS advertising research found that irritation caused by unwanted mobile advertising messages affect negatively the attitude toward mobile advertising (Haghirian & Madlberger, 2005; Tsang et al., 2004; Waldt et al., 2004; Xu, 2006). For this reason, it is concluded that if SMS advertising is applied in a way that disturb and annoy the consumer, it will reduce the acceptance of receiving advertising messages.

The correlation coefficient between incentive and consumers' attitudes towards mobile advertisement equals .097 and the p-value (Sig.) equals 0.092. The p-value (Sig.) is greater than 0.05, so the correlation coefficient shows that it is not statistically significant at $\alpha = 0.05$. This indicates the non-existence of a significant relationship between mobile advertising factors and consumers' attitude towards it. Accordingly **hypothesis five (H5) is not supported.** This is contradictory with the findings of previous studies. Importantly, a more recent

study by Saadeghvaziri and Seyedjavadain (2011) found that monetary benefit of mobile advertising has a direct influence on consumer attitude toward mobile advertising. So mobile advertising must create value. In other words, consumers who agree to receive ads into their mobile phones should be provided by financial rewards. This research does not support that users expect a reward for receiving SMS advertisements. This might reflect that customers do not trust the credibility of SMS advertising and they are already frustrating with the flow of SMS advertising day and night without their consent.

When we see the relationship between attitude of customers towards mobile advertisement and **personalization**, there exist a strong and significant positive relationship between them .The correlation coefficient in this case is 0.391 which is statistically significant at the 0.01 level.The greater the room for tailoring the content of the advertisement the more positive will be customers' reaction towards that advertisement. Once again **hypothesis six (H6) is accepted**. This is consistent with Bauer et al. (2005), Scharl et al. (2005), Xu (2006), Carroll et al.(2007), Pagnani (2004) and Nasco and Bruner (2008). For example, it was found that found that consumers were more likely to accept the messages when the content was relevant to them (Nasco & Bruner, 2008). Further, Xu (2006) empirically found that personalization is significant factor that influences consumer attitude towards SMS advertising.

Lastly, when we see the relationship between message **clarity** and customers attitude towards mobile advertisement, there exist a strong and significant positive relationship between them. The correlation coefficient in this case is 0.426 which is statistically significant at the 0.01 level. The p-value (Sig.) is less than 0.05, so the correlation coefficient is statistically significant at $\alpha = 0.05$. **Hence hypothesis (H7) is supported**.

This result is consistent with previous research conducted within the context of billboard advertising (Taylor et al., 2006). It is also similar with the findings of

khasawneh & Shuhaiber (2013) on the context of consumer attitude towards SMS advertising.

4.6 Regression Analysis

According to Daniel, L. (1991, p.421), a correlation between two variables does not imply that one event causes the second to occur. Therefore, to know how the determinant variables determine customer's attitude towards mobile advertising, **multiple regression** was carried out. But before running the regression, the assumptions of normality of the distribution, independency of residuals, and multicollinearity of variables were analyzed.

Normal distribution is detected based on skewness and kurtosis statistics. Skewness is a measure on the asymmetry of a distribution. Whereas, kurtosis measures the extent to which observations cluster around a central point (Pallant, 2011). The acceptable range for normality for both statistics is between - 1.0 and +1.0 (Pallant, 2011). As depicted in table 4.8, all variables are within the acceptable range of normality (-1.0 to + 1.0). The kurtosis statistics for all variables are within the suggested range of normality (-1 to + 1).

Table 4.8: Normality of Distribution using Descriptive Statistics

Variables	Mean	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Entertainment	2.5260	.138	.128	-.880	.255
Informativeness	3.2212	-.656	.128	.268	.255
Credibility	2.8091	-.248	.128	-.033	.255
Irritation	3.4404	-.661	.128	.187	.255
Incentive	3.3151	-.407	.128	-.456	.255
Personalization	2.7110	.012	.128	-.588	.255
Clarity	3.5041	-.821	.128	.541	.255
Attitude	2.9062	-.255	.128	-.714	.255

Source: own survey

Next, multicollinearity was checked. Multicollinearity is a situation when a high correlation is detected between two or more predictor variable. Statisticians say that the greater the multicollinearity (higher than 0.70) between two variables, the less precise are the estimates of individual regression parameters (Pallant, 2011). This is because when two or more variables are highly correlated, they all convey essentially the same information. As shown Appendix D, the collinearity among all independent variables is below the recommended value. Multicollinearity can be also detected with tolerance values and variance Inflation Factor (VIF) for each independent variable. Multicollinearity exists when tolerance is below 0.10 and the average VIF is larger than 9. As shown in table 4.9, the tolerance and average VIF for all variables is less than 2. Thus, the model fits the requirement and collinearity is not a problem.

