

Evaluating Consumer Permission in SMS Advertising

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Abstract

This study examines the phenomenon of consumers' willingness to give permission to receive Short Message Service (SMS) advertisements. The purpose of this research is threefold: to better understand the phenomenon of consumers' willingness to give permission to receive text message (SMS) advertisements, to provide empirical data that supports our understanding, and to develop and test a basic model of consumers' willingness to give permission to receive SMS advertisements. The study utilised a multi-method research approach with both qualitative and quantitative data – via focus group and scenario-based survey. The results show that even if the relevance of the advertisement is high it does not on its own make consumers give permission; it need to be combined with the control over opt-in conditions to assure consumers and gain permission. Regarding brand familiarity, this appears to have little impact on consumers' willingness to give permission to receive SMS advertisements. The opt-in conditions valued the most are: the possibility to withdraw at any time, personal data disclosure only with consent, and mobile phone operators as a primary advertising filter. The paper rounds off with conclusions, implications for marketing practice and directions for future research into permission in SMS advertising.

Keywords: permission; SMS; mobile; advertising; opt-in; conditions

1. Introduction

The growth and convergence of distributed networking, mobile computing and mobile telecommunications has created significant commercial opportunity. Mobile commerce, defined as transactions with direct or indirect monetary value over wireless handheld devices, is expected to reach 1.67 billion users by 2008 (Dickinger et al., 2005). The value of mobile commerce is expected to reach \$88 billion by 2009 (Jupiter Research, 2004). The growth of the market, the profusion of new technologies and their convergence has opened many new opportunities for marketing promotions and advertisements. One of those new modes of advertising is via SMS (Short Messages Service) to handheld devices, notably mobile phones. SMS, known as text messaging, is a store-and-forward communication system for the mobile phone. Recent variants, such as MMS (Multimedia Message Service) have added multimedia capabilities. According to the GSM Association, cell phone users send more than 10 billion SMS messages each month, making SMS the most popular mobile data service (Dickinger et al., 2004).

With companies fighting over the emerging market - and global variation in wireless data communications policy - the consumer is not always asked for his or her permission before receiving SMS advertisements. Here, permission could be seen as the ability for the consumer to specify - before receiving it - whether or not he or she is interested in a message. Despite the increasing importance of SMS advertisement as a marketing and advertising channel, as yet there is relatively little academic research and empirical support for it. It is the noticeable

gap in the literature regarding permission marketing and SMS advertising that has attracted our attention for this research. Thus, our study aims at addressing this issue by determining:

- How consumers perceive SMS advertisements and permission.
- How consumers are willing to give permission.
- The profile of information consumers are willing to give and to receive.
- Key factors affecting consumer permission.

One may question why permission to send an advertisement actually matters. Permission matters because unsolicited advertisements may lead to consumers' frustration and unanticipated results (Barnes and Scornavacca, 2003); cellular phones are intimate so sending SMS advertisements without the consumers' consent is a violation of privacy. If we could better understand what affects consumers' willingness to give permission this may better equip practitioners to approach this sensitive issue; marketers, managers and advertising companies may be able to offer better services to consumers and increase their competitiveness while consumers will benefit from tailored services that specifically answer their needs and requirements. Related to this, our insights could be of some value to mobile communication service providers that seek to efficiently manage the opportunities that SMS technology and their database of customers may offer them.

In the next section we provide some background literature on SMS advertising and permission. This is followed by a brief description of our mixed-method research approach. Sections four and five examine the findings from the focus group and survey respectively. Finally, the last section provides conclusions and directions for future research.

2. The Foundations of SMS Advertising

Electronic-marketing (e-marketing) refers to "the achievement of marketing objectives through the use of electronic communications technology" (Chaffey 2004, p. 318). E-marketing is often used as a tool of direct marketing, i.e., "Marketing through advertising media that interact directly with consumers, generally calling for the consumer to make a direct response" (Kotler, 2002, p.784).

