

Customer Attitude towards Mobile Advertising

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RECOMMENDATION

CERTIFICATION

DECLARATION OF AUTHENTICITY

I, Manoj Kumar Panjiyar, declare that this GRP is my own original work and that it has fully and specifically acknowledged wherever adopted from other sources. I also understand that if at any time it is shown that I have significantly misrepresented material presented to SOMTU, any credits awarded to me on the basis of that material may be revoked.

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LIST OF ABBREVIATIONS

MBA	Masters of Business Administration
SPSS	Statistical Package for the Social Sciences
M-advertising	Mobile Advertising
TV	Television

EXECUTIVE SUMMARY

Mobile Advertising is now emerging as a new channel of marketing communication. In today's business world, mobile advertising has become center of attention to advertise goods and services to target audience in right time and personalized manner. As customer spend most of the time on mobile devices, mobile marketing has provided new opportunities for companies to get connected with target audience. Mobile phone has become third screens after TV and Computers which are now used for communication, for browsing the internet for information and many more.

This research titled "Customer Attitude towards Mobile Advertising" aimed to examine the influence of informativeness, entertainment, personalization, credibility, and irritation in the customer attitude towards mobile advertising. The major objectives of this descriptive research are to examine the customer attitude towards mobile advertising. The researcher has used convenience sampling method and collected 160 samples from the respondent located at Kathmandu Valley.

The data collected through the questionnaire were organized and analysed using SPSS and Microsoft Excel. The study found that entertainment, personalization, and credibility support the dependent variable customer satisfaction. Independent variable irritation has no significant impact on customer attitude towards mobile advertising. Moreover, result also highlights that credibility has higher influence in customer attitude towards mobile advertising. Therefore, marketers should focus more on providing reliable and trustworthy information. Reliable information is the key factor to grab customer attention through mobile advertising and personalized messages are preferred more over others.

This research explores through quantitative analysis highlights some of the factor believed to influence customer attitude and behaviour towards mobile advertising. Marketers and companies should focus more on personalized messages and share reliable information only. Moreover, the research questions are addressed properly and implications are suggested for marketers and future researcher.

CHAPTER I

INTRODUCTION

1.1 Background of the study

Mobile advertising is the process of using mobile device as a tool for the promotion of product and services. Mobile marketing includes all kinds of ads that appear on mobile devices, smart phones, or other mobile. In this technology age the consumer using mobile devices is also increasing rapidly. The increasing in subscription rate has indicated the potential of the mobile advertising. A research conducted by the Kantipur publication (2016), shows the mobile subscription rate in Nepal is around 27.5 million and almost 75% population have access to the smart phones. Even in rural areas the people are switching from normal phones to smart phones.

Advertising concept has evolved a long time before, but what is important now is mobile marketing. Mobile advertising helps the advertising company to directly contact the potential customer through using the mobile devices. Many companies are using mobile devices to build relationship with consumer and to manage them. Mobile advertisers send personalized message to the consumer by identifying the consumer interest and there are of location. The satisfied customer can convince other people about the service provide by the company.

Mobile advertising provides the various opportunities to the advertising company and as mobile devices are portable, the message can be sent anytime and anywhere. In comparison to the traditional internet system, the mobile phones seem to be portable and flexible. So this provides a great opportunity to the advertisers to adopt mobile advertising in comparison to other various marketing tools. Nevertheless, without understanding the perception and elements affecting the consumer the advertiser will not get the good result from their marketing efforts.

Mobile commerce offers a more advantage as it can deliver personalized messages to a selective user by utilizing the user-profile and location awareness .Actually, due to the personalization possibilities and the fact that mobile devices and smart phones are

affordable and accessible to users compared to having access to ‘traditional’ electronic commerce through personal computers, the mobile technology can be seen offering better opportunities than ‘traditional’ internet-based advertising (Haghirian& Inoue, 2007).

Further, a study concentrating especially on mobile advertising (Vatanparast& Butt, 2009) reveals that the costumers who are satisfied with the mobile advertising will conscience other customer and viral marketing is one of the best ways to boost up mobile advertising. A satisfied customer always tries to influence and convince his circle and friend zone about the benefits of the service.

Mobile Advertising allows companies to specially target the right customer and such specified target group is an advantage for companies, however the major question is how customer perceive this type of advertising and react on it. This study focuses on giving an overview of customer attitude toward mobile advertising by highlighting five independent variables.

1.2 Statement of Problem

Smart phones have become an integral part of human life and consistent use of smart phones in daily life has become a lifestyle and need at a same time. Today many populations have internet accesses through smart phones and mobile devices rather than computer or laptop. Through Mobiles features a user can get in touch with a whole world by the help of internet. Increase in mobile users has brought a revolution in advertising and marketing sector called mobile marketing.

Ducoffe (1996) has examined the different independent variables of consumer attitude towards mobile marketing. The independent variables personalization, entertainment, informativeness, credibility, advertising was examined to find out the attitude of users in advertising. Leppäniemi et al (2004), latest development in communication system has opened the new direction for marketing mix. Due to development of wireless technology the mobile devices have got even more popularity. People using mobile devices have rapidly increased than people using computer.

More creative mobile marketing indicates that it is extremely important to understand and gain deeper knowledge on consumer and their behaviour in mobile commerce medium. Because of the innovativeness, success of mobile advertising depends upon consumer reaction. To improve the personalization of the advertising, advertisers are developing more innovative personalization system, profiling the mobile consumers, and tracking them. Personalized advertising adds more value and improves the perception of consumers (Dickinger et al., 2004).

In today's world customer are the king of the market and they have supreme power to control over getting information and purchase decision. Most of the researcher has conducted the research on consumer attitude on mobile advertising, in the countries like China, India, and Iran. But the attitude of Nepali customer towards mobile advertising is unclear so, this research will contribute to the perception from Nepali consumer attitude. Mobile advertising for the goods and services in Nepal still remains unclear, so it is important to gain a well and knowledge about the underlying factors such as customer attitude. So, this research will contribute to the perception and attitude from Nepalese consumer. Hence, with the rapid increase of mobile penetration in Nepal, there is a greater need on finding the consumer attitude towards m-advertising field that will open a new avenue for many people.

This study deals with following research problems:

- What is the effect attitude of attitude towards mobile advertising on purchase intension of Nepalese customers?
- What is the impact of advertising message personalization, informativeness and entertainment on attitude towards mobile advertising?

1.3 Objective of the Study

The major objective of this study is to examine the customer attitude towards mobile advertising. Specific objectives of the study are as follows:

- To examine the influence of entertainment in the customer attitude toward the mobile advertisement.
- To analyze the influence of informativeness in the customer attitude toward the mobile advertisement.
- To examine the influence of Credibility in the customer attitude toward the mobile advertisement
- To explore the influence of personalization in the customer attitude toward the mobile advertisement
- To evaluate the influence of irritation in the customer attitude toward the mobile advertisement.

1.4 Hypothesis

The hypotheses are set to study whether there exists relationship of independent variables with dependent variable. The following hypothesis were formulated for the research:

H1: There is positive relationship between entertainment and customer attitude toward the mobile advertisement.

H2: There is positive relationship between informativeness and customer attitude toward the mobile advertisement.

H3: There is positive relationship between credibility and customer attitude toward the mobile advertisement.

H4: There is positive relationship between irritation and customer attitudes toward the mobile advertisement.

H5: There is positive relationship between personalization and customer attitude toward the mobile advertisement.

1.5 Significance of the study

The purpose of the study is to examine the influence of informativeness, entertainment, personalization, credibility, and irritation in the customer attitude toward the mobile advertisement. This study is an adaptation and combination of several past researches but conducted in Nepalese context. This study hence can become significant to investigate what effects do mobile advertising have on customer purchase intentions. The findings will provide insights to companies in building good relationship with customer and help to take proper business decisions making suitable competitive strategies.

In addition, it can help companies to attract new or potential customer and develop effective product and promotion mix for different segments. Also, the study will help researcher to improve academic competence.

1.6 Limitation of the study

The study has some limitations which can be addressed in other future research. The major limitations of the study are given below:

- The study is based only in Kathmandu valley. So, the study cannot be generalized.
- The study is limited to available literature and observations for theoretical and general part of the study.
- The sample size of the study is 160 as the study focuses majorly on youth and adults who use mobile phone.

1.7 Structure of study

The study includes three main sections: preliminary section, body of the report and supplementary section. Each of the sections contains different kind of contents. The Preliminary section includes title page, certification, declaration of authenticity, acknowledgements, table of contents, list of tables and figures, common abbreviations used and executive summary.

