# CONSUMERS PERCEIVED ADVERTISING VALUE AND ATTITUDE TOWARDS SMS ADVERTISEMENTS IN DEVELOPING COUNTRIES: THE CASE OF FIJI

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## **ABSTRACT**

What is the impact of three attributes of consumers' Perceived Advertising Values and Attitudes (PAVA) towards SMS advertisements? Which feature(s) of an SMS advertisement persuades consumers to purchase what is advertised? What are our recommendations? To address these questions, this article discusses new insights in to the relationship between Infotainment, Credibility and Irritation, and the three attributes of PAVA; SMS advertisement features that persuade consumers to purchase what is advertised and provides solutions to marketers for improved SMS advertisements.

## **INTRODUCTION**

Over time, there has been a shift from traditional marketing to the new interactive digital media, based on a more targeted approach through personalized channels (Roozen & Genin, 2008). Global mobile penetration has increased from 15.6% in 2001 to 17.4% in 2010 and is further expected to increase to 100.6% by 2020 (Jain & Pant, 2012; Lee et al., 2017; Wang & Genc, 2019). Consumers are thus exposed everyday with various advertisements which exceed their information-processing abilities. Resultantly, they filter out excess visual and aural marketing stimuli (Rumbo, 2002) affecting marketers' efforts in attracting consumer attention.

With the emergence of high speed wireless network technologies and the increasing penetration of mobile phones, the global interest of the advertising industry in using this medium for marketing purpose, has increased significantly (Bauer et al., 2005; Martins et al., 2019; Mpinganjira & Maduku, 2019). Mobile marketing primarily comprises of SMS marketing, marketing through (Quick Response) QR codes, Bluetooth advertising and in-app advertising.

The media influences society to a greater extent. It changes consumers' preferences, creates brand loyalty, and persuades consumers to favour commodities that they did not previously find useful (Billore et al., 2020). The impact of advertisements influences the consumers mind before making buying decisions. People of different age groups: children, adolescents, adults, middle aged and old aged people have different needs and preferences. Given the increase in consumers' digital media exposure, the attitude towards advertising is changing at a very fast pace (Simona et al., 2017).

SMS marketing has grown rapidly over the years and is helpful in direct marketing and targeted promotional activities. It enriches television and print campaigns when used as a complementary marketing tool (Wouters & Wetzels, 2006), increasing brand recall and developing a strong association with purchase intention (Li & Stoller, 2007). This engagement could be achieved through relevance, humor, or by building user curiosity.

However, the length of an SMS message is only 160 characters, making it challenging for marketers to develop effective interactive messages.

Consumers have been found to want some control over the frequency of messages, while maintaining privacy. Personalized messages based on location and timing of the message increase the involvement of the consumer in that brand (Jain et al., 2011). Different attitudes to mobile advertising can affect consumer involvement depending on the message content. Therefore, studying the effects of advertising attributes on consumer attitudes towards mobile advertising is an important issue (Tong et al., 2020).

Advertising effectiveness is one of the main concerns of e-commerce and advertising activists (Sung, 2020). Advertisers always try to measure the effectiveness of various types of media in order to maximize the profitability of their customers. One of the ways to increase this impact is to attract the user's confidence. Hence, recognizing different ways to increase consumers' trust and reliability have long been one of the main concerns of advertising companies and they have always made huge investments to find new ways of increasing consumer confidence (Le & Wang, 2020).

With this background, this study investigates the three attributes of consumers' perceived advertising values and attitudes (PAVA) towards SMS advertisements. The results from this study would help marketers maximize the potential of this marketing communication medium and its application that can be used to plan advertising strategies and decision making.

This study is premised on Fiji, a small island developing state in the South Pacific. There are three mobile operators in Fiji – Vodafone, Digicel and Inkk Mobile. SMS advertising is popular among all the mobile operators in Fiji because of the insignificant cost association of SMS. Fiji mobile cellular subscriptions have continued to increase with a total of 1,033,915 mobile subscribers in 2017 (CEIC, 2020). Mobile operators in Fiji communicate with their consumers through SMS where they send SMS to consumers' mobile devices about their promotional activities, news, awareness information, utility bill reminders etc.