Mobile marketing or wireless marketing is a subset of electronic-marketing and is defined by Dickinger et al. (2005) as "...using a wireless medium to provide consumers with time-and-location-sensitive, personalized information that promotes goods, services and ideas, thereby benefiting all stakeholders". Mobile marketing can also be seen as: "All activities required to communicate with customers through the use of mobile devices in order to promote the selling of products or services and the provision of information about these products and services" (Ververidis and Polyzos, 2002).

Mobile advertising has typically been categorised into push- and pull-models (Barnes, 2002). In the pull-model campaign, the marketer sends the information requested by the consumer; whereas in the push-model campaign, the marketer takes the initiative to send messages to the consumer. The latter model includes much of SMS advertising and raises the issue of consumers' permission, since it is the marketer that initiates contact and communication. Permission marketing refers to the asking of consumers' consent to receive commercial messages while giving the individual and opportunity to stop receiving them at any time (Tezinde et al., 2002). This approach can considerably reduce individuals' privacy concerns (Sheehan and Hoy, 2000); it can act as a trust-building alternative to more effective information control (Milne et al., 1999). Unfortunately, some marketers manipulate consumers' inattention and cognitive laziness to get their consent. Bellman et al. (2001)

affirm that: “Using the right combination of question framing and default answer, an online organisation can almost guarantee it will get the consent of nearly every visitor to its sites.”

2.1 Privacy

Privacy is defined as “the right of an individual to control the information held about them by third parties” (Chaffey 2004, p.146). Dickinger et al. (2005) observed that: “The mobile phone cannot distinguish between spam and genuine communication automatically”. They also found that consumers fear registration on SMS-based information services because of privacy concerns. Permission-based mobile advertising (PBMA) is considered to be the easiest way to tackle the privacy issue (Godin, 1999). In a study of 16 to 30 year-olds in the US, evidence suggests that 51% of respondents were ‘very satisfied’ and 42% were ‘fairly satisfied’ by PBMA. Some 72% agreed that PBMA was relevant to them and 84% were willing to recommend it (Barwise and Strong, 2002). On the other hand, there is a negative relationship between the volume of ads received and the attitude towards direct marketing (Phelps et al., 2000). If the consumer is interrupted during his or her daily activities this can severely damage brand image (Hoyer and MacInnis, 2004). Petty (2000) describes this cost as an involuntary cost borne by the consumer who faces an unselected exposure.

The major privacy violations in term of information capture are demographics and purchase data disclosure without consumers’ consent, click stream patterns and browsing history, and physical location and purchase context (for example, via GPS – the global positioning system). For this reason, the notion of control over the wireless service provider is pertinent (Barnes and Scornavacca, 2003). In the UK, under Privacy and Electronic Communication Regulations, permission is a requirement of SMS ads, as is opt-out and data protection from misuse and inaccuracy. Similar legislation is found in other parts of the EU; for example, in the Nordic countries you cannot approach clientele with SMS in any way before obtaining permission and so other media must be used to attract attention.

2.2 SMS Campaign Features

Barwise and Strong (2002) identify six ways of using SMS for advertising: brand building, special offers, timely media ‘teasers’, competitions, polls/voting, products, services and information requests. Text message ads have been found to boost consumers’ inclination to purchase by 36%, which partly explains its growing popularity among marketers (Enpocket, 2005c). According to Enpocket (2005a), text message campaigns also deliver a 15% response rate, which they estimate is twice as much as direct mail or e-mail campaigns; apparently, text messages are 50% more successful at building brand awareness than TV and 130% more than radio (Enpocket, 2005c).

The push-model campaigns involve unsolicited messages, usually via SMS alerts, while pull-model campaigns promote information requested by the consumer (Dickinger et al., 2004). A third type of campaign, as suggested by Jelassi and Enders (2004), revolves around the mobile dialogue model, where the marketer tries to build a long lasting relation with the consumer.