The body part of report is divided into five different sections: introduction, related literature and theoretical framework, research methods, analysis and results and discussion, conclusions, and implications. The supplementary sections comprise of bibliography and appendix.

The introduction section consists of background of study, problem statement, research objectives, hypothesis, limitations, and structure of study.

The second chapter includes the literature review section which provides findings of previous research relating to the customer attitude towards mobile advertising. Moreover, it presents the evaluation of the existing studies done by various researchers on mobile advertising. The chapter consists of research framework defining each dependent and independent variable based on previous literatures.

The third chapter focuses on research methodology used for the study. Further, the chapter explains each instrument adopted for research design, data collection methods, data analysis and software used.

The fourth chapter presents the statistical analysis of primary data collected for the research. It comprises of various tables and figures which helps in getting the result of research objectives and research questions of the study.

Finally, the fifth chapter concludes the research with key outcomes which includes findings, conclusion, and implications of the study for future researchers.

CHAPTER II

LITERATURE REVIEW AND THEORITICAL FRAMEWORK

This chapter represents different theories and review past studies related to customer attitude toward mobile advertising. Firstly, customer attitude patterns towards mobile marketing will be discussed, and secondly mobile marketing enabling technologies will be described. Finally review of the theories concerning the factors that affecting mobile marketing will take place. And at last hypothesis regarding the relationship between dependent and independent variable are generated.

There are many definitions of the concepts of wireless marketing or mobile marketing. Altuna and Konuk (2011), mobile marketing is referred to as the use of wireless technology to provide an integrated content regarding a product or a service to the intended customers in a direct manner. (Carter, 2008) defined mobile marketing in a different way, i.e., the systematic planning, implementing and control of a mix of business activities intended to bring together buyers and sellers for the mutually advantageous exchange or transfer of products. Apart from reducing the gap caused by time, distance, convenience, costless transportation and interactive channel of communication, customized information is another special feature which makes mobile marketing (m-marketing) emerge as an important and innovative marketing.

2.1 Conceptual review

Consumer attitude towards mobile advertising

Customers' attitude towards mobile advertising has a significant correlation between favourable attitudes toward advertising and respondents' rating of specific advertisements as being annoying, likeable, enjoyable etc. has been observed. A consumer's attitude for an advertisement has an essential control on advertising effectiveness, buying intentions and brand attitudes (Tsang, 2004).

(Solomom, Bamossy, Askegaard, & Hogg, 2010), consumer attitude was defined as a long-term common evaluation of people and it is also defined as an expression of favourable or unfavourable toward a specified target. Customers' attitude towards mobile advertising has a significant correlation between favourable attitudes toward advertising and respondents' rating of specific advertisements as

being annoying, likeable, enjoyable etc. has been observed. The results of the study indicated that consumer attitude towards advertising through mobile phones is strongly dependent on messages attributed. Therefore, messaged attributes must be defined carefully. It also described that advertising value and advertising message content have a long-lasting impact on attitude formation towards mobile advertising through mobile phones.

Luxton (2009) identified that the key drivers of consumer attitudes toward mobile marketing are level of entertainment, credibility, reward, technological familiarity, and message frequency. He examined that age, gender and education also influence the attitude towards mobile advertising. Different age and gender have different factors that affect consumers' attitude.

Chowdhury (2010) conducted research in Bangladesh that only perceived credibility has a positive impact on consumer attitude while other factors have insignificant correlation with the consumer attitude towards mobile advertising. These studies show that research take different factors and conclude different results based on five selected factors. Present studies motivated us to capture previous researchers pertaining factors in this research.

Rohm (2012) stated that three factors perceived usefulness; consumer innovativeness and personal attachment have a major influence on consumers' attitude towards mobile marketing. The study concluded that mobile marketing is providing an innovative platform to communicate with the consumers with new and profitable opportunities for the firms to develop or alter consumer attitudes towards a brand by the virtue of value-added content

Zabadi (2012) researched on consumer attitudes towards SMS advertising among Jordanian users and examined the experiences of consumers with SMS advertising via mobile phones and variables influencing it. The results of the study indicated that consumer attitude towards advertising through mobile phones is strongly dependent on messages attributed. Therefore, messaged attributes must be defined carefully. It also described that advertising value and advertising message content have a long-lasting impact on attitude formation towards mobile advertising through mobile phones Tsang et al. (2004) studied the consumers' attitude towards mobile phone advertising and its relationship with overall consumer behaviour. This

research described entertainment, informativeness and credibility has a positive impact on consumer attitude towards mobile advertisement while irritation negatively influence consumer advertising attitude

Bose (2010) the research attempted of SMS advertising and its prospects in Bangladesh and they examine whether SMS advertising can be an effective medium of advertising in Bangladesh. Consumers have shown a positive attitude in accepting SMS ads via their mobile phones. The study will contribute significantly regarding the policy making of both the business professionals as well as advertising professionals in selecting and establishing the proper advertising methods as well as medium in future for operating in the best possible way in the country.

Haider (2012) conducted a study to know prioritization of factors affecting consumer attitude towards mobile advertisement: a study of Pakistani youth and he scrutinize the attitudes of customers of the Sargodha city (Pakistan) towards mobile advertising applications. He initiates and launch mobile message advertising applications as companies knows the importance of this channel in the close to future and when companies devote more in adopting and mounting mobile media as a channel of communication.

ALhrezat (2013) researched on factors affecting consumer's attitudes toward mobile advertisement and focuses mainly on four independent variables to achieve the objective of the study, which are: Customer satisfaction of the customer for the content of the advertising message, Customer trust towards the content of the advertising message, the Value and the utility of the offers that are provided by the advertising message, brand of the products that are offered by the advertising message. All this independent variable had a significant effect on Saudi consumer's attitudes toward acceptance mobile marketing.

Barwise and Strong (2002) studied the attitudes toward mobile advertising in a permission marketing context. In other words, participants for the study were asked whether they were willing to receive advertisements on their mobile devices. After consent was approved from the participants, the participants filled out a form where they mentioned their lifestyle factors and interests. Based on these details' recipient profiles were formed which were used to target messages to participants. The results of the study revealed that 51 percent of the recipients were favourable toward the

adverts they had received and 42 were fairly satisfied. Moreover, the adverts had been carefully targeted over 7 percent of the recipients agreed that the advertisements had been relevant to them. The results also reported that 63 percent of the respondents had responded to at least one of the adverts they had received. Moreover, the results of the study showed that messages which were entertaining, informative and concise received the most responses. From a campaign planning perspective this means that consumers respond to mobile advertisements that grab their attention by being straight to the point and either informative or entertaining.

Jun and Lee (2007) studied consumer attitudes toward mobile advertising in order to find out the correlation between dependent and independent variables. They claim that even though attitudes in general are negative, there should be functions of uses and gratifications that positively moderate attitudes toward mobile advertising. The results of the study imply that the attitude is influenced by the reason of using mobile phones. More specifically, the researchers found that consumers who use the mobile phone because of mobility and convenience have more positive attitudes towards mobile advertising. Also, the results indicate that usage of multimedia services such as, ringtones, music and video, is related to attitudes. In contrast to the findings by Tsang (2004) Jun and Lee found that entertainment did not have a significant impact on attitudes. This may be because Tsang studied consumers in Taiwan whereas Jun and Lee conducted their research in the United States. This difference shows that attitudes toward mobile advertising of participants dependent on their cultural background and should be studied separately in different cultures.

Entertainment value

Ducoffe (1996) define entertainment as satisfaction of a user's desire for distraction, virtual and affective pleasure. In addition, entertainment is an important as a platform for advertising and it is found that entertainment is the most significant element that affects consumer attitude. Therefore, this dimension should be developed by marketers to improve their effectiveness in m-advertising. Entertainment can be defined as "the ability to fulfil an audience's need for escapism, diversion, aesthetic enjoyment, or emotional enjoyment". The mobile phone has become an important media and entertainment platform. The stance of cheerfulness and pleasure in individuals is called entertainment. People's feeling of enjoyment associated with advertisements plays a vital role in the overall value of the advertisement. Entertainment element in advertising can fulfil consumers' needs for aesthetic enjoyment and emotional release (Ducoffe, 1996). Entertainment is a crucial factor for mobile marketing. It is essential that the message is concise and funny, and thus immediately captures consumers' attention. The mobile phone has become a prominent media and entertainment platform. Entertainment services can add value for the customer and increase customer loyalty.

Koo (2010) studied the factors and its relationship on consumer attitude towards m-advertising in United States and South Korea. In this research, 407 questionnaires were handed out to young mobile users in a university in United States and another university in South Korea. Multiple linear regressions were used to test the hypothesis. The researcher found that entertainment is one of the factors that affect the consumer attitude towards m-advertising.

