

# Consumer Perception towards Mobile Advertising: A Case of Service Sector in Pakistan

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## **Abstract**

### **Purpose:**

The upsurge of technology has evolved the marketer's job from billboard and print advertisement to digital means like electronic marketing and mobile advertising (MA). In the current business environment, enterprises focus more on the easy flow of ads to reach a broader market than the traditional approach, such as TV, billboard, and print media. MA is the future of marketing strategy as it is a swift, inexpensive, and accurate source to communicate with a vast audience. The current study investigates the consumer purchase intention (PI) with the perceived usefulness (PU) of the MA dimension through consumer attitude (CA) towards MA.

**Design/methodology/approach:** This study collected quantitative data from 414 respondents through a questionnaire using a nonprobability judgmental sampling technique. Respondents are frequent cellular service users in Pakistan. SMART PLS-3 is used to test the hypotheses.

**Findings:** The findings reveal PA of MA has more impact on consumer PI as almost 60-70% of users who appealed to the mobile advertisements showed high purchase intention towards telecom products. MA is now getting the incredible attainment factor for nowadays marketing approaches. For the tremendous success of any business, companies are now quickly using mobile advertising because they see more sparks in the medium rather than advertising on other commercial tools

**Research limitations/implications:** The present study has measured the effect of only some variables, while other variables such as receiver's permission, subjective norms, and control variables can be considered for future research.

### **Practical implications:**

The study findings may be valuable to marketers in developing mobile advertising strategies that target all generations. Results from this study could be used to establish other factors marketers should rely on to get a favourable reaction or acceptance of mobile advertising within their intended audience. Marketers can investigate and strive to mitigate the risks that customers are worried about. Reduced spam will raise the appeal of mobile users; additionally, if marketers have consent, it will undoubtedly increase customer interest.

### **Originality/Value:**

This study demonstrates that mobile advertising has a considerable impact on media consumers' capacity to recognise mobile advertising. Due to limited research on mobile advertising in Pakistan, this study contributes to the field by elucidating consumers' opinions toward it and the mechanisms through which mobile advertising generates excellent value. Additionally, this research contributes knowledge about enhancing the usefulness of mobile

advertising and its effectiveness in advertising current practices. Finally, this research demonstrates how advertisers approach mobile advertising regarding perceived use.

**Keywords:** Mobile advertising, Technology acceptance, Technology Acceptance Model, Pakistan, Attitude towards mobile advertising, Usefulness of mobile advertising, Purchase Intention

### **Introduction**

The current advancement in technology has buttressed a series of novelties, especially in all areas of business and communications (Murillo-Zegarra, Ruiz-Mafe, & Sanz-Blas, 2020). Companies are using new ways to target their customers. Marketers communicate with their clients to educate and promote their products or services with the primary intention of fulfilling their needs (Kartika & Supatmi, 2020). Hence, for that purpose, they use different sources like TV, Radio, and Billboards and now the Internet as a new way of marketing approach to engage with the customers (Hsu, Lin, & Lin, 2017). Though the traditional system is considered successful somehow, they need much investment and time (Hsu et al., 2017). In a fast-moving and competitive market, businesses need alternative means which utilise less time and cost to educate their prospects (Kurtz, Wirtz, & Langer, 2021). Mobile advertising (MA) is now an emerging communication source. Mobile phones were once regarded as a luxurious and expensive tool beyond the reach of the low-income earner in underdeveloped countries (Akpojivi & Bevan-Dye, 2014). However, since 2019, this gadget has become a need of every individual (Liu, Kanso, Zhang, & Oлару, 2019) irrespective of what class that individual belongs to, what profession he has, and their education is. There are 2.71 billion mobile users around the globe, and when we talk about Pakistan, it is 55.4 million. The last five years' stats clearly show significant mobile phone penetration in this region (Liu et al., 2019). According to the global advertising forecast, mobile users have increased tremendously globally, and there is an excellent shift from TV to mobile advertising (Stillman & Letang, 2016). The mobile subscribers around the globe are 4.7 billion, and in 2018, that will reach 5.70 billion. Global mobile advertising expenditure has boosted five times within the last five years (Ashari Nasution, Arnita, & Fatimah Azzahra, 2021), which means mobile advertising is increasing worldwide. According to Pakistan Telecommunication Authority, there will be 187 million mobile subscribers in Pakistan until December 2021. The global MA market is arriving at new heights, and a massive increase in revenue is observed in 2020 global mobile advertising spending – \$276 billion. Marketers believe that those users who have a positive attitude towards advertising are palpable to be persuaded by such advertisements received through mobile phones (Merabet, Benhabib, & Merabet, 2017). Prior studies depict purchase intention (PI) as an input for decision-making for products/ services consumption, as it supports the government of consumers' actions (Sin, Nor, & Al-Agaga, 2012). Research and practise suggest that many business transactions between customers and suppliers can be achieved using simple mobile technology (Iddris, 2006). This study examined the impact of perceived usefulness of mobile advertising (PUMA) and consumers' attitude (CA) on mobile advertising effectiveness among the Pakistani. Under the TAM theory, this study proposes and tests the conceptual model built to investigate the behavioural intentions of the population. It determines the consumer purchase intention (PI) by using consumer PUMA of MA and consumer attitude towards MA. The impact of the study comes in various folds, as discussed in detail in the last section of the article. It offers new empirical evidence on the use of Mobile advertising (MA), which presently looks to be the principally unexplored area in Pakistan. Prior studies conducted in Turkey, Bahrain, and Vietnam (Almossawi, 2014; Cho, Luong, & Vo, 2016; Ünal, Erciş, &