Multiple regression assumes also residual are independent. Residuals are the prediction errors or difference between the actual score for a case and the score estimated by the regression equation. The Durbin-Watson statistic is used to test for independent of residuals. It measures how residuals are related each other across cases. No serial correlation implies that the size of the residual for one case has no impact on the size of the residual for the next case. The value of the Durbin-Watson statistic ranges for 0 to 4. As a general rule, the residuals are independent (not correlated) if the Durbin- Watson statistic is approximately 2, and an acceptable range is 1.50-2.50. In this case (shown in the model summary table of Appendix D), Durbin-Watson is 1.352 which is within the acceptable range.

After checking normality of distribution, independency of residuals and multicollinearity, multiple regression was carried out. A stepwise multiple linear regression method was followed to get the smallest possible set of predictors in the model. The independent variables estimated to predict Customers attitude towards mobile advertising entertainment, informativeness, credibility, irritation, incentive, personalization and clarity. Using all these predictors, the stepwise

multiple regression analysis resulted six models. Step by step all variables were included. But, the variable incentive was excluded in all and only six variables appear in the final model.

Table 4.9: Regression analysis

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.280	.220		1.273	.204		
Entertainment	.361	.045	.361	7.954	.000	.525	1.904
Clarity	.185	.039	.170	4.741	.000	.842	1.187
Informativeness	.212	.049	.185	4.297	.000	.585	1.710
Personalization	.156	.036	.153	4.309	.000	.856	1.168
Irritation	-.165	.037	-.155	-4.442	.000	.883	1.133
Credibility	.189	.048	.155	3.908	.000	.691	1.448

Model Summary: R=.783 R Square=.613 Adjusted R Square=.606

Source: own survey

From the multiple regressions the following results were obtained:

The Multiple regression R-Square = 0.613. This means, 61.3% of the variation in consumers' attitude towards mobile advertising is explained by entertainment, informativeness, credibility, Irritation, personalization and clarity. The Analysis of Variance for the regression model is F=94.400, Sig. = 0.000 (see appendix E), It means that the variation explained by the model is not due to chance. This also shows that there is a significant relationship between the dependent variable consumer attitude and the independent variables entertainment, informativeness, credibility, Irritation, personalization and clarity.

Entertainment emerged the strongest factor among others. The variable "Incentive" has insignificant effect on consumer attitude. It can be summarized as seen below in estimated regression equation.

$$\text{Consumer attitude} = 0.280 + 0.361*(\text{Entertainment}) + 0.212*(\text{Informativeness}) + 0.189*(\text{Credibility}) + 0.185*(\text{Clarity}) - 0.165*(\text{Irritation}) + 0.156*(\text{Personalization})$$

The estimated regression equation is used to predict the value of consumer attitude for any give values (responses) to the independent variables "Entertainment, informativeness, Credibility, Irritation, Clarity and personalization".

Those results demonstrate that

- ❖ Holding other variables fixed, for each change of 1 unit in Entertainment, Attitude of customers towards mobile ads changes by 0.361; for each change of 1 unit in Informativeness, Attitude of customers towards mobile ads changes by 0.212; for each change of 1 unit in Credibility, Attitude of customers towards mobile ads changes by 0.189; for each change of 1 unit in Clarity, Attitude of customers towards mobile ads changes by 0.185; for each change of 1 unit in irritation, Attitude of customers towards mobile ads changes by -0.165; for each change of 1 unit in Personalization, Attitude of customers towards mobile ads changes by 0.156.

It can also be concluded that there exist a significant positive effect of entertainment, informativeness, credibility, clarity and personalization "on consumers' attitudes towards SMS advertising. The existence of a significant negative effect of 'irritation' on consumers' attitudes towards SMS advertising can be concluded as well. The result is consistent with prior researches findings within the SMS advertising context such as Khasawnah & Shuhaiber (2013), Haider (2012), Friman, (2010), Waldt et al. (2009), Chowdhury (2006), Xu (2006), Bauer et al. (2005), Tsang et al. (2004). For instance, Tsang et al.

(2004) found that entertainment is the major factor to influence the overall attitude towards SMS advertising. Besides, Bauer et al. (2005), Haider (2012) confirmed that there is a positive effect of entertainment on the overall attitude toward SMS advertising.

Besides, others found that irritation caused by unwanted SMS advertising messages affect negatively the attitude toward SMS advertising (Waldt et al, 2009; Xu, 2006; Tsang et al., 2004).

“There are customers who use smart phones that automatically block short code SMS messages” marketing staff during focus group discussion.

Additionally, the perceptions of credibility of SMS advertisement have a direct positive effect on attitude toward SMS advertising (Chowdhury, 2006; Friman, 2010; Waldt, 2009). It means consumers consider credibility as an influencing factor (Haider, 2012). The credibility involves the truthful and believable of the advertiser and the medium. The high level of credibility increases the consumer attitude toward mobile advertising (Khasawnah & Shuhaiber, 2013).