Entertainment of the mobile advertising message is highly important (Haghirian, 2005). According to him entertainment is the most important attribute of the content that has an impact on overall attitude. Loyalty of the consumer can be increased with entertainment services and extra value for the customer can also be created with entertainment services. Past research have showed that entertainment is the major attribute that affects consumer attitude toward mobile advertising.

Most of the consumers like children and people of young age like the factor of entertainment in any type of ads but the actual consumers are the adults and old people and they mostly do not like the factor of entertainment. Therefore, hedonic

pleasure (perceived entertainment value) had a positive effect on attitudes towards advertising, the perceived entertainment value of mobile advertisements will be one of the important factors affecting consumers' attitudes toward advertising (Bauer, 2005). Entertainment is a crucial factor for mobile marketing. It is essential that the message is concise and funny, and thus immediately captures consumers' attention. The mobile phone has become a prominent media and entertainment platform. Entertainment services can add value for the customer and increase customer loyalty (Haghirian & Dickinger, 2004).

Le and Nguyen (2014) the research works on attitudes toward mobile advertising: a study of mobile web display and mobile app display advertisement. This study has investigated that many users do not have positive feelings toward advertising; they cannot ignore the importance of mobile advertising. If mobile advertisers can present credibility and entertainment in their advertisements, consumers are willing to view the ads and be influenced to buy products and services.

Informativeness

Informativeness can be defined as “the ability of advertising to inform consumers of product alternatives so that purchases yielding the greatest possible satisfaction can be made” (Ducoffe, 1996). Informativeness means how much information is provided to the consumers. It is necessary that complete and comprehensive information must be provided to the consumers. One of the advertising goals is to inform the audience about new products or new features of existing products, also make the audience aware of changes in products' price

Gao and Koufaris (2006) defined informativeness as the satisfaction of consumers which can be maximized when marketers introduce a substitute goods and service by distributing the information via advertising. Informativeness is ability to effectively present appropriate information. The effectiveness of m-advertising depends on informativeness, which an important predictor for advertisers to understand consumer preferences to improve their marketing strategies. Informativeness influences consumer attitude towards m-advertising among tertiary students. In this study, 267 questionnaires were responded by full time undergraduate

students in University 'A'. The hypotheses in were tested using multiple regression analysis. The researchers found that informativeness of an advertising message is positively correlated to consumer attitude towards m-advertising.

Keshtgary and Khajehpour (2011) explored the relationship between informativeness and the consumer attitude of m-advertising among Iranian users. In this study, 167 young Iranian cellular phone users responded to the questionnaires. The first hypothesis was tested using analysis of variance (ANOVA) and stepwise regression while the rest of hypotheses were tested with correlation coefficient. The result showed that informativeness has positive relationship in consumer attitude towards m-advertising in Iranian.

Assuming the mobile platform as a relatively new marketing channel, marketing activities like content and information sharing are main motivations for consumer acceptance of mobile marketing (Sultan, 2010). The user needs easy access to the information that he or she is looking for. The main difference between personalized mobile marketing with informativeness is that personalization highlights the individual preferences and adjusted to personal needs and interests.

Most of the consumers like children and people of young age like the factor of entertainment in any type of ads but the actual consumers are the adults and old people and they mostly do not like the factor of entertainment (Saeed, 2013). Therefore, hedonic pleasure (perceived entertainment value) had a positive effect on attitudes towards advertising, the perceived entertainment value of mobile advertisements will be one of the important factors affecting consumers' attitudes toward advertising (Bauer et al., 2005). Based on the discussion, the following hypothesis is developed

Irritation

In the context of advertising defines irritation as: "When advertising employs tactics that annoy, offend, insult, or are overly manipulative consumers are likely to perceive it as unwanted and irritating influence (Ducoffe, 1996). Mobile advertising may provide an array of information that confuses the recipient and can be distracting and overwhelming the consumer with information. Other characteristics of irritation in mobile advertising include surplus messages that are annoying to consumer attitude.

Irritation in advertising can be termed as an advertisement that creates annoyance, unhappiness, and brief intolerance. Irritation comprises the only negative dimension of consumer attitudes towards mobile advertising. The relationship between consumers' perceptions of the irritation of an advertisement and consumers' attitudes towards an advertisement is theoretically supported by the attitude model developed by (Ducoffe, 1996). Consumer perceptions of the irritation of SMS advertisements are negatively correlated with consumer attitudes towards SMS advertisements.

Lee, Tsai and Jih (2006) defined irritation in advertising as mobile users frequently view advertising as an annoyance that intervenes with the advertising messages. When consumers receive a m-advertising message, they may feel irritated and ignored it. It indicated that unwanted m-advertising messages or "spam" is another possible annoyance and irritation. They also state that consumers lost interest when they are overwhelmed with the irritable messages.

There is a relationship between irritation perceived and its attitude towards m-advertising in United States and Korea (Koo, Knight, Yang, & Xiang, 2012). In this research, 204 and 226 questionnaires were distributed in US and Korea to mobile consumers. The hypothesis was tested using analysis of variance (ANOVA). The finding showed that there is a negative correlated culture on perceived irritation of apparel m-advertising.

Consumers' perceptions of the irritating aspects of SMS advertisements are negatively correlated with consumers' attitudes towards SMS advertisements (Zabadi 2012) . Due to the comparatively low cost of advertising via short messaging service and multimedia messaging service, companies send the collective short message without taking care of privacy or consumer concern. As a result of this, most people are irritated and disturbed because of these wrong marketing tactics. Zabadi (2012) discovered that there is a relationship between consumer attitude of the irritation of m-advertisement and consumer attitude towards m advertising.

Muzaffar and Kamran (2011) found that there is a relationship between irritation and young consumer attitude towards m-advertisement. In Pakistan, 250 questionnaires were distributed to 18 to 23 years old participants. The result revealed that young consumer attitude towards the SMS advertisements is positive and they are not irritated to receive SMS advertising. Confusion among consumers may cause

negative reaction toward mobile advertising. Complex mobile advertising message can cause irritation among consumers, and this disturbance decrease the value of the advertising for consumer

Credibility

Advertising credibility is the consumers' perception of the truthfulness and believability of advertising in general (Ducocfe, 1996). Credibility is consumers' confidence in the honesty and plausibility of the advertisement. Almost 70 percent of the 44 experts stated that this mobile form of interpersonal communication is an important characteristic of a mobile marketing campaign. The credibility of an advertisement is influenced by different factors, especially by the company's credibility. Perceived Credibility distinct as, "The believability of consumers about the advertisement that offerings of a company will satisfy their needs & wants and also has a direct positive effect on respondent's attitude towards any ad or brand" (Choi & Rifon, 2002). Stavrakı, (2007) defined advertisement credibility as how truthful and realistic it can be as per the consumer differentiate priorities regarding certain brand in the advertisement. Credibility is consumers' confidence in the honesty and plausibility of the advertisement.

Waldt (2009) studied the credibility and mobile users in accepting mobile advertisement. In this research, 200 questionnaires received from undergraduate students in a university in South Africa. Data analysis method used was Spearman's Rank Order Correlation. This research found that credibility in m-advertising has positively correlated with the attitude towards m-advertising. 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.

Drossos (2007) made a research on the students of the university to investigate the connection between credibility and the attitude of m-advertising between the students in Greece. Data are collected from 97 students in a university located in Greece and the researcher analyse hypothesis through ANOVA test. The researchers found that credibility is one of the factors of independent variables that affect the consumer attitude towards m-advertising

Javid, Namin, and Noorai (2012) studied the relationship between credibility and consumer attitude of m-advertising to understand the relationship between credibility and consumer attitude. In this research, 384 surveys were collected from Iranian citizens by the researchers while the data analysis method used was multiple linear regression using ANOVA test. The result showed that credibility and consumer attitude of m-advertising is positively correlated. Research conducted by the researchers has identified that there is a positive correlation between consumer perceptions of the credibility of an advertisement and consumer attitudes towards the advertisement

Personalization

According to Duccofe (1996) personalization is defined as progression which allows the user to specify their own settings for application process in each situation. Besides, personalization can also be defined as customization and tailoring the common features in an application. It is very personal relationship that incurred between mobile users and their devices. In this research, online surveys were collected from mobile users on the Internet. The hypothesis is analysed using multiple regression analysis. The result proves that personalization has positive significant influence on consumer attitude and acceptance of SMS advertising.

Xu (2008) conducted research on approach for personalized advertising application which takes place in a university in China. The total of 143 usable samples was collected using convenience sampling. The researchers used the Partial Least Square (PLS) to perform data analysis. The result revealed that a well-designed system to personalized m-advertising did improve the user attitude towards m-advertising.