Existing research (e.g. Herman, 2007; Sharma et al., 2015) in the South Pacific region has primarily focused on mobile-learning initiatives in higher education through the use of SMS. There is, however, a gap in the literature in Fiji and the region in terms of understanding the attitudes of consumers towards SMS advertising. This paper thus attempts to fill this gap by providing marketers a better understanding of consumers' attitudes towards SMS advertising by mobile operators in Fiji. The rest of the paper is organized as follows. The next section provides a review of the literature, theories and hypotheses development while the third section discusses the methodology used in this study. In the penultimate section, we discuss the data and results. The last section provides theoretical and practical implications as well as study limitations.

#### **METHODOLOGY**

SMS marketing researchers have used both quantitative (Rettie & Brum, 2001) and qualitative (Bhave et al., 2013) data collection methods. This study used quantitative research techniques (suggested by Bhave et al., 2013) and self-administered survey questionnaires (suggested by Roozen & Genin, 2008). Participation was voluntary.

Over the course of the survey, 286 participants were approached of which 261 participated and completed the survey with a response rate of 91.3 percent. Sample size has varied in past several SMS marketing studies. For example, Aydin & Karamehmet's (2017) sample size was 489 (0.000006% of total population), Bauer et al. (2005) 1028 (0.000005%), Bhatia (2020) 271 (0.0000002%), Ellis et al. (2007) 242 (0.000005%), Khalil et al. (2020) 130 (0.0000008%), and

Roozen and Genin (2008) 227 (0.00002%). Like Aydin & Karamehmet (2017), Ellis et al. (2007), and Khalil et al. (2020), this study, assuming a positivist approach, employed non-probability sampling of convenience sampling so that validity of results could be improved and to allow for better generalizability.

The sample of above studies was drawn exclusively from students, who clearly do not represent the overall population. Our study has drawn sample from the general population in Fiji. The sample size of 261 which is 0.0003% of Fiji's population is a better sample when compared to studies mentioned in above paragraph. This is also 0.0252% of Fiji's mobile subscribers.

#### THEORIES AND HYPOTHESES

### Overview

There have been numerous studies on SMS marketing in both the developed and developing countries like Australia, Bangladesh, China, Europe, Finland, France, India, Korea, New Zealand, South Africa, Thailand, Turkey and the United States of America (e.g. Bhatia, 2020; Karjaluoto et al., 2008; Khalil et al., 2020; Maneesoonthorn & Fortin, 2006; Rettie & Brum, 2001; Smutkupt et al., 2012; Tong et al., 2020).

Majority of such research (like Amin et al., 2011; Bush et al., 2004; Chhateja & Jain, 2014; Jain et al., 2011; Jain & Pant, 2012; McClatchey, 2006; Narang et al., 2012; Noble et al., 2009; Pant & Jain, 2012; Pant & Jain, 2013) have examined the 'young consumers' – Generation Y (Gen-Y) only, typically aged 18-24 years and university students (e.g. Aydin & Karamehmet, 2017; Ellis et al., 2007; Muk, 2015; Radder et al., 2010). However, the age bracket chosen in these studies has varied e.g. 18-24 year olds in Ellis's et al. (2007) research, under 25 years of age in Jain and Pant's (2012) research, over 14 year olds in Khalil's et al. (2020) research, 18 to 25 year olds in Roozen & Genin's (2008) research, and older than 18 years in Smutkupt's et al. (2012). These researchers chose young consumers as their participants because mobile marketing target group is said to be the Gen-Y.

SMS campaigns are believed to be particularly successful in such younger segments of the market (Roozen & Genin, 2008) since they are tech-savvy with individualistic approach and high aspirations and, thus more willing to embrace SMS campaigns (Chhateja & Jain, 2014). In addition, their mobile phone ownership rates and familiarity with rapid adoption of new technologies are higher (Aydin & Karamehmet, 2017).

Studies on different age groups are rare, if not limited. Scholars (e.g. Aydin & Karamehmet, 2017) have called for studies of different consumer segments apart from the young consumers. Roozen & Genin (2008) have also called for the same suggesting the use of online questionnaires. This present research does not limit its sample to young consumers' only and made use of an online questionnaire to address this gap in literature.