On the other hand, the factor "incentive" has insignificant effect on consumers' attitudes towards SMS advertising. The result is controverted with most of previous studies within the SMS advertising context such as Khasawnah & Shuhaiber (2013), Haider (2012), Bauer et al. (2005), Haghirian et al. (2005), Tsang et al. (2004), Oh & Xu, (2003).

According to the regression analysis, the model for customer attitude towards mobile advertising can be summarized in the below diagram

Model for consumer attitudes towards Mobile advertisements

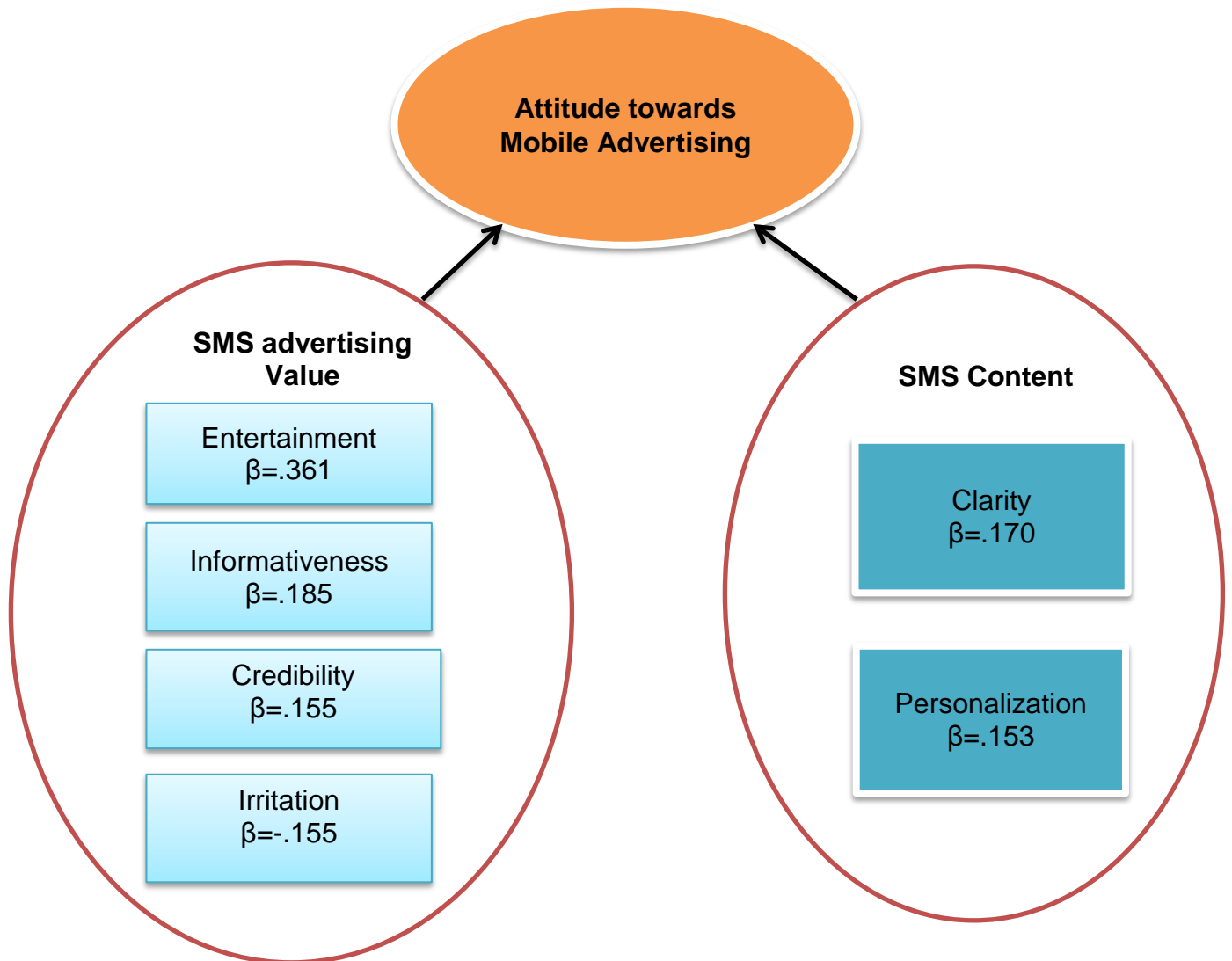


Figure 4.1 Model summary

The value of the β in the diagram is the Standardized Coefficients found in the regression table. According to Pallant, J., (2011), to compare the different variables it is important to look at the standardized coefficients (β). 'Standardized' means that these values for each of the different variables have been converted to the same scale so that they can be compared. Accordingly, the contribution of each variable to the prediction of the dependent variable (attitude of customer towards mobile advertising) can be seen from their β value. Thus, it can be concluded that entertainment ($\beta=0.361$) has the highest

contribution to the prediction of the dependent variable followed by informativeness ($\beta=0.185$) then comes clarity ($\beta=0.170$). The remaining determinant variables have similar contribution; credibility ($\beta= 0.155$), irritation ($\beta=-0.155$) and personalization ($\beta=0.153$).