The wireless channel benefits from the potential for detailed user information and personalisation; the message can be tailored for each customer to enable better targeting. Since mobile phones are personal objects marketers can specifically address the person targeted, as well as recognising their social context, individual preferences, time, and location. Context-sensitive systems such as Ad-me (advertising mobile e-commerce) provide examples of the potential of this channel - equipping consumers with tailored, relevant information according to the context where they are (Hristova and O’Hare, 2004). SMS location-based

services are likely to become increasingly valued as a marketing tool (Ververidis and Polyzos, 2002). Via the mobile channel, the response can be nearly immediate, interactive and the consumer can be reached everywhere at anytime because the service is typically ubiquitous (Jelassi and Enders, 2004).

2.3 SMS Permission Issues

We define consumers' permission in the context of SMS advertising as agreeing to receive SMS ads. Consumers' acceptance refers to the adoption of SMS advertising as a part of our everyday lives. A number of academic authors have attempted to examine the success or acceptance of SMS advertising, related m-commerce applications, direct and permission marketing. A number of models and theories related to our investigation are summarised in Table 1.

The first three models relate specifically to mobile marketing. The other papers come either from a general m-commerce or marketing perspective.

Barnes and Scornavacca (2003) establish that mobile marketing acceptance depends on users' permission, wireless service provider (WSP) control, and brand trust; the results of this exploratory research have been empirically confirmed by Carroll et al. (2005) who also examines message content and personalisation issues. For a matter of brand trust there is a strong preference for the network operators to become the definitive media owners and permission holders (Enpocket, 2005b).

Table 1
Summary of models and theories related to SMS permission marketing

| Theories | Authors | Influential factors |
|---------------------------------------|---|---|
| <i>Acceptance of mobile marketing</i> | Barnes and Scornavacca (2003) and Carroll et al. (2005) | <ul style="list-style-type: none"> • brand trust • control over WSP • permission • message content |
| | Dickinger et al. (2005) | <ul style="list-style-type: none"> • message content • message personalisation • consumers' control and privacy |
| | Bauer et al. (2005) | <ul style="list-style-type: none"> • consumers' attitude toward advertising • perceived utility • perceived risk • social norms • consumers existing knowledge |
| <i>Acceptance of mobile commerce</i> | Wu and Wang (2005) | <ul style="list-style-type: none"> • perceived risk • cost • compatibility • perceive usefulness • ease of use |
| <i>Direct marketing</i> | Akaah et al. (1995) | <ul style="list-style-type: none"> • volume of advertisement • past direct experience |
| <i>Permission marketing</i> | Krishnamurthy (2001) | <ul style="list-style-type: none"> • message relevance • monetary benefit • personal information entry and modification cost • message processing cost • privacy |

Dickinger et al.'s (2005) model of success factors for SMS marketing are divided into two categories: the message and the media. Message factors include: message content, i.e., which type of advertisements, such as polling, competitions, and special offers; personalisation according to time (i.e., time of day and frequency of advertisements), location (including real-time location-specific offers) and consumers' preferences; and consumer control, permission and privacy, which as been identified as the strongest negative influence on consumer attitudes toward SMS advertising. Media factors include issues regarding the device, transmission, product fit (the media appears to better suit low budget items, young people and services rather than goods), and media cost (which suggests that the medium is cheaper and more effective than other alternatives).

Bauer et al. (2005) test a model, based on the Theory of Reasoned Action (Ajzen, 1991), and find that the most important factors that affect attitude toward mobile marketing are: consumers' attitudes toward advertising in general; perceived utility (in terms of information, entertainment, and social aspects); perceived risk (in terms of privacy and data security); consumers' knowledge about the technology; and social norms that impact on consumers' behaviour.

A more general study examining drivers to mobile commerce, based on the theory of planned behaviour (TPB) is given by Wu and Wang (2005). They examine perceived risk (e.g., privacy and security issues), cost (e.g. hardware and service fees), compatibility (e.g., with user's existing values, previous experiences and needs), and ease of use. This model omits to address the social influence that can impact on the decision to acquire mobile devices.