Attitude towards advertising is a fundamental and basic concept of one of the factors that determines attitude towards any particular advertisement (Lutz, 1985). Attitude towards advertisements are consumers' predisposition to respond to a specific message positively or negatively (Chakrabarty & Yelkur, 2005). The attitudes are related to both mobile advertising and the approach used for delivery (Chowdhury et al., 2010). Consumers commonly show negative attitude towards mobile advertising except when they have specifically consented to it, and there is a direct relationship between consumer attitudes and consumer behavior (Tsang et al., 2004).

Overall, while research on SMS advertising is abundant, research on attitudes of consumers towards the SMS advertisements is still scarce (Amin et al., 2011; Bhave et al., 2013). Also, because it is not very clear about how consumers respond to mobile marketing, issues concerning mobile marketing acceptance need further investigation (Amin et al., 2011). Hence, the importance of this study.

## **Use and Gratification Theory (U&G)**

The U&G theory was initially formulated to better understand consumers' motivational elements towards the use of different media sources (Dholakia et al., 2004; Ducoffe, 1996; Flanagin & Metzger, 2001).

It argues that an individual's use of a particular media communiqué is a motivating concept that is purposeful, goal directed and intentional (Logan, 2013; Urista et al., 2009). The theory recognizes the importance of an individual's role in using mass media communication and tries to explain and understand the psychological needs and behavior of the individual, with a focus on what an individual does with the media communiqué rather than what the media communiqué does to the individual (Klapper, 1960; Rubin, 1994). The U&G theory aims to understand the psychological and motivational needs of consumers towards using a particular media for their gratification (Rubin, 1994). In this way, it also tries to understand consumer behavior towards that media and its positive and negative implications.

The U&G theory has been used in various interactive online technology researches (Gerlich et al., 2015; Stafford et al., 2004). This theory is seen as the 'most effective paradigm for identifying motivations underlying media use in mass communication studies' (Halaszovich & Nel, 2017, p.122). Its theoretical framework allows for the comparison of mobile and non-mobile technologies and other interactive e-learning platforms, particularly on the elements of interactivity, feedback, communication and collaboration (Martinez-Torres et al., 2008). It is a vigorous tool that helps identify the current and emerging web-based technology (Dunne et al., 2010). In marketing, the U&G theory has been used for web-based advertising (Florenthal, 2016). Hence, the suitability of this theory to the present study.

There are two underlying principles of the U&G theory, the first being - there are many motivations for an individual to use a particular media and second, an individual's difference in needs and wants will influence his/her choice of a media type (Mahlangu, 2015). In various studies, the key dimensions of this theory are *informativeness*, *entertainment and irritation* (Chen & Wells, 1999; Eighmey & McCord, 1998; Korgonkar & Wolin, 1999; Rubin, 1994).

The present research however, will use the dimensions of *infotainment*, *irritation and credibility* as used in Hongyan and Zhankui (2017) and Okazaki (2004) studies. The constructs of informativeness and entertainment can be incorporated into one construct of infotainment (Wang & Sun, 2010). Consumers' preference has changed with SMS advertising which requires marketers to be aware of consumer preference of obtaining relevant and interesting information (Milne & Gordon, 1993; Robins, 2003). The U&G dimensions have different results on consumers' motives in accepting SMS advertisements. Tsang et al. (2004) found that informativeness, entertainment and irritation are paramount motive elements that influence a consumer's behavior towards accepting SMS advertisements whilst in Okazaki's (2004) study, only infotainment and irritation were paramount motive elements in accessing mobile messages.

## **Infotainment (INF)**

Both information and entertainment dimensions have an impact on SMS advertising value (Ducoffe, 1995; Stafford et al., 2004). The informativeness aspect of an advertisement provides an individual with resourceful, practical and helpful information to make an informed decision (Ducoffe, 1995). Value is established by the individual if information is timely and accurate (Milne & Gordon, 1993; Siau & Shen, 2003). Information is considered even more valuable when it includes incentives of products, brands or deals (Varshney, 2003). Literature mentions mixed results on effects of incentives. For instance, monetary incentives positively influence consumers' attitude towards SMS marketing (Bhatia, 2020) while incentives such as price promotions and discounts encourage receiving of SMS advertisements for general consumers (Roozen & Genin, 2008).