4.7 Chapter Summary

This chapter starts by testing the reliability of each variable. All the tested variables are reliable. Then, a sample description is carried out for all the demographic variables. This is followed by a hypothesis test of each variable in order to know whether the hypotheses are supported or not. From the hypothesis testing, the researcher finds that all the variables are supported except one, incentive.

Using multiple regressions, the prediction power of each variable is determined and the estimated equation is stated. Accordingly, the variable entertainment was proved to be the strongest contributor to the prediction of attitude towards mobile advertising followed by informativeness. Overall, 61.3% of the variation in attitude towards mobile advertising is explained by the determinant variables.

CHAPTER FIVE

5. SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 Conclusion

This research aimed at determining the main factors that determine the consumers' attitudes towards mobile advertising among the students of Addis Ababa University. For this purpose, Brackett and Carr (2001) model was adopted with factors of entertainment, informativeness, irritation, credibility, personalization, incentive, clarity and Consumers' attitudes. Sets of hypotheses were developed based on relevant literatures and focus group discussion. They were tested quantitatively through correlation and multiple regressions.

The major concluding remarks from the study are the following:

- This study has proved that the determinant variables stated in previous literatures significantly affect customer's attitude towards SMS advertisement except a single variable, incentive.
- The factors (entertainment, informativeness, credibility, personalization and clarity) positively influence the consumers' attitudes towards SMS advertising.
- Irritation on the other hand significantly and negatively affect attitude toward SMS advertisements. This has the implication that an advertising message should be cognizant of the message contents before being delivered to the audience.

- The variable incentive has shown no significant influence on the attitude of customers towards mobile advertising
- The determinant variables (entertainment, informativeness, credibility, personalization and clarity) explain 61.3% of the variation on attitude of customers towards mobile advertising.
- In terms of the degree of correlation, entertainment and informativeness are the most related to attitude. A minor change in these variables is likely to have the greatest impact on attitude towards SMS advertisement. So, the implication here is that a company needs to put efforts to incorporate entertaining contents and all relevant information in a manner that provokes little feeling of manipulation.
- Credibility, clarity and personalization of SMS messages are also important for ensuring success in achieving communication objectives. The information or promises made in the messages shall also be met if can't be excelled and needs to be tailored based on customer needs and interests.
- Generally, the perception of respondents to mobile advertising is neutral. The students don't have a concrete answer about their perception on mobile advertisement.

5.2 Recommendations

The fact that SMS advertisements have not been perceived positively by the respondents, and the necessity of maximizing the effectiveness of mobile advertising by marketers, the researcher provides recommendations for corrective actions and review of orientation concerning mobile advertisements.

- Marketers should send messages that are consistent with the customer's demographic characteristics like income, occupation, user preference like preferred product, location and so on.
- To ensure mobile advertising credibility, companies should promise only what can be delivered and not beyond that.
- Mobile advertisement should be informative about new products. It also must demonstrate qualitative features like accuracy, timeliness and provide consumers with relevant and up-to-date information.
- One of the major causes for negative attitude of customers towards mobile advertisement is the irritation that SMS causes. This is a result of messages that are redundant, lacks creativity. So, marketers should be cautious not to manipulate the customers with excessive and boring messages. They need to find out ways of decreasing the level of irritation.
- Marketers need to find out ways of increasing the entertainment value and the level of enjoyment consumer's associate with the receiving of SMS advertisements. They may have to use of the MMS (multimedia message services) instead of SMS so as to overcome the limitations entertainment and visualizations. Due to the ability of MMS to send pictures or voice messages that SMS doesn't.

- For the success of an SMS advertising campaign, Marketers should first gain the permission of customers before sending SMS advertisements to random consumers.
- Marketer should take in to consideration the strong relationship between factors of SMS advertising and consumer's attitude so as to improve the factors and increase its power, they should also have to do lot of work to make SMS advertising more popular and attractive.

5.3. Limitations and future research

The study has been done taking a small segment of mobile users in the country; that is University students. This has narrowed its ability to generalize the findings to all mobile users in the country. Moreover, the study has limited the number of possible constructs and variables. For instance, among the components of attitude the conative component is not included. The determinant variables are not supposed to be comprehensive. Taking into consideration all these, future research can further enhance the findings from the study by taking a larger population, more comprehensive constructs and other relevant variables.