According to Barkhus and Dey (2003) personalization is defined as progression which allows the user to specify their own settings for application process in each situation. Besides, personalization can also be defined as customization and tailoring the common features in an application. Personalization is a very personal relationship that incurred between mobile users and their devices. In this research, 238 online surveys were collected from mobile users on the Internet. The hypothesis is analysed using multiple regression analysis. The result proves that personalization has

positive significant influence on consumer attitude and acceptance of SMS advertising.

Saadeghvaziri and Hosseini (2011) examined the factors involved in creating positive attitude towards m-advertising. In this research, the researcher distributed 652 survey questionnaires were collected from Iranian mobile users. The result proved that a personalized customer profile does influence the customer attitudes towards mobile advertising. The research finds out that there is a positive relationship between personalization and consumer attitude.

In Jordan, Khasawneh and Shuhaiber (2013) investigated the factors that influence consumer attitude towards mobile attitude and acceptance of SMS advertising. In this research, the researcher collect data through online survey. 238 online surveys were collected from mobile users on the Internet. The hypothesis is analysed using multiple regression analysis through using ANOVA test. The result proves that personalization has positive significant influence on consumer attitude and acceptance of SMS advertising. It is found out that there is a positive relationship between personalization and consumer attitude.

Company's attitude towards mobile advertising

Company's attitude towards mobile advertising to attract more customers, brands suggests that the advertisement agency design different advertising campaigns. The mobile advertising network has a responsibility as a distributor and an intermediary to share the advertisement to audiences through mobile web sites or applications (Lee, 2014). Mobile advertisement is a unique and different channel through which marketers can send customized message to consumers according to the nature of customers and according to their attributes. Managing long term and healthy relationships with customers is the priorities of marketing management and mobile advertisement helps to achieve these goals. The mobile advertising ecosystem has many players: brands, advertising agencies, advertising networks, publishers, and users. According to Haghirian and Inoue (2006) the world's leading information technology research and advisory company, mobile web display, in app display and search/maps are the three types of mobile advertising that have the highest revenue.

2.2 Research gap

Several researches have been carried out in international context on customer attitude towards mobile advertising. However, only few studies have been conducted here in Nepal determining the effect of mobile advertising in customer attitude. Besides for academic purpose, not any research has been undertaken on customer attitude towards mobile advertising in Nepalese context.

This present study aims to identify the different factors related to mobile advertising which affect customer behaviour. From the support of earlier research, the factor influencing customer attitude towards mobile advertising has been recognized to measure the effect of mobile advertising on customer attitude for the study.

2.3 Theoretical framework

The following theoretical framework is constructed on the basis of different study and analysis.

Independent Variables

Dependent Variables

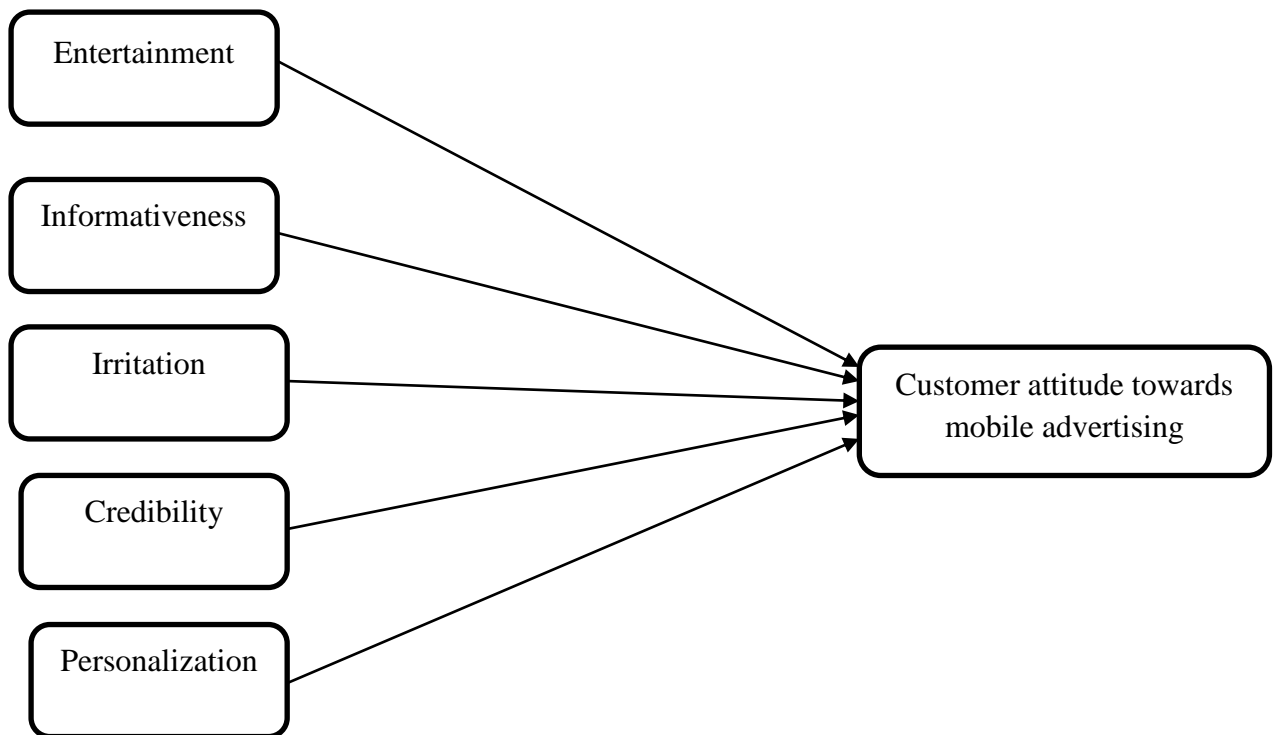


Figure 1: Theoretical Framework

The framework represents the hypothesized effect of entertainment, informativeness, irritation, credibility and personalization on customer attitude towards mobile advertising.

CHAPTER III

RESEARCH METHODS

In this chapter, the research methodology used while conducting this study has been presented. Research methodology provides the guidance for conducting the research. This chapter will discuss thorough picture of how the methodology and the qualitative research have been conducted, what kind of research methodology will be used and how the research will be performed. It explains the research approach, how the questionnaires were constructed from the problem discussion. It explains the research design, population and sample used, the sampling technique, data analysis tools, software used for data entry and analysis and respondent's profile. It also presents the viability and the reliability of the thesis.

3.1 Research design

The research design that has been used for the study is descriptive research design and quantitative research design. Survey approach is used in this research to study customer attitude towards mobile advertising. The reason to use this approach is that it is easy to collect information from various locations without allocating excessive time and financial resources. Quantitative study is used to study and to adopt numerical data in the data collection method and data analysis process. The methodology was adopted based on the available literature and practices of past research scholars.

This research can be said as convenience sampling as this study depends on data collection from participants which are easily available to participate in study. Mobile user of the Kathmandu valley is the target population. Also, books, journals, published paper and new paper are the use as reference in the secondary data. In this research convenience sampling technique is used to collect data. Different test is conducted to test the hypothesis.

3.2 Nature and sources of data

This study was conducted by using primary as well as secondary sources of data. The main source of primary data collection is through survey questionnaire. The questionnaire was prepared using Google form and Microsoft word. Responses were

taken both by distributing the printed form of questionnaire and Google form were emailed to few respondents. The responses collected were validated and imported to SPSS. From the survey, 160 valid responses were collected and used for further analysis.

Secondary data have been collected from several reports, past research, published articles and online journals related to customer attitude towards mobile advertising.

3.3 Population and sample

The target population of the study are mostly the youths who own mobile phone and receive mobile advertising too. Non-probability convenience sampling method was applied for the study. To collect the data convenience sampling is used. The participants who are easily available are the part of the study. As it help the researcher to gather information from target people more easily and quickly. Responses were collected from 160 respondents. Before the formal survey was conducted, an adequate pilot test of 30 samples were conducted to examine the validity and accurate of questionnaire.

Descriptive analysis has been used to describe the sample characteristics of the respondent.

3.3.1 Demographic profile of the respondents

This section represents the general characteristics of respondents which are gender and age group of the respondents.