Certain consumers were willing to accept advertisements in return for subsidized content and access while for others, no form of compensation will persuade them into receiving mobile advertisements (Rettie & Brum, 2001). The authors elaborate that acceptance of advertisement in exchange of discounted phone calls and discount vouchers were directly related to age, with younger respondents being more receptive and more likely to forward such promotions. In their second research based on an Australian survey, they found that 37% of male and 38% of female respondents welcomed text messages advertising employment opportunities while the remaining respondents found product advertising a nuisance and an invasion of privacy (Rettie & Brum, 2001). This finding contradicts Bhatia's (2020) research which found privacy issues having no significant relationship with consumers' attitude towards SMS marketing.

For entertainment, consumers observe this as an important value when viewing advertisements (Coulter et al., 2001). Individuals are more inclined to respond to an advertisement positively if the content is funny and quite entertaining and this in turn may positively affect the value that advertisement holds (Chowdhury et al., 2006). In various studies, the entertainment construct had the strongest effect on an individual's attitude towards digital advertisements (Choi et al., 2008; Liu et al., 2012: Tsang et al., 2004; Xu, 2006). Consumers will view SMS advertisements to obtain information only if it is interesting and relevant (Milne & Gordon, 1993; Robin, 2003). Advertisements that had more relevant information and were found to be more entertaining were eagerly accepted by consumers (Lin et al., 2016). Entertaining messages in advertisements can thus increase consumers' interest, participation and loyalty (Aydin & Karamehmet, 2017). Based on the literature and context of the study, the following research questions provide data for Infotainment independent variables:

- INF1 Do helpful SMS advertisements that provide updated information influence consumers' PAVA towards SMS advertising?
- INF2 Do SMS advertisements that provide timely information influence consumers' PAVA towards SMS advertising?
- INF3 Do SMS advertisements that provide relevant (important at that point in time) information influence consumers' PAVA towards SMS advertising?
- INF4 Are SMS advertisements more valuable when they mention incentives of product, brands or deals (e.g. discounts) and do these influence consumers' PAVA towards SMS advertising?
- INF5 Do SMS advertisements received from a good source (reliable, trusted source) influence consumers' PAVA towards SMS advertising?

- INF6 Do interesting SMS advertisements influence consumers' PAVA towards SMS advertising?
- INF7 Do enjoyable and funny SMS advertisements influence consumers' PAVA towards SMS advertising?
- INF8 Do pleasing SMS advertisements influence consumers' PAVA towards SMS advertising?

# Credibility

Credibility of an advertisement refers to its content authenticity, integrity and reliability (Chaudhry & Razool, 2016). Advertisement credibility is defined as 'the extent to which the consumers perceive the claims about the brand/product advertised in the advertisement to be truthful and believable' (Mackenzie & Lutz, 1989). The credibility aspect and a consumer's attitude towards advertisements are greatly influenced by the content, brand, company name, and the trustworthiness and reliability of the source broadcasting the advertisement (Balasubraman et al., 2002; Brackett & Carr, 2001; Goldsmith et al., 2000).

Consumers may not respond to mobile advertisements if deemed untrustworthy (Yang et al., 2013). Various studies (e.g. Tsang et al., 2004; Zhang & Mao, 2008) have shown that an advertisement's credibility does have a significant effect on users' attitudes towards that advertisement as well as users' behavioral intentions. Hence, the credibility of a mobile message is critical to a consumer's response (Choi & McMillan, 2008). Credibility is important in getting consumer response and attention (Okazaki, 2004). Where credibility of an advertisement's sources is questionable, consumers have negative attitudes (Aydin & Karamehmet, 2017; Karjaluoto et al., 2008). Thus, the following research questions provide data for Credibility independent variables:

- CRED9 Do trusted company and brand names in SMS advertisements influence consumers' PAVA towards SMS advertising?
- CRED10 Do good reference points (helps to judge/evaluate other companies' offers) mentioned in SMS advertisements influence consumers' PAVA towards SMS advertising?
- CRED11 Do reliable SMS advertisements influence consumers' PAVA towards SMS advertising?
- CRED12 Do believable SMS advertisements influence consumers' PAVA towards SMS advertising?