Keser, 2011) indicate customers' attitudes towards mobile advertising are different between customer segments. Recent studies also showed similar attitudes differences in other world regions (Sharma, Pathak, & Siddiqui, 2021). This study aims to determine the perceived usefulness of mobile advertising on customer attitude in Pakistan in the year 2021. Smartphone penetration is relatively high in the country, with over 80% of the population having access to mobile phones. Findings from this study may provide insightful information for marketing professionals and electronic media investors to understand consumer technology acceptance changes.

## Literature Review

### Perceived Usefulness of Mobile Advertising (PUMA)

Consumers' attitudes and beliefs towards advertising are critical indicators to measure the significance of advertising effectiveness. The technology adoption model (TAM) suggests two fundamental beliefs, which are perceived usefulness (PU) and perceived ease of use (PEOU). PU is the consistency of an individual using a specific gadget that enhances their work performance (Rao, 2007). According to Davis (1989, p. 320), people use a particular tool to improve their job performance". PUMA makes mobile phones and other gadgets to target the customers (Lu & Su, 2009). In another study, Davis et al. (1989) state that PU has a positive relationship with a single user to do his job. Consumers, who have mobile devices, navigate the information and use real-time information about brands (Lee, Shi, Cheung, Lim, & Ling, 2011). Thus, the organisation needs to study how receptive the customer is to the technology (Ooi, Sim, Yew, & Lin, 2011)—understanding that marketing strategies should consider the target market or the product's desired technological modes (Wilson, Keni, & Tan, 2021). Successful marketing advertising results in integrated marketing (Chowdhury, Parvin, Weitenberner, & Becker, 2006). To be in the mind of customers, companies need to understand the value of changing the advertising practices and using new technology (Saleem, 2015). Mobile advertising is now becoming one of the highly used mediums to target customers irrespective of the age group of their customers (Kurtz et al., 2021)

### Consumer Attitude towards Mobile Advertising (AMA)

Prior studies show attitude as a significant concept to study, leading to building loyalty (Dowling, & Hammond, 2003). Fishbone and Ajzen (1980) described the attitude as a learned predisposition of human beings in which an individual is believed to respond to an object (or an idea) or a collection of things (opinions). In another study, Kotler (2000) states attitude is a person's enduring positive or negative assessment, emotional sentiment, and action towards an object or idea (Chowdhury et al., 2006). Under different situations, attitude is associated with individual behaviour. Every customer attitude possesses various elements (Feng, Fu, & Qin, 2016). Goldsmith & Bridges (2000) explain it as belief, sentiment, and a behavioural intention towards an object. Attitude and purchase intention has a positive relationship (Martí, Sanz, Ruiz & Manzano, 2013). Most authors admit the straight association between attitudes and purchase intention in their studies (Gazley, Hunt, & McLaren, 2015). When a customer show interest in some advertising message, it surly the success of advertising message that came through any source (Utama, Nair, Cheng, & Hung, 2021). When the message comes through a source that fits customers' minds, it positively impacts customer attitude (Utama et al., 2021).