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Appendix A

Sample Size table from Research advisors

Required Sample Size[†]

Population Size	Confidence = 95%				Confidence = 99%			
	Margin of Error				Margin of Error			
	5.0%	3.5%	2.5%	1.0%	5.0%	3.5%	2.5%	1.0%
10	10	10	10	10	10	10	10	10
20	19	20	20	20	19	20	20	20
30	28	29	29	30	29	29	30	30
50	44	47	48	50	47	48	49	50
75	63	69	72	74	67	71	73	75
100	80	89	94	99	87	93	96	99
150	108	126	137	148	122	135	142	149
200	132	160	177	196	154	174	186	198
250	152	190	215	244	182	211	229	246
300	169	217	251	291	207	246	270	295
400	196	265	318	384	250	309	348	391
500	217	306	377	475	285	365	421	485
600	234	340	432	565	315	416	490	579
700	248	370	481	653	341	462	554	672
800	260	396	526	739	363	503	615	763
1,000	278	440	606	906	399	575	727	943
1,200	291	474	674	1067	427	636	827	1119
1,500	306	515	759	1297	460	712	959	1376
2,000	322	563	869	1655	498	808	1141	1785
2,500	333	597	952	1984	524	879	1288	2173
3,500	346	641	1068	2565	558	977	1510	2890
5,000	357	678	1176	3288	586	1066	1734	3842
7,500	365	710	1275	4211	610	1147	1960	5165
10,000	370	727	1332	4899	622	1193	2098	6239
25,000	378	760	1448	6939	646	1285	2399	9972
50,000	381	772	1491	8056	655	1318	2520	12455
75,000	382	776	1506	8514	658	1330	2563	13583
100,000	383	778	1513	8762	659	1336	2585	14227
250,000	384	782	1527	9248	662	1347	2626	15555
500,000	384	783	1532	9423	663	1350	2640	16055
1,000,000	384	783	1534	9512	663	1352	2647	16317
2,500,000	384	784	1536	9567	663	1353	2651	16478
10,000,000	384	784	1536	9594	663	1354	2653	16560
100,000,000	384	784	1537	9603	663	1354	2654	16584
300,000,000	384	784	1537	9603	663	1354	2654	16586

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Appendix B

Questionnaire

Dear Sir/Madam,

I am a postgraduate student of Marketing Management at AAU, School of Commerce. I am conducting a research on "Determinants of Customer attitude towards mobile advertising focusing on SMS advertising". The aim of this study is to determine customer attitude & the factors that influence customer attitude on SMS advertising. Therefore, I kindly request you to take some time and respond all of the questions honestly. Your co-operation to participate in this study will be highly appreciated. This study is strictly for research purpose. All information provided will be treated with utmost confidentiality.

Instruction

Please respond to the following questions by ticking \surd or X.

Part 1: Demographic information

1. Sex:

Male

Female

2. Age:

18–24

24-32

32–40

Above 40

3. Department:-----

4. Student Status:

Undergraduate Regular

Undergraduate Extension

Postgraduate regular

Postgraduate extension

Part 2: Determinants of SMS (text message) advertise

No	Code	Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
2.1.1	EN1	I feel that receiving SMS advertising is enjoyable & entertaining					
2.1.2	EN2	I feel that SMS advertising is not boring					
2.1.3	EN3	I feel that SMS advertising is pleasant					
2.1.4	EN4	I feel that SMS advertising is usually fun to receive					
2.2.1	IN1	I feel that SMS advertising is good source of information.					
2.2.2	IN2	I feel that SMS advertising supplies relevant information.					
2.2.3	IN3	I feel that SMS advertising makes sales information immediately accessible.					
2.2.4	IN4	SMS advertising offers me data that I need to make my purchase decisions					
2.3.1	CR1	The content provided by SMS advertising is credible					

No	Code	Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
2.3.2	CR2	I feel SMS advertising is trustworthy					
2.3.3	CR3	I use SMS advertising as a reference					
2.4.1	IR1	SMS advertising is boring & irritating.					
2.4.2	IR2	SMS advertising is redundant & lacks creativity					
2.4.3	IR3	SMS advertising content is often annoying					
2.4.4	IR4	The SMS advertisings I receive are excessive and out of control					
2.5.1	Inc1	I would accept SMS advertise if I was given financial incentives					
2.5.2	Inc2	I like to receive SMS advertising, if it gives me chances to take part in contest, discounts & coupons for receiving message					
2.6.1	PE1	I feel mobile advertisement is personalized according to my jobs and activities					

No	Code	Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
2.6.2	PE2	I receive SMS advertisements personalized & tailored for my location					
2.7.1	CL1	I read the SMS advertise text if it is clear					
2.7.2	CL2	I read the SMS advertise text if it is concise					
2.8.1	AT1	I think SMS advertising is good.					
2.8.2	AT2	I like to receive and read SMS advertisements.					
2.8.3	AT3	I appreciate receiving SMS advertising messages					
2.8.4	AT4	I feel SMS advertising helps raise our standard of living					

For any comment or question, please contact me at my Email:
gueshom@gmail.com

THANK YOU!