### **Irritation**

Mobile advertisements with frustrating and insolent content involving negative feelings are irritating to individuals (Yang et al., 2013). Such SMS advertisements render lesser in value and are ineffective to consumers (Luo, 2002). In addition, advertisements that are manipulative, offensive or found to be insulting intelligence, are also irritating to consumers (Aydin & Karamehmet, 2017). Mobile advertisements may further, at times provide distracting information that could be seen as intruding consumers' privacy (Stewart & Pavlou, 2002). Past studies found the irritation construct as having negative relationship with an advertisement's value, reducing its effectiveness and value to potential and targeted consumers (Korganonkar & Wolin, 1999; Okazaki, 2004). Consumers find some SMS annoying, so much so that they look for ways to block such messages (Rettie & Brum, 2001). Thus, the following research questions provide data for Irritation independent variables:

IRR13 Do frequent SMS advertisements that keep popping up influence consumers' PAVA towards SMS advertising?

IRR14 Do frustrating SMS advertisements that produce negative feeling influence consumers' PAVA towards SMS advertising?

IRR15 Do intrusive and annoying content in SMS advertisements influence consumers' PAVA towards SMS advertising?

## Perceived Advertising Value and Attitude (PAVA) towards SMS advertising

The U&G theory dimensions are predictors of advertisement value and influence consumers' attitude towards a particular advertisement (Ling et al., 2012). Advertising value is a measure of advertising effectiveness, defined as the 'subjective evaluation of the relative worth or utility of advertising to consumers' (Ducoffe, 1995). Therefore, advertising value is the consumers' evaluation of the relative worth of the advertisement.

Consumer satisfaction will only eventuate if the perceived value of the advertisement itself is high enough to fulfil their expectations (Aydin & Karamehmet, 2017). Consumers will perceive those messages as worthy that are in line with their needs or include valuable information for purchase. Consumers will show favorable attitude towards products or services when their purchase intention increases (Ko et al., 2005).

For the purpose of this research, we use three attributes of PAVA, based on the work of Ducoffe (1995); Chowdhury et al., (2006):

PAVA16 Like to look at mobile advertisements

PAVA17 Brands advertised in SMS advertisements are better in quality

PAVA18 SMS advertisements affect purchase decision

## RESULTS AND DISCUSSION

A correlation analysis was done before running regression estimations. Table 1 shows the correlation matrix between the dependent variable (*PAVA*) and the fifteen independent variables of the three dimensions (INF, CRED, IRR).

	Table 1																	
	CORRELATION MATRIX																	
	G E	EN DER	M S	RE D10	RE D11	RE D12	RE D9	N F1	N F2	N F3	N F4	N F5	N F6	N F7	N F8	RR 13	RR 14	RR 15
GE	.00																	
EN DER	0.0 46	.000																
MS	.01	0.10	.00															
RED 10	.06 9	0.03	.14 9	.000														

RED	.03	0.06	.08	.716	.000													
RED 12	0.0 07	0.12	.03	.571	.798	.000												
RED 9	.04 6	0.09	0.0 17	.668	.695	.647	.00											
NF1	.00	.044	0.0 72	.459	.490	.367	.40 0	.00										
NF2	.02	0.00 7	0.0 87	.439	.451	.449	.42 6	.70 5	.00									
NF3	.05 4	0.02	0.0	.529	.523	.447	.45 1	.67 1	.70 4	.00								
NF4	.08 7	0.00	0.0	.428	.313	.289	.41 9	.49 6	.44 1	.48 4	.00							
NF5	.04	.022	.01	.520	.444	.372	.37 8	.56 6	.50 6	.57 5	.40 4	.00						
NF6	.02 6	0.03 6	.08	.638	.603	.535	.48 7	.56 8	.47 9	.56 9	.31	.66 5	.00					
NF7	0.0 23	0.03	.11	.630	.590	.515	.43 0	.45 0	.45 4	.48 2	.20	.50 0	.79 2	.00				
NF8	.03	0.01	.11 8	.645	.616	.568	.48 5	.51 7	.49 0	.55 6	.33 7	.52 6	.81 8	.82	.00			
RR1	.03	0.01	0.0 64	0.14 4	0.18	0.18	0.1 44	0.1 63	0.1 28	0.1 49	.04 9	0.1 72	0.2 90	0.3 46	0.3 50	.00		
RR1 4	.09	0.00	0.1 07	0.30 4	0.35 9	0.32	0.2 86	0.2 01	0.2 56	0.2 62	0.0 37	0.1 98	0.4 32	0.5 25	0.5 09	.53	.00	
RR1 5	.07	0.03	0.1 23	0.29	0.33	0.30	0.2 08	0.2 92	0.3 01	0.3 23	0.0 97	0.2 74	0.4 69	0.5 00	0.5	.49 9	.80 1	.00