### Purchase Intention (PI)

The term “purchase intention” refers to the procedure where an individual plans to purchase a package (product or service) seen in an advertisement (Huarng et al., 2010, Kamins and Marks, 1987). In another study, PI is the extent of the awareness to buy or the thinking process to own the product or service introduced in advertising (Ko, 2005, Ha, 2014). Individuals/groups are concerned about the purchasing of the product. Every consumer has different intentions toward product purchasing (Goh, Chu, & Wu, 2009). Purchase intention depends on several determinants like attitude, brand image, and consumer’s income level (Kim & Han, 2015). Thus, consumer behaviour is measured by intention (Parreño, Sanz-Blas, Ruiz-Mafé, & Aldás-Manzano, 2013). Earlier research on consumer purchase intention has also predicted using the brand’s perceived value and quality. (Li, Li, & Kambele, 2012). Professionals in marketing work demand to achieve higher purchase intentions from consumers (C. H. Wong, Tan, Tan, & Ooi, 2015). PI is used to recognise the ultimate purpose of transmission of an advertisement (Kim and Han, 2014, Xu et al., 2009) and to explain the purchase of any product decision (Kamins, 1990, Tingchi Liu et al., 2007). It is also used to assess the advertisement’s effectiveness and role in decision-making (Murillo-Zegarra et al., 2020). It assists in determining the aspects that contribute to an online purchase (Brown et al., 2003) and suggest the models for repurchasing (Kuo et al., 2009). Purchase intention is a significant predictor to assess the advertisement effectiveness (Trivedi, 2014) and the way to judge the usefulness of the medium (Kartika & Supatmi, 2020).

### Conceptual Model

The technology acceptance model (TAM) is usually applied to assess the customer acceptance of mobile advertising (L. Y. Chen, 2014). This model has two main drivers one is perceived usefulness (PU), and the second one is perceived ease of use (PEOU); it helps to measure the attitude towards mobile advertising. As we are just checking, the TAM may continue to be the dominant model because of its thrifty nature. Prior studies depict the limited role of PEOU as compared with PU towards technology acceptance situations. In this study, PEOU is irrelevant when users are not expected to play with or use the technology (Murillo-Zegarra et al., 2020). Today, marketers are not giving much importance to mobile advertising; they believe mobile advertising is no longer valid from the customer’s point of view (Murillo-Zegarra et al., 2020) or to be used for marketing purposes (Niu, Wang, & Liu, 2021)

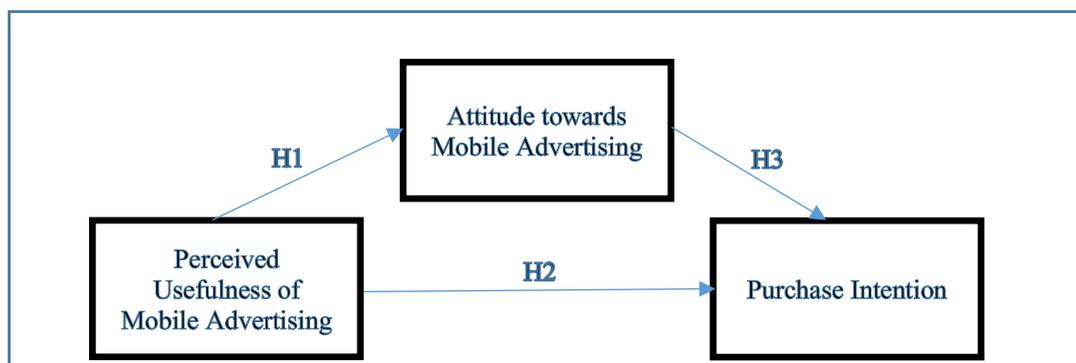


Figure 1 Conceptual Model

### Hypothesis Development

Figure 1 shows the model for this research, consisting of Perceived usefulness of mobile advertising, attitude towards mobile advertising, and customers' purchase intention. When technologies are easier to hold and operate, innovation is more likely to be adopted, and the consumer views the item as valid and valuable (Rogers, 2003). Consumer perception towards the usefulness of technology results in a favourable attitude of adoption.

H1: PUMA positively impacts the consumer attitude (CA).

The perceived usefulness of mobile advertisement to shopping influences users' purchase intention. Prior studies into web advertising provided empirical evidence about the positive impact of perceived usefulness of technology on customer purchase intention (Chiu, Lin, & Tang, 2005). The current study measures the customer's perception of mobile advertising usefulness on buying intent.

H2: PUMA has a positive impact on consumer PI.