These last two papers are based on compensatory model of decision making which implies that consumers choose the option that offers more positive features. Those models of decision-making are based on mental-cost-benefit analysis. However, consumers may base their choice on a non-compensatory model where a specific attribute is valued and any negative information from this attribute will leads to a rejection of the offer (e.g., consumers can refuse permission if an ad is not relevant without even considering social aspects).

Finally, let us examine two general marketing studies that are of relevance. First, Akaah et al. (1995) found that the factors that influence attitude toward direct marketing most are the volume of advertisements and past direct experience. Second, Krishnamurthy (2001) found that the factors affecting consumer willingness to give permission to receive advertisement were: message relevance (e.g., message fit and advertiser attractiveness); monetary benefit (e.g., the incentive); personal information entry/ modification cost; message processing cost (e.g., cognitive load in reading messages); and privacy cost (e.g., uncertainty of information misuse).

Taken as a whole, the factors examined in these studies provide the basis for a research model investigating SMS permission.

2.4 Summary Model

To construct a research model we have regrouped all the factors impacting on m-commerce, m-marketing and permission marketing into five general themes that could be applied to the specific topic of SMS ad permission: mobile technology knowledge, attitude toward SMS ads, relevance of SMS ads, control over opt-in conditions, and brand familiarity. This is shown in Figure 1.

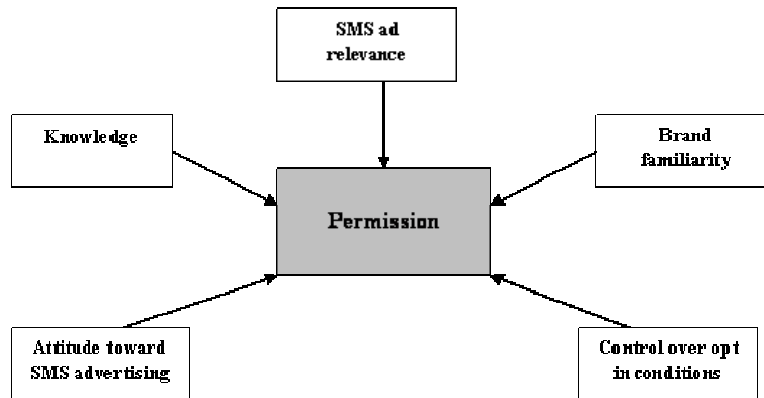


Fig. 1. Summary research model

The factors identified can be classified into two categories:

- *Unconscious factors.* This includes attitude towards SMS ads and mobile technology knowledge. For these variables, the consumer is not aware of the effects on his/her decision to give permission. These factors indirectly influence the decision to give or not to give permission.
- *Conscious factors.* This includes the relevance of SMS ads, control over opt-in conditions and brand familiarity. Here, consumers can analyse factors before making their choices. These factors directly influence the decision to give or not give permission.

In this study, we will focus our efforts on conscious factors impacting on permission. We will also limit our investigation to push-based advertising.

3. Methodology

The strategy of enquiry is sequential and exploratory (Creswell, 2003) and this strategy includes three phases (see Figure 2). The first phase is a literature synthesis of factors impacting on consumers' willingness to give permission to receive SMS advertisements. The second phase is an investigation of consumers' perceptions of the phenomenon and the development of a research model via a focus group. The focus group provided us with fresh insights into the phenomenon and allowed us to make adjustments in the light of these findings. The third phase is the validation of the research model using empirical data from a survey questionnaire.