Distribution of respondents by gender

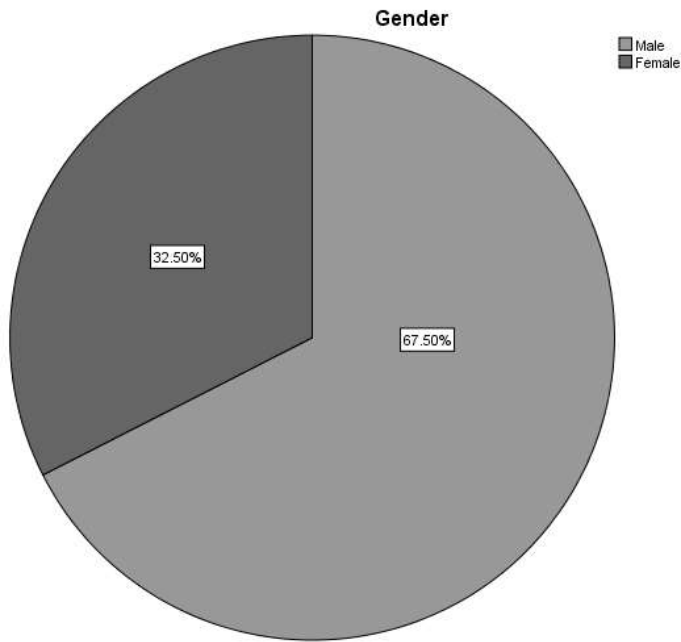


Figure 3.1

Gender of respondents

Figure 3.1 shows the percent distribution of the respondents on the basis of gender. In the study, data from 160 respondents were collected and analyzed. Out of the total respondents, male respondents were 67.5% of the sample and female respondents accounted for 32.5% of the total sample. Among the total respondents, male respondents are higher.

Distribution of respondent by age group

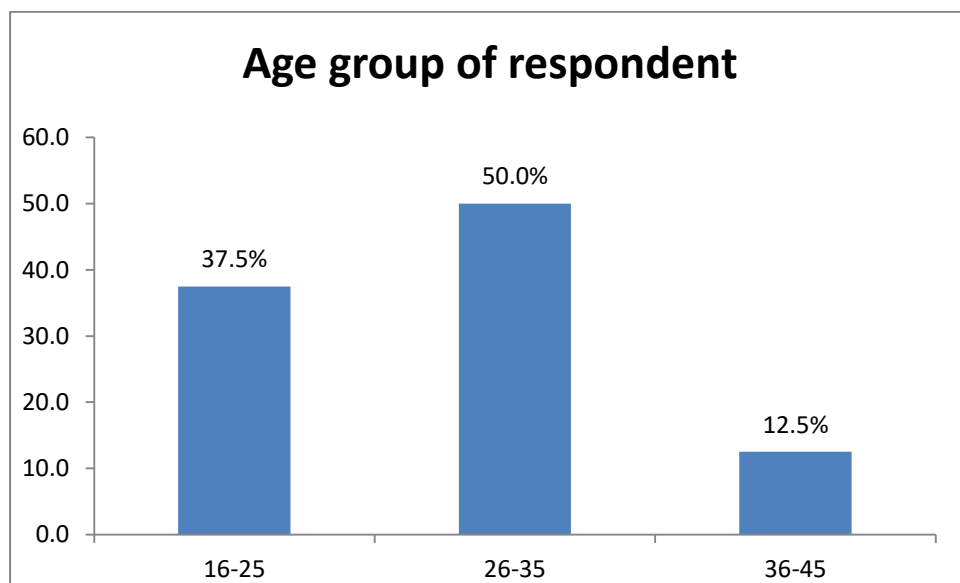


Figure 3.2

Age group of respondents

The age group was divided into four categories. Figure 3.2 shows the percentage distribution of the respondents based on age group. Majority of respondents are from age group 26-35; 80 respondents (50%). 37.5% (60) of the respondents were from the age group 16-25 years followed by the age group of 36-45 years which is 12.5% (20).

3.4 Instrumentation

The selected population for the study includes all consumers, over sixteen years old in Nepal, who own a cell phone. The respondent has past experienced to receive a mobile advertisement from companies or organizations which promote their products or services in this way. Related literature and theories related to Customer's attitude towards mobile advertising have been reviewed and questionnaires were developed based on different variables used in framework. The questionnaire consists of close ended questions, single choice response and Likert scale questions. There are two different sections in the questionnaire. Six-point Likert-Scale has been used in the questionnaire which is ranging from 'strongly disagree' to 'strongly agree'. Likert scale has been used to measure the dependent and independent variable where each variable includes different statement.

The questionnaires were distributed directly to the respondents as a study sample. In this study, researcher distributes 160 questionnaires to respondent for measuring the customer's attitude towards the mobile advertising.

3.5 Data analysis techniques

The collected data from the primary sources has been analysed by using various statistical tools and software. Statistical package for the social sciences (SPSS) and MS excel were used to present the data in the form of table and figure. All the 160 responses were entered into excel and then imported to SPSS one by one. The result obtained from data were interpreted and presented in written form using Microsoft Word.

Descriptive analyses were used to explain the demographic characteristics of respondents. Descriptive characteristics like frequency, mean, measures of central tendency were calculated. The inferential analysis was done using statistical tools like correlation analysis and multiple regressions. Pearson correlation is undertaken to test the relationship between dependent and independent variables. A multiple regression has been undertaken to estimate the strength and direction of relationship between dependent and independent variables.

Correlation analysis shows the degree of association between dependent and independent variables. This analysis was carried out to find the significant relationship between Customer attitudes with Informativeness, Entertainment, Personalization, Credibility, and Irritation.

Multiple linear regressions are used as the data analysis technique to determine the relationship strength of the independent's variables and dependent variable.

The multiple regression equation in this research as below

$$Y = \alpha + \beta_1(X_1) + \beta_2(X_2) + \beta_3(X_3) + \beta_4(X_4) + \beta_5(X_5)$$

where, Y = Consumer attitude towards m-advertising (AT)

α = a constant, the value of Y when all X values are zero

β_i = the slope of the regression surface

X1 = Entertainment (EN)

X2 = Informativeness (IN)

X3 = Credibility (CR)

X4 = Irritation (IR)

X5 = Personalization (PE)

3.6 Reliability and validity of data

The reliability analysis tool is used to determine the “goodness” of data collected. The most commonly used measure of internal consistency is Cronbach's Alpha. Thus, in order to measure the reliability of scale used for the measurement of the variable Cronbach's Alpha is used. Acceptable value of alpha is considered in the range of

0.70 and above. The independent and dependent variables were separately tested using Cronbach's alpha test of reliability to make certain that all designed questions are reliable.

Table 3.1 shows the reliability tests conducted on the dependent and independent variables using data collected during the survey.

Table 3. 1

Reliability test of variables

Factors	Cronbach's alpha	No of statement
Informativeness	0.723	4
Entertainment	0.950	4
Personalization	0.870	4
Credibility	0.857	4
Irritation	0.948	4
Attitude	0.90	4

Table 3.1 depicts all variables have Cronbach's alpha greater than 0.7. It shows that the Cronbach's alpha of these items is within the range. This shows that the factor used for the study is reliable enough to conduct the analysis.

3.7 Ethical considerations

When conducting a research, it is crucial to consider ethical issues that can arise during the process. This research was done ethically. When questionnaire was being distributed, the researcher attached an explanation email specifying details of this dissertation research such as subject of the thesis, how collected data will be stored and contact details of the research if any questions would arise. Respondent were made aware about the objectives of research project and at the same time they were assured that their response will be kept confidential and used only for academic purpose. It also included information on how long it will take to fill in the questionnaire to ensure that participants are fully aware of the goals of the research and how much of their time will be taken in the process.

Participation in the survey was voluntary. As participants have right to withdraw from the study at any time if they do not want to do so. Researcher respects the autonomy and dignity of respondent. Also, the researcher attempted to create and maintain a comfortable and cooperative environment.

CHAPTER IV

ANALYSIS AND RESULTS

In this chapter all the research findings and statistical analysis of the primary data collected from 160 respondents for the research are systematically presented. Statistical package for social science (SPSS) version 20.0 has been used for the data analysis aspect of the study. The analysis aims to fulfil the objectives of the study. In order to achieve the fruitful outcome, the data have been analysed according to the methodology for research defined in the chapter Third. It consists of the analysis, discussion, and interpretation of the results based on the data collected.

The techniques such as descriptive analysis, Pearson correlation, multiple linear regression and simple linear regression are presented. Relationship between independent variables: Informativeness, Entertainment, Personalization, Credibility and Irritation with dependent variables Customers attitude are presented through correlation.

The survey populations are Mobile users in Kathmandu Valley, Nepal and target population were Mobile users who receive mobile advertising.

4.1 Descriptive analysis of independent variable

This research framework includes different independent variables. To gain insight in to the data and to guide data analysis, averages and frequency distributions were first calculated. They are calculated and analyzed as follows:

4.1.1 Descriptive analysis of Informativeness

In this study, the magnitude of informativeness includes four different statements that are measured in 6 pointed Likert scale where 1 denote strongly disagree and 6 denote strongly agree. The results are presented in the table 4.1.