Correlation, however, does not imply causation. We further examine consumers' attitudes towards SMS advertising using a multivariate regression model. The coefficient correlations for most of the variables are not greater than 0.79, which indicates there is no evidence of strong and perfect correlation amongst most variables. Thus, to a large extent, the expectation is that the regression results would not be impacted by multicollinearity.

Table 2									
REGRESSION RESULTS									
Variable	PAVA16	PAVA17	PAVA18						
AGE	-0.012	-0.021	-0.005						

	(0.036)	(0.035)	(0.039)		
GENDER	-0.156	-0.030	-0.106		
GENDER	(0.078)	(0.074)	(0.085)		
SMS	-0.062	0.072	-0.032		
SMS	(0.065)	(0.062)	(0.071)		
CRED10	0.114	0.124***	0.248***		
CKEDIU	(0.070)	(0.066)	(0.076)		
CRED11	0.093	-0.007	0.173***		
CKEDII	(0.089)	(0.085)	(0.097)		
CRED12	-0.183***	-0.120	0.033		
CRED12	(0.082)	(0.079)	(0.089)		
CREDO	0.072	0.204***	-0.003		
CRED9	(0.069)	(0.066)	(0.075)		
INIC 1	0.058	-0.339***	-0.062		
INF1	(0.081)	(0.078)	(0.089)		
INIEO	-0.146***	0.169***	-0.005		
INF2	(0.085)	(0.080)	(0.092)		
DIE2	0.072	0.025	-0.046		
INF3	(0.074)	(0.070)	(0.080)		
INEA	0.029	0.044	0.013		
INF4	(0.066)	(0.064)	(0.073)		
INF5	0.089	-0.097	0.193***		
INFS	(0.063)	(0.060)	(0.069)		
INF6	0.187***	0.158***	0.123		
INFO	(0.086)	(0.083)	(0.094)		
INIEZ	0.242***	0.204***	0.181***		
INF7	(0.073)	(0.070)	(0.080)		
IMEO	0.123	0.155***	0.009		
INF8	(0.084)	(0.080)	(0.091)		
IDD 12	-0.027	0.029	0.025		
IRR13	(0.063)	(0.059)	(0.068)		
IDD14	0.055	-0.027	-0.054		
IRR14	(0.062)	(0.058)	(0.067)		
IDD15	-0.204***	-0.173***	-0.088		
IRR15	(0.058)	(0.055)	(0.063)		
Adjusted R-squared	0.617	0.569	0.567		
S.E. of regression	0.604	0.577	0.659		
F-statistic	24.24***		19.94***		
F-statistic Note: SEs are in par	24.24***	20.07*** coefficient estimates. *	k, *		

Note: SEs are in parentheses below the coefficient estimates. \*,\*\*\* and \*\*\* indicate significance at the 10, 5 and 1% levels, respectively.

Overall, the empirical results (Table 2) show statistically significant but negative relationships between believable (CRED12), timely (INF2) and intrusive & annoying (IRR15) SMS advertisements and PAVA attribute of like to look at mobile advertisements (PAVA16). Interesting (INF6) and enjoyable & funny (INF7) SMS advertisements have a positive and statistically significant relationship with PAVA16. This implies that consumers like to look at entertaining advertisements which they find interesting, enjoyable and funny. Interestingly, consumers appear to be put off by advertisements which are believable, timely, intrusive and annoying.