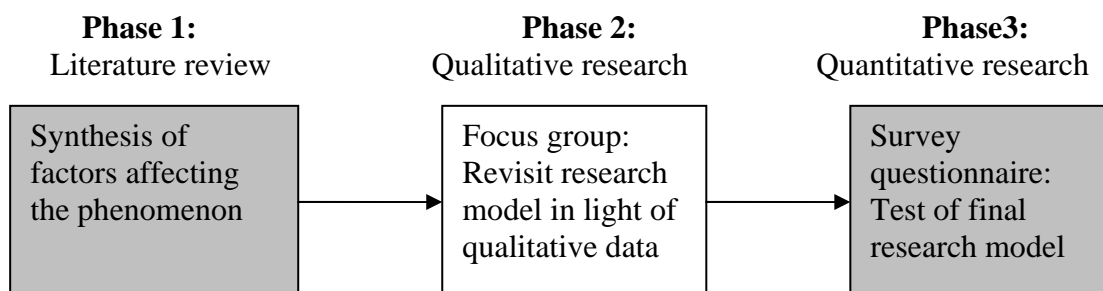


Fig. 2. Research strategy

3.1 Focus Group

The sample frame consisted of Master's students enrolled on a business degree in the UK in a single University. We used purposive heterogeneous sampling to select specific cases to see the impact of different factors on the phenomenon (Saunders et al., 2003). The focus group was composed of 4 people: 2 males and 2 females and in each gender category an expert (a person with good knowledge and high usage of mobile technology/communication) and a novice (a person with low knowledge and usage of mobile technology/communication). This design was aimed at examining whether gender or familiarity (i.e., use and/or knowledge) with mobile technologies had an impact on consumers' willingness to give permission. Although our sample was small, Patton (2002) observes that this sampling method's strength is the emergence of particular patterns.

The questions focused on experience with SMS ads, definitions of permission, control over sending ads and personal information, and why and to whom respondents might give permission, along with contract requirements.

After collecting the data from the focus group via audio-recorder, analysis consisted of the following: transcribing; coding of the text; clustering instances together into categories; analysing categories in a narrative presentation; and making adjustments to the research model.

3.2 Questionnaire Survey

The same sampling frame was used for the survey as in the preceding phase. We collected a total of 50 questionnaires, all of which were usable.

The data was collected via online questionnaire. We used a 5-point Likert scale to rate the respondent's attitudes, opinions, and behaviour (where 1 = strongly disagree, 3 = neutral, and 5 = strongly agree). The questionnaire used various descriptive items and eight scenarios in a similar manner to Carroll et al. (2005). Descriptive items included demographics, uses of text messaging, attitudes toward SMS ads and sources of SMS ads, contract and opt-in requirements, personal information and privacy, and preferences for information received. The scenarios tested high or low permutations of each of the three conscious variables in the research model: control over opt-in conditions, SMS ad relevance and brand familiarity.

The analysis was partly descriptive. The inferential part of the statistical analysis examined the factors that impact on willingness to give permission to receive SMS ads. This aspect is shown in the analysis of the eight scenarios below.

4. Qualitative Findings

In general, the focus group participants did not like SMS ads without permission. They all emphasized the need for permission. In our study, the major differences in the willingness to give permission appeared to be linked with gender and knowledge about mobile telecommunications.

The discussion can be analysed according to the perceptions of SMS advertising without consent, how respondents wanted to give permission, to whom they wanted to give it and finally, the information that they were willing to receive.

4.1 Perceptions of SMS Ads

SMS is typically private therefore all the participants found it annoying to receive unsolicited SMS ads. First, they found their privacy violated. Second, they found themselves abused and harassed by mobile operators that send irrelevant texts to them:

“A bit annoying especially when travelling For example for my contract with O2 if I travel to Germany or another country I will receive a message like “Welcome to Italy and bla bla bla” ... not only one thing but like 2 or 3 messages and they just remind you that you have to top up your mobile. I don't like it.”(S)

Finally, the respondents agreed that SMS ads may disturb consumers in their everyday activities and interfere with important communications.

4.2 Opt-in Conditions

The first step here is the way the permission is obtained, followed by the conditions required to receive that permission.

4.2.1 Obtaining Permission

For the participants, the pre-emptors to permission were that it should be given and refused at no charge to the consumer, opt-in and opt-out should be easy, and should be allowed whenever the consumer decides. The participants were concerned about the different ways permission is asked for. They explored various alternatives including e-mail, text messages, or a formal hard copy contract. Those with less mobile knowledge preferred the formal hard copy option, whilst those with more knowledge were more adventurous and chose electronic or SMS versions.