Appendix C - Reliability of data

Item-Total Statistics

Question Items	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I feel that receiving mobile advertising is enjoyable and entertaining	73.3753	152.340	.581	.844
I feel that SMS advertising is not boring	73.3123	151.111	.630	.843
I feel that SMS advertising is pleasant	73.2438	152.591	.585	.844
I feel that SMS advertising is usually fun to receive	73.4164	155.271	.510	.847
I feel that SMS advertising is good source of information.	72.3863	154.485	.542	.846
I feel that SMS advertising supplies relevant information.	72.5068	155.525	.538	.846
I feel that SMS advertising makes sales information immediately accessible.	72.6575	155.847	.494	.848
SMS advertising offers me data that I need to make my purchase decisions	73.0164	155.709	.496	.848
The content provided by SMS advertising is reliable	73.0603	157.496	.505	.848
I feel SMS advertising is trustworthy	73.0575	158.318	.461	.849
I use SMS advertising as a reference	73.0438	156.366	.491	.848
SMS advertising is boring and irritating.	72.5918	173.847	-.147	.869
SMS advertising is redundant & lacks creativity	72.4411	169.429	-.002	.864
SMS advertising content is often annoying	72.4411	168.945	.014	.863
The SMS advertising I receive are excessive and out of control	72.2164	169.670	-.012	.865
I would accept SMS advertise if I was given financial incentives	72.6301	161.997	.240	.856
I would like to receive SMS Advertise which gives me chances to take part in contest, discount and coupons for receiving messages	72.4658	161.810	.292	.854

I feel SMS advertisement is personalized according to my jobs and activities	73.0712	158.566	.401	.851
I feel that I am receiving SMS advertisement personalized & tailored for my location	73.2329	159.174	.391	.851
I read the SMS advertise text if it is clear	72.3014	158.497	.470	.849
I read the SMS advertise text if it is concise	72.4164	160.540	.353	.852
I think that SMS advertising is generally good	72.7096	150.152	.689	.841
I like to receive and read SMS advertisement	73.0904	152.962	.602	.844
I appreciate receiving SMS advertising texts	73.0932	153.222	.562	.845
I feel SMS advertising helps raise our standard of living	72.9342	152.084	.604	.844

Reliability Statistics

Cronbach's Alpha	N of Items
.856	25

Appendix D - Correlation

Correlations

		Entertainment	Informativeness	Credibility	Irritation	Incentive	Personalization	Clarity	Attitude
Entertainment	Pearson Correlation	1	.594**	.451**	-.292**	.084	.342**	.304**	.690**
	Sig. (2-tailed)		.000	.000	.000	.111	.000	.000	.000
	N	365	365	365	365	365	365	365	365
Informativeness	Pearson Correlation	.594**	1	.475**	-.191**	.205**	.223**	.294**	.586**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	365	365	365	365	365	365	365	365
Credibility	Pearson Correlation	.451**	.475**	1	-.002	.246**	.187**	.312**	.487**

	Sig. (2-tailed)	.000	.000		.977	.000	.000	.000	.000
	N	365	365	365	365	365	365	365	365
Irritation	Pearson Correlation	-.292**	-.191**	-.002	1	.144**	-.020	-.044	-.307**
	Sig. (2-tailed)	.000	.000	.977		.006	.699	.405	.000
	N	365	365	365	365	365	365	365	365
Incentive	Pearson Correlation	.084	.205**	.246**	.144**	1	.254**	.085	.097
	Sig. (2-tailed)	.111	.000	.000	.006		.000	.105	.064
	N	365	365	365	365	365	365	365	365
Personalization	Pearson Correlation	.342**	.223**	.187**	-.020	.254**	1	.242**	.391**
	Sig. (2-tailed)	.000	.000	.000	.699	.000		.000	.000
	N	365	365	365	365	365	365	365	365
Clarity	Pearson Correlation	.304**	.294**	.312**	-.044	.085	.242**	1	.426**
	Sig. (2-tailed)	.000	.000	.000	.405	.105	.000		.000
	N	365	365	365	365	365	365	365	365
Attitude	Pearson Correlation	.690**	.586**	.487**	-.307**	.097	.391**	.426**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.064	.000	.000	
	N	365	365	365	365	365	365	365	365