It is believed that when customers hold a positive attitude towards mobile advertising, it affects their purchase intention.

H3: AMA has a positive impact on consumer PI.

### Methods

A non-probability judgment sampling was used due to time constraints, costs, and convenience to achieve an adequate number of respondents. This study employed the quantitative research methodology to understand cellular service users' behavioural intention towards mobile advertising in Pakistan. It helps to uncover expected advances in attitude in the current era where customers stay with their mobile mobiles most of the time. The triangulation technique investigates the topic to increase confidence in findings. A well-designed questionnaire was distributed to target respondents aged 17 and above and aware of mobile advertising. For data collection, the Metro cities of Pakistan Lahore, Rawalpindi, and Islamabad were selected. The researcher examined questionnaires to discard unacceptable surveys with missing data or shown response patterns. In the end, item 5 of PUMA and item 3 of AMA were removed from the datasheet as the respondents did not answer that question or were reluctant to respond. The sample size is comparable to other TAM studies. Statistics published by Siraj, Syed, & Sultan, 2021 reveal that customers of Karachi, Pakistan feel good when they receive mobile advertisements of their known brands. Thus, conducting mobile advertising research in other metro cities of Pakistan was a suitable choice and might rationally be assumed to represent customers in Pakistan.

### Measures

The measured items contain three constructs, namely PUMA, AMA, and PI.

**Table 1** Measurement of Variables with References

Variables	Items	Measures Adopted
<i>Purchase intention</i>	4	Carlsson et al. (2006) and Venkatesh et al. (2012), C. H. Wong et al., 2015
<i>Attitude towards mobile advertising</i>	3	(Sanchez-franco, Francisco, Ramos, & Velicia, 2009)(Sanchez-franco, Francisco, Ramos, & Velicia, 2009)(Sanchez-franco, Francisco, Ramos, & Velicia, 2009)(Sanchez-franco,

		Francisco, Ramos, & Velicia, 2009)(Sanchez-franco, Francisco, Ramos, & Velicia, 2009), Taylor and Todd (1995)
<i>Perceived usefulness of mobile advertising</i>	4	Based on Karjaluoto et al. (2008), Bauer et al. (2005)

A 5-point Likert-type scale was used to get the data, where 1=strongly disagree, 2=moderately disagree, 3=slightly disagree, 4=slightly agree, 5=moderately agree, and 6=strongly agree

## Results

### Demographics

According to Table 1, the descriptive statistics for the demographics, out of 414 respondents, 239 were male respondents (57.7%), and 175 were females (42.3%) respondents. Thus, there were more male respondents as compared to female respondents. Results show that 163 respondents belonged to the 15 to 20 years age group, 131 from 21 to 25 age group, 54 from 26-30 age group, 35 from 31-35 age group, and 31 from above 36 age group respectively. It shows that most respondents belong to the 21 to 25 age group. The education profile of the respondents is also examined. The results indicate that 100 of the respondents have Matric /O-Level education. Fifty-two respondents have FSC/A-Level/Diploma level education, 197 respondents have an undergraduate level education, 38 respondents have graduate-level education, and 27 respondents have post-graduations. Total respondents were 414, and according to the data, 27.1% were using of Zong network, 26.1% were the Telenor, 22.9% were Ufone, and 23.9% were the Jazz/ Warid network users. So, the majority of respondents were using the Zong network. The result found that all four networks are considered the most influential player in the telecommunication industry of Pakistan.

**Table No.2** Descriptive Statistics for Demographic

Demographics Factors		Frequency	Percentage
Gender Profile	Female	175	42.3
	Male	239	57.7
Age	15-20	163	39.4
	21-25	131	31.6
	26-30	54	13.0
	31-35	35	8.5
	36&Above	31	7.5
	Education Profile	Matric /O-Level	100
FSC/A-Level/Diploma		52	12.6
Undergraduate		197	47.6
Graduate		38	9.2
Postgraduate		27	6.5
Mobile Network	Zong	112	27.1

Telenor	108	26.1
Ufone	95	22.9
Jazz/Warid	99	23.9

### PLS Predict

Shmueli et al. developed the PLS predict algorithm (2016). The method generates and evaluates PLS path model estimations predictions using training and holdout samples (Shmueli et al., 2019). During the analysis, K foldings were set on 10, and the number of repetitions was ten. In this table, all positive  $Q^2$  predict values indicate the PLS path model's prediction error, which shows that the model does not lack predictive power.