The first forms of permission imply that the advertiser already has access to personal information (i.e., an e-mail address or mobile phone number), whereas the formal contract leaves the consumer with more control over the information he or she is willing to provide to the advertiser. WSPs could act as a filter between customers and the different advertising companies, but should reassure them about the privacy of their SMS. A participant expressed this concern:

“I would be scared about a filter because it means that they are going to look at the SMS you are going to receive. If they can do that without looking at the text message it would be fine.” (F)

As said above, all the participants agreed that the contract should be signed with their existing WSP. The participants recognized that they would feel safer with their WSP than with an advertising agency or any other company or service operator.

4.2.2 Contract Requirements

The main contractual boundaries that the participants mentioned were regarding personal information and their disclosure and the time and frequency of SMS ads.

In general, participants did not mind giving personal demographic information or indirect contacts such as e-mail addresses. However, when it comes to information that can give direct access to them such as a telephone number (in particular, a landline) or information

concerning their finances (such as the mode of payment, e.g., credit card or debit card) or bank details, they are more reserved or not at all willing to provide information. The disclosure of personal information is a sensitive issue. All focus group participants agreed that they would not like to have their information disclosed without their consent.

The time when the ad is received is of particular concern to the respondents. The participants agreed that SMS ads should be sent at specific hours, according to consumers' activities. This means that preferences would be different for each individual.

The participants emphasized that the volume of ads should also be limited. It appeared that even one ad a day can be considered excessive; on average a maximum of 2 to 4 ads per week seemed to be acceptable.

4.2.3 Information Preferences

Most of the participants enjoyed the idea of location-based services, because it is relevant to them as well as personalised, even if it could generate intrusion. Other participants added that they wouldn't mind giving permission for personalised ads and even paying for services when they are highly relevant to them or clearly beneficial:

“If you are in the middle of a traffic jam and you want to know the road you could take, I pay for that. I don't mind it is very useful.” (S)

4.3 Summary of Factors Affecting Willingness to Give Permission

From the focus group findings, our participants confirmed the impact of the factors identified in the literature synthesis above. Based on their answers, we can express to some degree the expected results of the quantitative analysis concerning the conscious variables. We made no changes to the research model.

5. Quantitative Findings

In this section, we summarise the statistical analysis from the survey. First, we examine the descriptive statistics. Second, we test the scenarios in the model.

5.1 Descriptive Statistics

The respondents were typically aged in their early 20's and with an approximate balance of male and females. In our sample, respondents used text messaging largely for personal communication (72%), followed by competitions (17%) and polls (4%).

It was important for 87.8% of survey respondents to give permission before receiving text messages ads. Some 83% of respondents delete unsolicited ads and only 11.7% like them. Moreover, 78% of respondents are not willing to pay even if the ad is relevant to them. The favourite channel for SMS advertising is the cell phone operator (82%), followed by specialised information service companies (12%), and agencies (6%).

The preferred form of the contract is mainly divided between online and SMS-based (both 41.8%) versions, with only 15% asking for hard copies and 2% for a telephone-based version. Table 2 presents the findings for contract requirements. The most important conditions for opt-in are the possibility to withdraw at anytime and the applicability of the term of the contract to an eventual third party. Time and location are less important although still notable.

Table 2
Contract requirements

| | Percentage of respondents | Rank |
|---|---------------------------|------|
| Possibility to withdraw at any time | 95.2% | 1 |
| The possibility to choose whether or not your personal data can be given to a third party | 95.0% | 2 |
| The frequency of the ads | 89.2% | 3 |
| The applicability of the same term of contract to the eventual third party | 88.6% | 4 |
| The time when you would receive ads | 71.0% | 5 |
| The location where you would receive ads | 58.2% | 6 |

The personal information that consumers are most willing to surrender are their gender (26.9%), age (23.8%) and occupation (16.3%). The personal information that they are not willing to provide include bank details (0%), form of payment (1.3%) and their telephone number (1.3%). The information that respondents are most willing to receive are respectively weather (16.8%), traffic (12.9%), sport (10.9%), news (10.9%) and entertainment (7.9%).