** . Correlation is significant at the 0.01 level (2-tailed).

Appendix E: Regression

Model Summary^g

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.690 ^a	.476	.474	.70191	
2	.726 ^b	.528	.525	.66736	
3	.750 ^c	.563	.559	.64279	
4	.762 ^d	.580	.575	.63094	
5	.772 ^e	.596	.591	.61952	
6	.783 ^f	.613	.606	.60756	1.352

a. Predictors: (Constant), Entertainment

b. Predictors: (Constant), Entertainment, Clarity

c. Predictors: (Constant), Entertainment, Clarity, Informativeness

d. Predictors: (Constant), Entertainment, Clarity, Informativeness, Personalization

e. Predictors: (Constant), Entertainment, Clarity, Informativeness, Personalization, Irritation

f. Predictors: (Constant), Entertainment, Clarity, Informativeness, Personalization, Irritation, Credibility

g. Dependent Variable: Attitude

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	162.382	1	162.382	329.591	.000 ^b
	Residual	178.842	363	.493		
	Total	341.224	364			
2	Regression	180.000	2	90.000	202.079	.000 ^c
	Residual	161.224	362	.445		
	Total	341.224	364			
3	Regression	192.068	3	64.023	154.953	.000 ^d
	Residual	149.156	361	.413		
	Total	341.224	364			
4	Regression	197.912	4	49.478	124.289	.000 ^e
	Residual	143.312	360	.398		
	Total	341.224	364			
5	Regression	203.436	5	40.687	106.009	.000 ^f
	Residual	137.787	359	.384		
	Total	341.224	364			
6	Regression	209.075	6	34.846	94.400	.000 ^g
	Residual	132.149	358	.369		
	Total	341.224	364			

a. Dependent Variable: Attitude

b. Predictors: (Constant), Entertainment

c. Predictors: (Constant), Entertainment, Clarity

d. Predictors: (Constant), Entertainment, Clarity, Informativeness

e. Predictors: (Constant), Entertainment, Clarity, Informativeness, Personalization

f. Predictors: (Constant), Entertainment, Clarity, Informativeness, Personalization, Irritation

g. Predictors: (Constant), Entertainment, Clarity, Informativeness, Personalization, Irritation, Credibility

Coefficients^a

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.162	.103		11.293	.000					
	Entertainment	.691	.038	.690	18.155	.000	.690	.690	.690	1.000	1.000
2	(Constant)	.436	.151		2.880	.004					
	Entertainment	.618	.038	.617	16.280	.000	.690	.650	.588	.908	1.102
	Clarity	.260	.041	.239	6.289	.000	.426	.314	.227	.908	1.102
3	(Constant)	.010	.166		.057	.954					
	Entertainment	.487	.044	.486	11.079	.000	.690	.504	.386	.629	1.589
	Clarity	.227	.040	.209	5.654	.000	.426	.285	.197	.888	1.127
	Informativeness	.271	.050	.236	5.404	.000	.586	.274	.188	.633	1.580
4	(Constant)	-.191	.171		-1.118	.264					
	Entertainment	.445	.044	.445	10.012	.000	.690	.467	.342	.592	1.690
	Clarity	.204	.040	.187	5.110	.000	.426	.260	.175	.867	1.153
	Informativeness	.270	.049	.236	5.494	.000	.586	.278	.188	.633	1.580
	Personalization	.143	.037	.141	3.832	.000	.391	.198	.131	.862	1.161
5	(Constant)	.369	.223		1.652	.099					
	Entertainment	.403	.045	.403	8.964	.000	.690	.428	.301	.557	1.797
	Clarity	.210	.039	.193	5.352	.000	.426	.272	.180	.866	1.155
	Informativeness	.264	.048	.231	5.475	.000	.586	.278	.184	.632	1.581
	Personalization	.155	.037	.152	4.200	.000	.391	.216	.141	.856	1.168
	Irritation	-.142	.037	-.134	-3.794	.000	-.307	-.196	-.127	.906	1.104
6	(Constant)	.280	.220		1.273	.204					
	Entertainment	.361	.045	.361	7.954	.000	.690	.388	.262	.525	1.904
	Clarity	.185	.039	.170	4.741	.000	.426	.243	.156	.842	1.187
	Informativeness	.212	.049	.185	4.297	.000	.586	.221	.141	.585	1.710
	Personalization	.156	.036	.153	4.309	.000	.391	.222	.142	.856	1.168
	Irritation	-.165	.037	-.155	-4.442	.000	-.307	-.229	-.146	.883	1.133
	Credibility	.189	.048	.155	3.908	.000	.487	.202	.129	.691	1.448