Table 4. 1

Descriptive analysis of informativeness

	N	Mean	Std. Deviation
Mobile advertising is good source of sales information.	160	4.60	1.035
Mobile advertising supplies relevant sales information	160	4.48	.897
Mobile advertising makes sales information immediately accessible	160	4.21	1.036
Mobile advertising does not provides information on time.	160	3.47	1.249

Table 4.1 shows that the statement “Mobile advertising is good source of sales information” has highest mean 4.60 with the standard deviation of 1.035. The statement “Mobile advertising do not provides information on time.” has least mean 3.47 which means that somewhat disagree on this statement. The overall result from table 4.1 shows that people are affected by information in mobile advertising that is they somehow agree that mobile advertisement is source of sales information and supplies relevant sales information.

Similarly, the statement “Mobile advertising do not provide information on time” has lowest mean which means people somewhat disagree that mobile advertising do not provide information on time.

4.1.2 Descriptive analysis of Entertainment

In this study, the magnitude of entertainment includes four different statements that are measured in 6 pointed likert scale where 1 denote strongly disagree and 6 denote strongly agree. The results are presented in table 4.2.

Table 4. 2

Descriptive analysis of entertainment

	N	Mean	Std. Deviation
Mobile advertising is enjoyable.	160	3.70	1.212
Mobile advertising is entertaining	160	3.68	1.315
Mobile advertising is interesting	160	3.88	1.148
Mobile advertising is Pleasant	160	3.64	1.261

Table 4.2 depicts the mean value and standard deviation of various statements representing entertainment. Here all the mean value is less than 4 which denote that respondent somehow disagree that mobile advertising is enjoyable, entertaining, interesting, and pleasant. Respondents deny that mobile advertising is entertaining.

Here the statement “Mobile advertising is pleasant” has lowest mean value of 3.64. This means respondent do not find mobile advertising pleasant.

4.1.3 Descriptive analysis of personalization

In this study, the magnitude of sources of personalization includes four different statements that are measured in 6-pointed Likert scale where 1 denote strongly disagree and 6 denote strongly agree. The results are illustrated in the table below:

Table 4.3

Descriptive analysis of personalization

	N	Mean	Std. Deviation
Contents in mobile advertising are personalized.	160	3.40	1.275
Mobile advertising is available for my preference	160	3.18	1.226
Mobile advertising displays personalized message to me.	160	3.16	1.181
Mobile advertisement provides me with personalized deals/ads according to my activity context.	160	3.06	1.349

Table 4.3 depicts the mean value and standard deviation of various statements representing personalization. Here all the mean value is less than 4 which denote that respondent somehow disagree that mobile advertising content's and message are personalized. Respondents deny that mobile advertising provides personalized ads.

Here the statement "Mobile advertisement provides me with personalized deals/ads according to my activity context." has lowest mean value of 306. This means respondent do not find mobile advertising ads relatable to activity context.

4.1.4 Descriptive analysis of credibility

In this study, the magnitude of sources of credibility includes four different statements that are measured in 6 pointed Likert scale where 1 denote strongly disagree and 6 denote strongly agree. The results are illustrated in the table below:

Table 4.4

Descriptive analysis of credibility

	N	Mean	Std. Deviation
Mobile advertising is reliable.	160	3.91	1.066
Mobile advertising is believable	160	3.86	1.107
Mobile advertising is trustworthy	160	3.64	1.157
I use personalized mobile advertising as a reference for purchasing.	160	3.89	1.602

Table 4.4 shows that the statement “Mobile advertising is reliable” has highest mean 3.91 with the standard deviation of 1.066. The statement “Mobile advertising is trustworthy.” has least mean 3.64 which means that somewhat disagree on this statement. The overall result from table 4.4 shows that people somehow disagree that mobile advertising is credible. The mean value 3.91 and 3.86 is near to 4 so somehow people agree that mobile advertising is reliable and believable, respectively.

Moreover, people did not consider mobile advertising as a trustworthy source for information gathering.

4.1.5 Descriptive analysis of irritation

In this study, the magnitude of sources of irritation includes four different statements that are measured in 6-pointed Likert scale where 1 denote strongly disagree and 6 denote strongly agree. The results are illustrated in the table below:

Table 4.5

Descriptive analysis of irritation

	N	Mean	Std. Deviation
Mobile advertising is annoying	160	3.64	1.271
Mobile advertising is unpleasing	160	3.53	1.308
Mobile advertising is irritating	160	3.65	1.328
Mobile advertising is excessive and out of control.	160	3.56	1.344

Table 4.5 depicts the mean value and standard deviation of various statements representing irritation. The highest mean is of the statement “Mobile advertising is irritating” which has value 3.65 with standard deviation 1.328. The mean value clearly highlights that people will be irritated by the advertising message they get in their mobile phones.

The overall result in table 4.5 shows that respondent find mobile advertising annoying, unpleasing, irritating and excessive.

4.1.6 Descriptive analysis of attitude

In this study, the magnitude of sources of attitude includes four different statements that are measured in 6 pointed likert scale where 1 denote strongly disagree and 6 denote strongly agree. The results are illustrated in the table below:

Table 4.6

Descriptive analysis of attitude

	N	Mean	Std. Deviation
I think mobile advertising is good	160	3.90	1.183
I like to receive and read mobile advertisements	160	3.74	1.425
I appreciate receiving mobile advertising messages	160	3.90	1.351
I have positive attitude towards mobile advertising	160	3.99	1.574

4.1.6 Summary of all independent variables and dependent variables

This section presents the scenario of all the independent variables of the study i.e. (informative, entertainment, personalization, credibility, irritation) through mean and standard deviation analysis.

Table 4.7

Analysis of summary of all independent variables and dependent variables

Variables	N	Mean	Std. Deviation
Informativeness	160	4.1906	.81577
Entertainment	160	3.7219	1.16689
Personalization	160	3.2000	1.08839
Credibility	160	3.8250	1.09271
Irritation	160	3.5938	1.21855
Attitude	160	3.8813	1.27443

Table 4.7 shows that the mean values of all the variables except informativeness are less than 4 which highlight that majority of respondent disagree with the statement.

The mean value of informativeness is highest with value 4.1906 and all other variables i.e. entertainment, personalization, credibility, irritation and attitude has low effect.

Informativeness has least standard deviation value 0.81577 which means informativeness has high risk association with Customer attitude.

4.2 Relationship between independent variables and customer attitude

Pearson correlation analysis is used to analyse the data and relationship between dependent and independent variables. The result in Table 4.8 shows the relationship of Customer attitude with variables: informativeness, entertainment, personalization, credibility, and irritation.

4.3.1 Relationship between informativeness and customer attitude

Table 4.8

Correlation matrix between informativeness and Customer attitude

		Informativeness	Customer Attitude
Informativeness	Pearson Correlation	1	.569**
	Sig. (2-tailed)		.000
Customer Attitude	Pearson Correlation	.569**	1
	Sig. (2-tailed)	.000	

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

Table 4.8 explains the relationship between informativeness and customer attitude toward mobile advertising. The analysis shows that the r value is 0.569 which shows there is positive correlation between informativeness and customer attitude toward mobile advertising. Also, the 2-tailed significance between dependent and independent variable is less than 0.01 thus signalling significant relationship. The

result shows that informativeness and customer attitude have statically significant relationship and informativeness do effect on customer attitude.

4.3.2 Relationship between Entertainment and Customer attitude

Table 4.9

Correlation matrix between entertainment and Customer attitude

		Entertainment	Customer Attitude
Entertainment	Pearson Correlation	1	.739**
	Sig. (2-tailed)		.000
Customer Attitude	Pearson Correlation	.739**	1
	Sig. (2-tailed)	.000	

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

Table 4.9 presents the relationship between entertainment and customer attitude. The analysis shows that the r value is 0.739 which shows there is positive correlation between entertainment and customer attitude. However, the p-value is 0.000 which is less than the level of significance 0.01. It shows that entertainment and customer attitude have statically significant relationship and entertaining factor may affect on customer attitude.

4.3.3 Relationship between Personalization and Customer attitude

Table 4.10

Correlation matrix between Personalization and Customer attitude

		Personalizatio n	Customer Attitude
Personalization	Pearson Correlation	1	.191 [*]
	Sig. (2-tailed)		.016
Customer Attitude	Pearson Correlation	.191 [*]	1
	Sig. (2-tailed)	.016	

*. Correlation is significant at the 0.05 level (2-tailed).