**Table 3** Prediction Summary

	RMSE	MAE	MAPE	$Q^2$ _predict
AMA10	1.133	0.890	39.940	0.275
AMA11	1.051	0.836	36.498	0.273
AMA12	1.147	0.914	42.779	0.207
PI16	1.078	0.863	35.824	0.259
PI14	1.175	0.914	43.282	0.219
PI17	1.120	0.870	41.094	0.276
PI15	1.069	0.847	37.823	0.302

### Correlation Analysis

The reliability analysis showed good reliability of the questionnaire, and variables hold positive correlation values. Attitude towards MA and PI have a (+) correlation with 0.661 and a significant value of .000. PUMA and PI have a (+) correlation of 0.688 and a significant value of .000. PUMA and AMA have a (+) correlation with .674 with a significance of .000.

**Table 4** Correlation Analysis

	PUMA	AMA	PI
PUMA	1		
AMA	.674	1	
PI	.688	.661	1

\*\* Correlation is significant at the 0.000 level (2-tailed)

First, it is suitable for checking the complex cause-effect- relationship models (C. H. Wong et al., 2015) because it employs a non-parametric method. It imposes fewer constraints, particularly on data distribution and sample size. (K. K. Wong, 2013). PLS is well known for handling small sample sizes (S. Chen, Chuang, & Chen, 2012). SMART PLS-3 software is used to test the hypothesis. Figure 2 provides more details of our research model's inner and outer model.

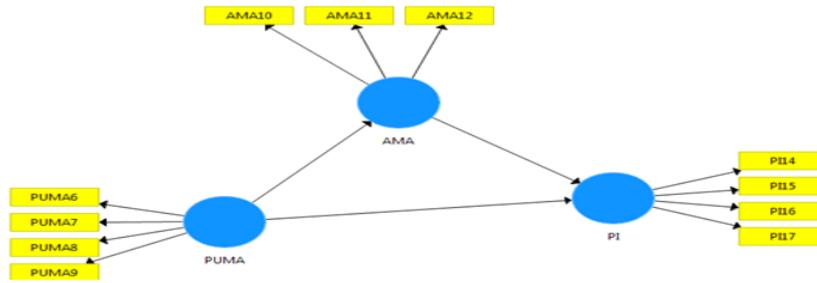


Figure 1 Conceptual Model

### Internal Consistency Reliability

Reliability item-wise consistency of the results has been identified in the variables. Convergent Validity shows that AVE values are above 0.50 to establish convergent Validity.

### Fornell-Larcker Criterion Analysis for Checking Discriminant Validity

Fornell and Larcker (1981) advocate that the square root of latent variable AVE is used to create discriminant validity. If this value is larger than other correlations among latent variables, then the latent variables' discriminant validity has been established. For this purpose square root of AVEs has been taken, and the values are greater than the Correlation among the latent variables. Table A depicts the discriminant validity of the study.

Table 5 Discriminant Validity

	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability	AMA	PI	PUMA
AMA	0.660	0.742	0.853	<b>0.812</b>		
PI	0.569	0.746	0.840	0.652	<b>0.754</b>	
PUMA	0.538	0.714	0.823	0.622		<b>0.734</b>

Notes: "AVE and CR"

### HTMT in the Discriminant Analysis

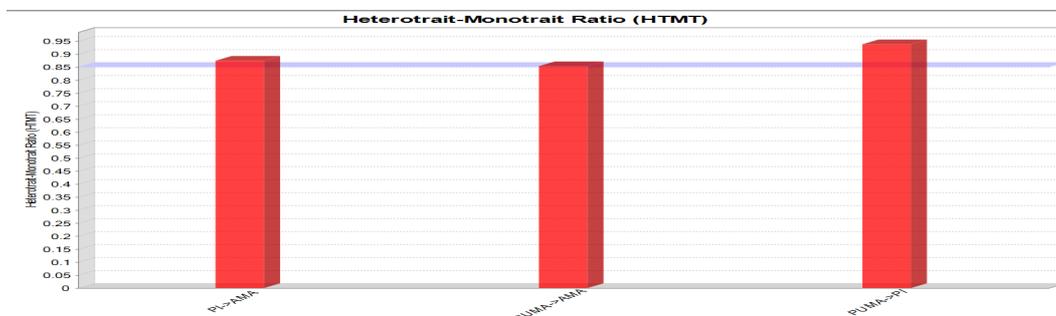


Figure 2 HTMT

### Indicator Reliability

As per the rule of thumb for model evaluation, the values of indicator loadings higher than 0.70 are considered acceptable (Hair, Ringle, & Sarstedt, 2011). Table 5 shows with external loadings of latent variables.