5.2 Scenario-Based Analysis

This part of our analysis relates to the conscious factors affecting consumers' willingness to give permission (as identified in the previous phases). Overall, the willingness to give permission was much lower than expected (see Table 3), averaging only 1.56 for all scenarios. Only scenario 1 was supported by the data. The highest willingness to give permission to receive SMS ads occurs when consumers have a high control over opt-in conditions, when the SMS ad is relevant and when the brand is familiar. Scenario 1 was found to be acceptable on average, although 20 % of respondents were still reluctant to give permission and 10% refused. At the opposite end of the spectrum, the lowest willingness to give permission was when all the variables were low (scenario 8), with on average 90% of respondents refusing to give permission.

According to these results, the most important variable for consumers appears to be the relevance of the SMS ad, as confirmed by scenarios 4 and 7 and the total score (which refers to the sum of means for all 'high' variable scenarios). The respondents were more likely to refuse permission when the ad was irrelevant and to accept when the ad was relevant despite unfamiliarity with the brand and low control over opt-in conditions.

The second most important variable was control over opt-in conditions, as shown in scenarios 3 and 5. The participants were more likely to refuse permission when they had no control over opt-in conditions, even though the brand was familiar and the ad relevant to them and to accept permission even if the ad was irrelevant and the brand unfamiliar.

Table 3
Scenario analysis

| Scenario | Control opt-in conditions | SMS ad relevance | Brand familiarity | Expected | Mean | Rank | Obtained |
|--------------------|---------------------------|------------------|-------------------|-------------------------|------|------|--------------------|
| 1 | High | High | High | Accept enthusiastically | 2.82 | 1 | Accept |
| 2 | High | High | Low | Accept | 2.2 | 2 | Accept reluctantly |
| 3 | High | Low | Low | Refuse | 1.24 | 6 | Refuse |
| 4 | High | Low | High | Refuse | 1.32 | 4 | Refuse |
| 5 | Low | High | High | Accept reluctantly | 1.36 | 3 | Refuse |
| 6 | Low | Low | High | Refuse | 1.12 | 7 | Refuse |
| 7 | Low | High | Low | Accept reluctantly | 1.28 | 5 | Refuse |
| 8 | Low | Low | Low | Refuse | 1.12 | 8 | Refuse |
| Total score | 7.58 | 7.66 | 6.62 | | | | |

Finally, the least important variable in our study brand familiarity, as illustrated in scenarios 6 and 2. When the brand was unfamiliar, the respondents still gave permission because they had control over opt-in conditions and the ad was relevant to them. However, they refused permission even if the brand was familiar as soon as they had low control over opt-in conditions and low relevance from the ad.

6. Conclusions

Overall, the findings show us that consumers' perceptions of SMS ads are rather negative. The negative attitude toward SMS ads, especially when unsolicited, implies that marketers have a lot of work to do to make SMS ads more popular and attractive to young people. When designing an opt-in contract, marketers should avoid asking for information that consumers are not willing to provide in order to avoid a negative attitude or raise consumers' suspicion. The disclosure of personal information without the customer's consent is a major concern and can easily damage company image.

To appeal to respondents, marketers must adapt their ads to individual use of text messaging and to areas of interest. Marketers should try to find a single point that regroups all of the permission threads for ads from different sources so that consumers will not have to repetitively answer whether or not they wish to give permission for every ad they receive. Companies that launch an opt-in SMS advertising campaign should register with cell phone operators or specialised SMS information services to reach the maximum number of consumers. These companies can act as filter for unsolicited SMS ads.

By design, the study is limited in its scope. While the student population is a core target market for operators and advertisers, further studies should examine a broader sample both in the UK and overseas. Further, the unconscious variables omitted from this study are clear candidates for future investigation, as are issues of pricing, given that ads are usually free but may have implicit value to the recipient.

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