a. Dependent Variable: Attitude

Excluded Variables^a

Model	Beta In	t	Sig.	Partial Correlation	Collinearity Statistics			
					Tolerance	VIF	Minimum Tolerance	
1	Informativeness	.273 ^b	6.061	.000	.304	.647	1.545	.647
	Credibility	.221 ^b	5.384	.000	.272	.797	1.255	.797
	Irritation	-.115 ^b	-2.937	.004	-.153	.915	1.093	.915
	Incentive	.040 ^b	1.038	.300	.054	.993	1.007	.993
	Personalization	.176 ^b	4.452	.000	.228	.883	1.133	.883
	Clarity	.239 ^b	6.289	.000	.314	.908	1.102	.908
2	Informativeness	.236 ^c	5.404	.000	.274	.633	1.580	.629
	Credibility	.176 ^c	4.360	.000	.224	.763	1.310	.763
	Irritation	-.127 ^c	-3.420	.001	-.177	.913	1.096	.830
	Incentive	.025 ^c	.698	.486	.037	.989	1.011	.904
	Personalization	.142 ^c	3.702	.000	.191	.862	1.160	.831
3	Credibility	.128 ^d	3.126	.002	.163	.709	1.411	.588
	Irritation	-.122 ^d	-3.383	.001	-.176	.912	1.097	.596
	Incentive	-.010 ^d	-.292	.770	-.015	.954	1.048	.611
	Personalization	.141 ^d	3.832	.000	.198	.862	1.161	.592
4	Credibility	.127 ^e	3.160	.002	.165	.709	1.411	.567
	Irritation	-.134 ^e	-3.794	.000	-.196	.906	1.104	.557
	Incentive	-.045 ^e	-1.248	.213	-.066	.900	1.111	.584
5	Credibility	.155 ^f	3.908	.000	.202	.691	1.448	.525
	Incentive	-.023 ^f	-.636	.525	-.034	.874	1.144	.554
6	Incentive	-.047 ^g	-1.327	.186	-.070	.850	1.177	.519

a. Dependent Variable: Attitude

b. Predictors in the Model: (Constant), Entertainment

c. Predictors in the Model: (Constant), Entertainment, Clarity

d. Predictors in the Model: (Constant), Entertainment, Clarity, Informativeness

e. Predictors in the Model: (Constant), Entertainment, Clarity, Informativeness, Personalization

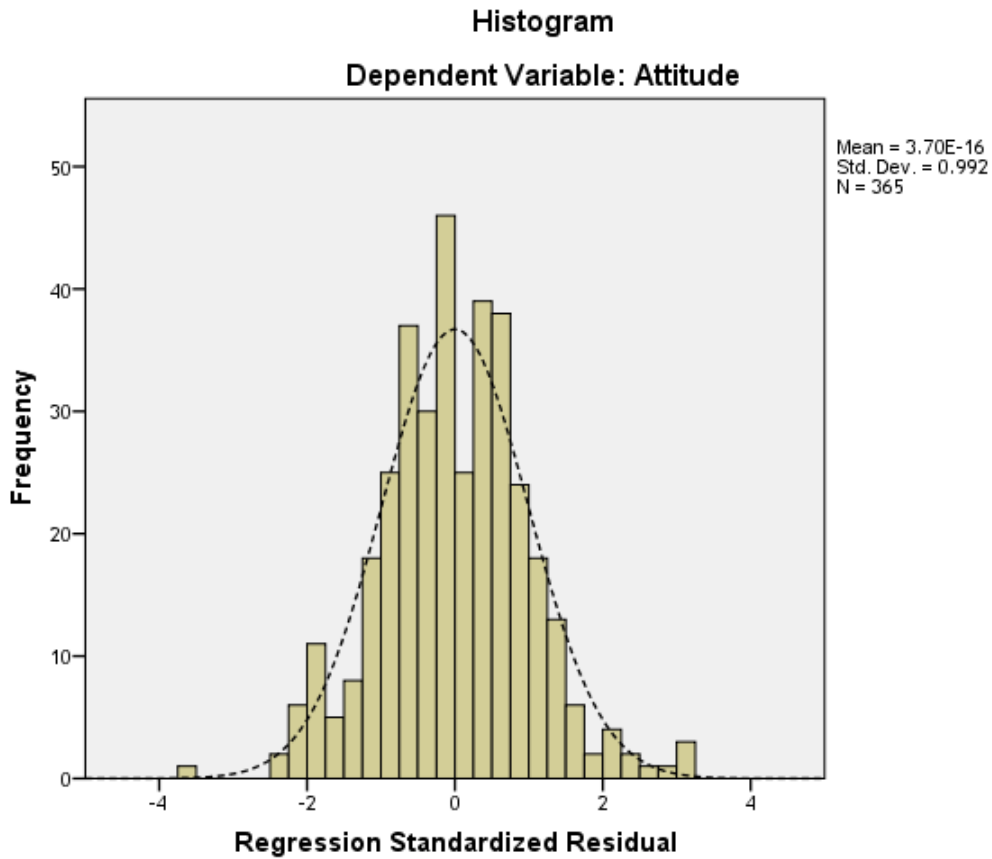
f. Predictors in the Model: (Constant), Entertainment, Clarity, Informativeness, Personalization, Irritation

g. Predictors in the Model: (Constant), Entertainment, Clarity, Informativeness, Personalization, Irritation, Credibility

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.7844	4.9834	2.9062	.75788	365
Residual	-2.21397	1.94724	.00000	.60253	365
Std. Predicted Value	-2.800	2.741	.000	1.000	365
Std. Residual	-3.644	3.205	.000	.992	365

a. Dependent Variable: Attitude



Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Attitude