**Table 6** Results Summary for Outer Loadings

Latent Variables	Indicators	Loadings
PUMA	PUMA6	0.707
	PUMA7	0.708
	PUMA8	0.757
	PUMA9	0.761
AMA	AMA10	0.837
	AMA11	0.830
	AMA12	0.768
PI	PI14	0.718
	PI15	0.808
	PI16	0.736
	PI17	0.753

### Structural Model Assessment

After establishing the reliability and Validity of the latent variables, in Table 4, values of  $R^2$  show the accuracy of the model. Whereas the  $Q^2$  evaluates the predictive relevance.

### Path Coefficient

Figure 3 shows path coefficients for the direct relationships between the variables. The investigation of the path coefficient for PUMA and AMA is 0.622. Path coefficient for AMA and PI is 0.367. Path coefficient for PUMA and PI is 0.457. It is evident from the investigation that T-Statistics for the PUMA to AMA is 19.956, T-Statistics for AMA to PI Path is 7.420, T-Statistics for the PUMA to PI is 9.802.



**Figure 3** Path Coefficients

### Hypothesis Testing and Structure Relationship

**Table 7 Results**

		Path Coefficient	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
H1	PUMA → AMA	0.622	0.626	0.031	19.956	0.000
H2	AMA → PI	0.367	0.366	0.050	7.420	0.000
H3	PUMA → PI	0.457	0.458	0.047	9.802	0.000

The results show all the independent predictors have a + impact on the outcome variable. Path coefficient reflects that that independent variable also affects the dependent variable. In this analysis, PUMA has a 62 % impact on AMA. AMA analysis demonstrates that there is a 36.7% impact on the PI. In contrast, PUMA has a 45.7% impact on the PI. This analysis indicates that PUMA has more impact on the AMA than PUMA's impact on the PI. It is evident from the investigation that when the consumer has a positive attitude towards MA, there are more chances of high PI.

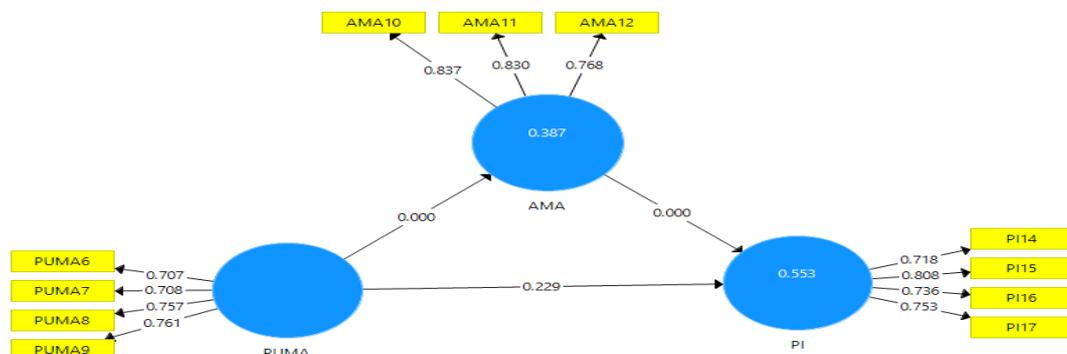
#### Assessing R<sup>2</sup> value

Here the R<sup>2</sup> value is used to evaluate the structural model. This coefficient is used to investigate the coefficient measures, which are the accuracy of the model's prediction. The R<sup>2</sup> value gives the information about the independent variable. It combines the effects on the dependent variables and represents the variance value that explains the dependent variables. In the current study, the R<sup>2</sup> value for PI is 0.553, and for AMA, it is 0.387.

**Table 8**

	R Square	R Square Adjusted	Q <sup>2</sup> (=1-SSE/SSO)	Effect Size
AMA	0.387	0.386	0.243	Medium
PI	0.553	0.551	0.295	Medium

Note. Small: 0.0 < Q2 effect size < 0.15; Medium: 0.15 < Q2 effect size < 0.35; Large: Q2 effect size > 0.35



### Assessing Q<sup>2</sup> Value

In data analysis, blindfolding is used to cross-validate the predictive of the model and its relevance with the individual endogenous variables. The “Stone Geisser Q<sup>2</sup>” value is also known as the “Geisser and Stone demonstrated in 1974”. Implementing the blindfolding technique with the omission distance of 7 yielded cross-validated redundancy Q<sup>2</sup> for all endogenous variables. In this study, the Q<sup>2</sup> Value for the PI is 0.295 and for the AMAT is 0.243.