Table 4.10 shows the relationship between personalization and customer attitude. The analysis shows that the r value is 0.191 which shows there is positive correlation between personalization and customer attitude. However, the p-value is 0.016 which is less than the level of significance 0.05. It shows that personalization and customer attitude have statically significant relationship and personalization do affect on consumer buying decision.

4.3.4 Relationship between Credibility and Customer attitude

Table 4.11

Correlation matrix between Credibility and Customer attitude

		Credibility	Customer Attitude
Credibility	Pearson Correlation	1	.761 ^{**}
	Sig. (2-tailed)		.000
Customer Attitude	Pearson Correlation	.761 ^{**}	1
	Sig. (2-tailed)	.000	

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

Table 4.11 explains the relationship between credibility and customer attitude. The analysis shows that the r value is 0.761 which shows there is positive correlation between credibility and customer attitude. Also, the 2-tailed significance between dependent and independent variable is less than 0.01 thus signalling significant relationship. The result shows that credibility and customer attitude have statically significant relationship and high degree of positive correlation.

4.3.5 Relationship between Irritation and Customer attitude

Table 4.12

Correlation matrix between Irritation and Customer attitude

		Irritation	Customer Attitude
Irritation	Pearson Correlation	1	-.131
	Sig. (2-tailed)		.097
Customer Attitude	Pearson Correlation	-.131	1
	Sig. (2-tailed)	.097	

Table 4.12 shows the relationship between irritation and customer attitude. The analysis shows that the r value is -0.131 which shows there is negative correlation between irritation and customer attitude. However, the p-value is 0.097 which is more than the level of significance 0.05. It shows that irritation and customer attitude have statically no significant relationship.

4.3.6 Summary of all independent variables' correlation

This section presents the scenario of all the independent variables of the study i.e., informativeness, entertainment, personalization, credibility, and irritation through correlation analysis.

Table 4.13

Correlation matrix between dependent and independent variables

		Informati veness	Ent erta inm ent	Personal ization	Credibilit y	Irritatio n	Attitud e
Informativeness	Pearson Correlation Sig. (2-tailed)	1					
Entertainment	Pearson Correlation Sig. (2-tailed)	.468**	1				
Personalization	Pearson Correlation Sig. (2-tailed)	.130	.161*	1			
Credibility	Pearson Correlation Sig. (2-tailed)	.630**	.658*	-.006	1		
Irritation	Pearson Correlation Sig. (2-tailed)	.222**	-.264*	.296**	-.138	1	
Attitude	Pearson Correlation Sig. (2-tailed)	.569**	.739*	.191*	.761**	-.131	1

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

* . Correlation is significant at the 0.05 level (2-tailed).

The result from the table 4.13 shows summary of dependent and independent variables. The dependent variables i.e., informativeness, entertainment and credibility have significant correlation with customer's attitude ($p < 0.01$).

Among all the independent variable, credibility has strongest relationship with customer attitude having correlation value 0.761 while irritation has negative correlation value -1.131. All the independent variable has statistically significant relationship with customer attitude except irritation.

4.4 Regression analysis of independent variables and customer attitude

The major objective of multiple regression analysis is to examine the single dependent variable by a set of independent variables. The significance of informativeness, entertainment, personalization, credibility, irritation on consumer attitude towards mobile advertising will be analysed from the result.

The results are examined for the purpose of the study and it is analysed to test the hypotheses that were identified in the study. The regression equations that present the relationship is:

$$CA = \beta_0 + \beta_1 \text{Inf} + \beta_2 \text{Ent} + \beta_3 \text{Per} + \beta_4 \text{Cre} + \beta_5 \text{Irr} + e_i \dots\dots\dots$$

Where,

CA= Customer Attitude

Inf= Informativeness

Ent= Entertainment

Per= Personalization

Cre= Credibility

Irr= Irritation

e_i = Error

Multiple regression analysis between independent and dependent variables

Table 4.14

Result of nature of relationship between Inf, Ent, Per, Cre, Irr on CA

Model	Unstandardized		Standardized	T	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	-.658	.339		-1.939	.054
Informativeness	.165	.099	.106	1.670	.097
Entertainment	.394	.070	.360	5.588	.000
Personalization	.155	.057	.132	2.728	.007
Credibility	.529	.080	.453	6.592	.000
Irritation	-.038	.056	-.036	-.672	.502

- a. Dependent variable- Customer Attitude
- b. Independent variable- Inf, Ent, Per, Cre, Irr

Nature of relationship

Based on the SPSS output, the following multiple regression equation was formed:

$$\text{Customer Attitude} = -0.658 + 0.165 \text{ Informativeness} + 0.394 \text{ Entertainment} + 0.155 \text{ Personalization} + 0.529 \text{ Credibility} + (0.038) \text{ Irritation}$$

From linear equation above, it can be depicted that there is positive relationship between four independent variables which are informativeness, entertainment, personalization and credibility towards the dependent variable customer attitude. Independent variable irritation however has negative relationship with customer attitude.

This result output shows that by increasing 1-unit value of attitude, informativeness will increase by 0.165 while another dependent variable remains the same. While increasing 1 value unit of customer attitude entertainment will increase by 0.394 and the other independent variables remain unchanged. Also, 1 unit increase in value of customer attitude leads to 0.38 units decrease in value of irritation.

Result from table 4.14 also shows that credibility has powerful influence on customer attitude towards mobile advertising at an un-standardized coefficient value of 0.529 which is followed by entertainment with the un-standardized coefficient value of 0.394.

4.5 Test of significance

First hypothesis

H1: Informativeness is positively related to customer attitude towards mobile advertising.

According to Table 4.14, the significant value for informativeness is 0.097. This value is more than p value of 0.05 and thus, H1 is rejected, which proves that informativeness has no significant impact on customer attitude towards mobile advertising.

Second hypothesis

H2: Entertainment is positively related to customer attitude towards mobile advertising.

Based on the table 4.14, the significant value for entertainment is 0.000. This value is less than p value of 0.05 and thus, H2 is accepted, which proves that entertainment is significantly affecting the customer attitude towards mobile advertising.

Third hypothesis

H3: Personalization is positively related to customer attitude towards mobile advertising.

According to Table 4.14, the significant value for perceived security is 0.007. This value is less than p value of 0.05 and thus, H3 is accepted, which proves that personalization is significantly affecting the customer attitude towards mobile advertising.

Fourth hypothesis

H4: Credibility is positively related to customer attitude towards mobile advertising.

According to table 4.14, the significant value for Credibility is 0.000. This value is less than p value of 0.05 and thus, H4 is accepted, which proves that entertainment is significantly affecting the customer attitude towards mobile advertising.

Fifth hypothesis

H5: Irritation is positively related to customer attitude towards mobile advertising.

Based on Table 4.14, the significant value for irritation is 0.502. This value is more than p value of 0.05 and thus, H5 is rejected, which proves that irritation has no significant impact on customer attitude towards mobile advertising.

4.6 Findings of the study

Table 4.15

Summary of result of hypothesis testing

Hypotheses	Value scored	Determination
<i>H1: Informativeness is positively related to customer attitude towards mobile advertising.</i>	P= 0.097 (p>0.05)	Rejected
<i>H2: Entertainment is positively related to customer attitude towards mobile advertising.</i>	P= 0.000 (p<0.05)	Accepted
<i>H3: Personalization is positively related to customer attitude towards mobile advertising.</i>	P= 0.007 (p<0.05)	Accepted
<i>H4: Credibility is positively related to customer attitude towards mobile advertising.</i>	P= 0.000 (p<0.05)	Accepted
<i>H5: Irritation is positively related to customer attitude towards mobile advertising.</i>	P= 0.502 (p>0.05)	Rejected

- i. Total 160 respondents are taken for research. Out of which 67.5% were male and 32.5% were female.

- ii. The result showed that mean values of all the variables lies in between 3-4 which suggest that respondents have above average level of agreement with the instruments used in the research.
- iii. The result generated from correlation analysis presents that all the associations except irritation have positive correlation which indicate that majority of independent variable has statistically significant relationship with customer attitude.
- iv. The result obtained from regression analysis did not show the significant relationship between irritation and customer attitude towards mobile advertising. However, there is positive relationship between other independent variables and customer attitude.
- v. Out of all independent variable, credibility and entertainment have high influence on customer attitude.
- vi. The findings showed that irritation has less or no impact on customer attitude towards mobile advertising.

CHAPTER V

DISCUSSION, CONCLUSION, AND IMPLICATIONS

5.1 Discussion

The main purpose of this research study focuses on the relationship between entertainment, informativeness, credibility, irritation, and personalization with customer attitude towards mobile advertising. Chapter two presented five hypotheses for this study and explained the importance of these hypotheses. Each hypothesis produced and tested in this study is discussed here.