The results also show that helpful (INF1) and intrusive & annoying (IRR15) SMS advertisements have statistically significant but negative relationships with PAVA attribute of better quality brands (PAVA17). While a number of variables like SMS advertisements that have good reference points (CRED10), trusted company, brand names (CRED9), are timely (INF2),

interesting (INF6), enjoyable, funny (INF7), pleasing (INF8) have positive and significant relationship with PAVA17. This implies that, SMS which provide good reference points for comparison between products of different companies, mention names that are trusted in the marketplace, provide timely information, and are entertaining are seen as promoting better quality brands. In contrast, SMS advertisements that appears helpful, intrusive & annoying maybe seen as promoting brands of poor quality.

SMS advertisements that provide good reference points (CRED10), are reliable (CRED11), sent by good source (INF5), are enjoyable and funny (INF7) have positive significant relationships with the PAVA attribute of affecting purchase decision (PAVA18). This implies that SMS advertisements that provide good reference points are reliable, good source, enjoyable, funny are most likely to persuade consumers to purchase what is advertised.

Also, age does not appear to have any impact on the PAVA attributes. The gender variable, however, shows a negative relationship with males but is positive for females. This may imply that males do not like to look at mobile advertisements as much as females do. It is suggested that future studies carry out a gender comparative study for greater insight.

The previous studies have not looked into the separate attributes of PAVA in the manner this paper has analysed it. Scholars have mostly looked into the impacts of the three dimensions of U&G theory on PAVA as a whole.

#### **CONCLUSION**

The study advanced the scholarly work in SMS advertising overall as well as in developing nations. The theoretical framework is more comprehensive than past studies as it looked at the relationships between more variables (fifteen) of the U&G dimensions with the three attributes of PAVA for better understanding and insights, paving the way for development of more effective variables for research on SMS advertising.

The findings show that while consumers like to look at SMS advertisements that are interesting, enjoyable and funny, they detest SMS advertisements that appear believable, timely, intrusive and annoying. This maybe because they find such advertisements the usual boring advertisements and interfering with their privacy. Marketers should thus create advertisements that are far from the usual promotions-different, catchy and humorous. They should also be careful to not create advertisements that may disturb and upset consumers. Consumers are sensitive about certain products, services and even choice of words.

Results also show that consumers find particular SMS advertisements to be promoting better quality brands and these are the ones that provide good reference points for comparisons, mention trusted brand and company names, provide timely information, and are entertaining. They perceive those SMS advertisements as promoting brands of poor quality that appear helpful, intrusive and annoying. Helpful SMS may be perceived as a hard sell - enticing consumers to buy cheap brands or products they do not really need.

Marketers of branded and high end products should emphasize on their competitive advantage, mention those brand names that are well known, create interesting, enjoyable, funny advertisements that consumers find pleasing. Marketers should avoid advertisement that appears way too helpful and those that are too personal creating feelings of awkwardness. Consumers may not trust advertisement that appears too helpful. They may perceive this as a marketing gimmick to entice them to visit the store for impulse buying.

In addition, the results show that SMS advertisements that provide good reference points, are reliable, from a good source, are enjoyable and funny are most likely to persuade consumers to purchase what is advertised. In order to persuade the consumers into buying the product being advertised, marketers should impress on their superior offering through entertaining advertisements. Companies that consumers find dependable have a better chance of affecting purchase decision.

All in all, before mass messaging advertisements to consumers' mobile phones, marketers should present and seek feedback from a group of their target market consumers. This gives the marketers a chance to improve SMS advertisements before mass messaging.

While the results may be generalizable to smaller developing countries, it may not be so for larger better developed countries since the study is premised in one small developing South Pacific country only. As such, studies using the same variables in other larger developing and developed countries like Australia, Bangladesh, China, Europe, India, New Zealand and the United States of America may bring about different findings. The self-reported questionnaire as the research tool is another common limitation – participants can rush through, not express true opinions, select responses to please researchers, all of which can lead to errors in the results.

Nonetheless, findings from the present study can help better understand consumers' perceived advertising value and attitudes towards SMS advertising which can better inform the companies that use SMS to promote products. While our study, may not exemplify the entire SMS advertising scenario, it nonetheless may inspire marketing scholars to further scrutinize the subject matter with more variables, larger scale studies, ongoing studies and even comparative studies.

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