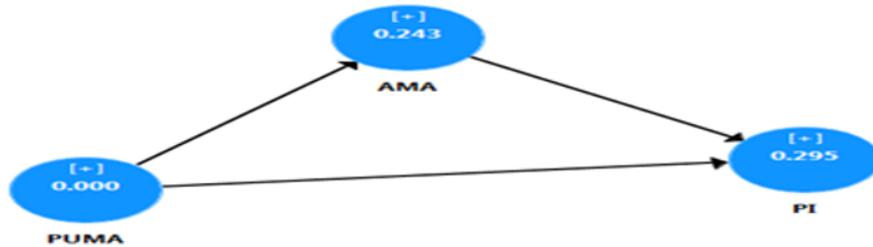


Figure 4 Assessing Q<sup>2</sup>

### Hypothesis Testing

Table 9 Hypothesis Testing

			Path Coefficient	T Statistics	P Values	Results	
H1	PUMA	→	AMA	0.622	19.956	0.000	Accepted
H2	AMA	→	PI	0.367	7.420	0.000	Accepted
H3	PUMA	→	PI	0.457	9.802	0.000	Accepted

### Findings

#### Discussion and Conclusion

The validation of the study was to check the impact of PUMA on consumer PI. PLS-SEM technique was used to assess the direct effects of the perceived usefulness of mobile advertising and attitude towards PI. Recently, Enrique Murillo, 2017 used the PLS-SEM technique to investigate the relationships among variables. In the current study, using PLS-SEM techniques, the results show that all path values in the data analysis are positive, and all hypotheses have been accepted.

The first hypothesis was to measure the impact of perceived usefulness of mobile advertising on attitude towards mobile advertising, and the results show that PUMA has a positive effect on attitude towards mobile advertising. Findings are consistent with previous research (Chen, 2014; Sin et al., 2012) as the empirical data shows that when a consumer perceives MA as more valuable, the consumer shows a positive attitude.

The second hypothesis of the study was to measure the impact of AMA on consumer PI, and the result of the survey shows that AMA has a positive effect on consumer PI. It also validates the earlier findings of the prior researchers that attitude positively impacts consumer intention (Martí Parreño et al., 2013; Davis, 1989). There are cases where the mood is negatively affected (Akpojivi & Bevan-Dye, 2014). In this study, attitude towards advertising significantly affect consumer intention and ultimately will have positive behaviours. Consumers can access advertising on the go, which means that with more efficient use of their time, companies can easily communicate their messages with fewer hassles.

The third hypothesis of the study stated that the perceived usefulness of mobile advertising has a positive impact on consumer purchase intention, and the findings of the study supported the relationship. Results also validate the hypothesis and align with other related research in this area (Hsu et al., 2017; Muhammad, Suleiman, Adamu, & Technology, 2016; Tseng & Lo, 2011). It means that those consumers who perceive mobile advertising as applicable tend to show positive purchase intention. Consumers can lose interest in mobile advertising if messages are sent so frequently or sent at the wrong time. Advertising focuses on giving more helpful information to consumers and needs to design more informative advertisements. Increasing the usefulness of mobile advertising can be more fruitful for companies.

Based on the results, all hypotheses of the study are accepted. These results show that PUMA is a significant factor in mobile advertising. The consumer who feels that mobile advertising is beneficial also shows positive intention towards purchasing. The results reflect that the consumers who have a positive attitude towards MA have positive PI. Findings reflect that mobile advertising is a valuable medium for advertising purposes in the current era but adds more innovation.

The research only incorporates three variables: PUMA, MA, and PI, to assess the customer's intention towards this low cost and high reach medium. Other factors that might contribute towards consumer behavioural intentions need to be inspected. All this raises a new itinerary for future research in Pakistan. Any researcher is investigating a similar topic in the future needs to examine these factors to make the results more illustrative and generalisable. This study requires conducting an extensive scale survey. The scope of research on MA in Pakistan is minimal, and researchers mostly rely upon the literature from other countries to form the hypothetical basics for their study. Hence, this research focused on overcoming this problem and aims to provide valuable insights into the factors that affect the online purchasing patterns of consumers in Pakistan.