The first hypothesis proposes that informativeness is positively related to customer attitude towards mobile advertising. Based on the result shown in 4.15, it shows that informativeness has no significant impact on customer attitude toward mobile advertising as H1 is rejected. Keshtgary and Khajehpour (2011) have mentioned in his article that informativeness has positive relationship in consumer attitude towards m-advertising. The findings are not supported in context of customers of Kathmandu valley. The reason might be people do not perceive information on mobile advertising as a reliable one. Hence customers in Kathmandu valley are less affected by the information provided on mobile ads. Therefore, H1 is rejected and research objective has been achieved as the influence of informativeness on customer attitude towards mobile advertising has been examined.

The second hypothesis states that entertainment is positively related to customer attitude towards mobile advertising. As per the table 4.15 above, the result revealed that entertainment has significant relationship on customer attitude toward mobile advertising. This finding is supported by the literature claimed by Koo (2010) and Haghirian (2005). According to the authors, entertainment is a crucial factor for mobile marketing and mobile phone has become an entertainment platform. Also, entertainment can add value for the customer and increase customer loyalty. Research showed that entertainment is the major attribute that affects consumer attitude toward mobile advertising. It also states that people find mobile advertising enjoyable and interesting. Hence, H2 is supported.

The third hypothesis states that personalization is positively related to customer attitude towards mobile advertising. Based on the result shown in 4.15, it shows that personalization has significant relationship in customer attitude toward mobile advertising. This finding is supported by the literature claimed by Xu (2008); Barkhus and Dey (2003); Khasawneh and Shuhaiber (2013). This result implies that personalization has positive significant influence on consumer attitude and acceptance of SMS advertising. It shows that contents in mobile advertising are personalized and available as per their preference. It also revealed that a well-designed system to personalized mobile advertising do influence the user attitude towards m-advertising. Research showed that personalization has significant influence on customer attitude. Hence, H3 is supported.

The fourth hypothesis proposes that Credibility is positively related to customer attitude towards mobile advertising. As per the table 4.15 above, the result revealed that Credibility has significant relationship in customer attitude toward mobile advertising. This finding is supported by the literature claimed by stavraki (2207); Waldt (2009); Javid, Namin, and Noorai (2012). The researchers found that credibility is one of the factors of independent variables that affect the consumer attitude towards m-advertising. Credibility is the customers' in the honesty and reliability of the mobile advertisement. It shows that customer finds mobile advertising reliable and trustworthy and they use personalized mobile advertising as a reference for purchasing products. It also revealed that customer perceived mobile advertising as a truthful and realistic source to gather information about product and also help them for making purchase decision. 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. Hence, H4 is supported.

The fifth hypothesis states that Irritation is positively related to customer attitude towards mobile advertising. Based on the result shown in 4.15, it shows that Irritation has no significant impact on customer attitude toward mobile advertising as H5 is rejected. The findings are not supported in context of customers of Kathmandu valley. This finding is supported by literature claimed by Muzaffar and Kamran (2011). The result revealed that young consumer attitude towards the SMS advertisements is positive and they are not irritated to receive SMS advertising. Irritation in advertising

can be defined as an advertisement that creates annoyance, unhappiness, and brief intolerance. Irritation comprises the only negative dimension of consumer attitudes towards mobile advertising. Researchers claimed that customer lost interest when they are overwhelmed with the irritable messages but now customer is less irritated by mobile advertising. Therefore, H5 is rejected and research objective has been achieved as the influence of irritation on customer attitude towards mobile advertising has been examined.

5.2 Conclusions

This study examines the customer attitude toward mobile advertising. Mobile advertising plays a significant role in customer perception and attitude. The existing literature suggests that mobile advertising is a unique and different channel to reach among target audience and also marketers can send customized message as per the nature and buying habit of customer.

After conducting the study and obtaining the result, the researcher has come out with a conclusion that most of the findings of the conducted research have supported the literature. However, not all the independent variables have significant relationship with the dependent variables. The independent variables entertainment, personalization and credibility support the dependent variable customer attitude. Whereas the remaining variables failed to support the dependent variables. Among the independent variables, credibility shows higher influence in customer attitude towards mobile advertising.

People believe mobile advertising reliable and trustworthy. Also, they use personalize mobile advertising as a reference for purchasing products. People find mobile advertising entertaining. They agree that mobile advertising is interesting and enjoyable. The result of this study indicates that people find mobile advertising less informative and they disagree that mobile advertising is good source of sales information. As findings results that relevant and entertaining information attracts customer attention more. Also, personalized content plays significant role in customer attitude.

The research has been able to illustrate the influence of independent variables in the customer attitude towards mobile advertising among the customer in Kathmandu valley. Customer will perceive marketing message as valuable, as long as it provides relevant information and creates some form of benefit to them. Also, every companies and marketers aim to increase loyal customer by being directly connected with them. So, to gain customer trust advertisers should provide personalized and relevant information.

Mobile phones have become daily necessities for people, most important among adults. Mobile phones provide marketers with another platform to reach among potential customers. The major advantage of mobile marketing is that a specific

audience can be targeted in direct and personal manner. So, by developing customer database, mobile advertising should be personalized according to customer's profile.

5.3 Implications

The implication is divided into two portions. First one is managerial implications and second is implication for academicians for future research related to similar studies.

Managerial Implications

The result reflected the importance of entertainment in influencing Nepalese customer attitude towards mobile advertising. Therefore, this study suggests that advertisers need to ensure that the content of m-advertising messages is entertaining and fun by providing more enjoyment such as games and puzzle to increase the entertainment value in m-advertising.

Furthermore, the findings of this research showed the importance of credibility in influencing Nepalese customer attitude towards m-advertising. So, advertisers should ensure that content of m-advertising messages provide relevant and trustworthy information to customers. This research has shown that the advertisements need to be relevant, interesting, and personalized. Furthermore, advertiser should limit the number of advertising send out through mobile phones to avoid irritation among customers.

Implications for future research

Future researchers can measure more variables to get the better result for customer attitude towards mobile advertising. Other areas such as impacts of cultural factors, effectiveness of mobile advertising, influence of attitude on behaviour towards mobile advertising can be included in future research. For greater degree of accuracy, improvements on number of items, such as variables, methodology, demographic variables, should be considered. Increasing the sample size, changing the data collection method and using more advanced analytical tools might increase the accuracy of data and findings.

Furthermore, this research highlights the results from customer's perception so it will be more effective if future research analyse the result from advertiser's side regarding customer response to mobile advertising.

Apart from above mentioned implications, it is recommended to collect data from different cities of Nepal for more balanced representation of data.

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1 Informativeness

Statement	1	2	3	4	5	6
Mobile advertising is good source of sales information.	2	4	28	32	80	24
Mobile advertising supplies relevant sales information	2	0	22	42	84	10
Mobile advertising make sales information immediately accessible	4	8	12	74	50	12
Mobile advertising do not provides information on time.	6	30	52	36	26	10

2. Entertainment

Statement	1	2	3	4	5	6
Mobile advertising is enjoyable.	8	22	32	488	48	2
Mobile advertising is entertaining	6	40	14	42	56	2
Mobile advertising is interesting	4	18	32	52	48	6
Mobile advertising is Pleasant	12	20	30	54	40	4

3. Personalization

Statement	1	2	3	4	5	6
Contents in mobile advertising are personalized.	8	40	34	40	34	4
Mobile advertising is available for my preference	10	44	46	30	28	2
Mobile advertising displays personalized message to me.	4	52	50	26	24	4
Mobile advertisement provides me with personalized deals/ads according to my activity context.	18	48	34	30	26	4

4 .Credibility

Statement	1	2	3	4	5	6
Mobile advertising is reliable.	4	14	30	58	52	2
Mobile advertising is believable	2	20	32	56	44	6
Mobile advertising is trustworthy	6	22	40	52	36	4
I use personalized mobile advertising as a reference for purchasing.	14	22	30	30	30	34

5. Irritation

statement	1	2	3	4	5	6
Mobile advertising is annoying	6	26	42	44	30	12
Mobile advertising is unpleasing	6	36	36	44	26	12
Mobile advertising is irritating	2	34	46	32	28	18
Mobile advertising is excessive and out of control.	6	34	40	40	24	16

6. Attitude

Statement	1	2	3	4	5	6
I think mobile advertising is good	6	20	22	50	60	2
I like to receive and read mobile advertisements	14	24	22	40	50	10
I appreciate receiving mobile advertising messages	12	18	20	42	60	8
I have positive attitude towards mobile advertising	10	26	24	32	32	36