We also believe that the findings of this study will also help e-marketers and people from business domains understand the importance of MA and adapt it to promote their brands and increase their sales. However, further research still needs to be done to validate the findings as these study results might not be comprehensive.

### ***Practical and Social Implications***

The findings of this study may be helpful to marketers in developing mobile advertising strategies that appeal to a wide range of demographics. According to the results, marketers should concentrate on other factors for mobile advertising if they want a positive response or acceptability from their target market. When it comes to planning marketing, campaigns like promotions that last just a short time are only available in a specific geographic location or are otherwise constrained. Marketers must consider this medium. Marketers can also examine and minimise the threats that clients are worried about, like privacy breaches and personal time invasion, while floating promotional messages. Mobile consumers will be more inclined to accept adverts sent to their devices by reducing spam. If marketers ask for permission before sending out these ads, customers' attention will be piqued even more if marketers ask for permission. Moreover, the research model is one of the initiatives to provide insights, awareness, and a chance for mobile makers and service developers to establish a successful m-advertising plan in Pakistan.

6.2.

### ***Limitations and Suggestions for Future Research***

The study has various limitations; however, these limitations can be a guideline for future research. The present study has measured the effect of perceived usefulness and attitude on purchase intention. At the same time, other variables such as the receiver's permission, subjective norms, and control variables can also be considered for future research. Moreover, the study is restricted to measure intention. Thus, actual behaviour should also be considered in future studies. Further studies can also be conducted in Pakistan, with a more diverse sample covering people from different country regions, from other age groups, professions, to increase the generalisability of the findings. A non-probability judgment sampling was used to gather responses, but the probability sampling technique could be used to achieve generalised results in the future.

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# APPENDICES

## Questionnaire

**Dear Respondent,**

Thank you for agreeing to be a part of this research initiative. I am research student at the department of Management Science, University SAINS Malaysia. You are requested to please spare your precious time and fill the questionnaire. I assure you that information obtained from this survey will not be disclosed and will only be used for research purpose.

For each item of the statement below, please indicate the extent to which you agree or disagree with the following statements by ticking (✓) the appropriate number as per following rating scale where:

**1 Indicate Strongly Disagree, 2 Indicate Disagree, 3 Indicate Uncertain, 4 Indicate Agree and 5 Indicate Strongly Agree**

Please select the correct option.

1.	<b>Gender</b>	<b>Male</b>	<b>Female</b>			
2.	<b>Age</b>	<b>15-20</b>	<b>21-25</b>	<b>26-30</b>	<b>31-35</b>	<b>36 &amp; above</b>
3.	<b>Education</b>	Matric /O Level	FSC/A-level/Diploma	Undergraduate	Graduate	Postgraduate
4.	<b>Mobile connection</b>	Zong	Telenor	Ufone	Jazz/Warid	

**Perceived Usefulness of Mobile Advertising (PUMA).** The degrees to which you believe that using a particular system or technology enhances your job performance or make your life easy.

**Item Items**

**Name**

PUMA5	Through mobile advertising I receive timely information	1	2	3	4	5
PUMA6	Through mobile advertising I receive exclusive information	1	2	3	4	5
PUMA7	Mobile advertising saves my money	1	2	3	4	5
PUMA8	Mobile advertising saves my time	1	2	3	4	5
PUMA9	I can benefit from mobile advertising	1	2	3	4	5

**Attitude towards mobile advertising (AMA).** Your feeling or opinion about the mobile advertising.

AMA10	I like mobile advertising	1	2	3	4	5
AMA11	I think mobile advertising is an interesting thing	1	2	3	4	5
AMA12	I think mobile advertising is a good idea	1	2	3	4	5
AMA13	Mobile advertising seems something positive to me	1	2	3	4	5

**Purchase Intention (PI):** Is defined as the process through which you make a plan to purchase a service or product due to an advertisement brought by advertising media to you by mobile phones.

PI14	I intend to continue using mobile advertising for purchasing in the future	1	2	3	4	5
PI15	I will always try to use mobile advertising for purchasing in my daily life	1	2	3	4	5
PI16	I plan to continue to use mobile advertising for purchasing frequently	1	2	3	4	5
PI17	I aim to use mobile advertising for purchasing instead of the traditional ones	1	2	3	4	5

Regards,  
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