

# Exploring Factors Affecting Permission Marketing In Banking Services

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## Abstract

The financial institutions are the integral part of the economic system and innovative trends in banking system can lead the economy to grow and flourish with the changing dynamics of marketing and advent of digital technology. Banking services have undergone a massive shift in the operational aspect and it needs to capture the flexible and easy modes of technological advancement that make customers convenient and help in introduction of emerging financial technology with the introduction of market shift from offline to online as a revolutionary impact of digitalisation in Indian banking sector. Permission marketing is a new concept and helps in restricting the information to be received by the consumer solely possible only in online marketing where direct marketing has replaced by online marketing. A permission marketing approach results in knowing the customer, taking permission from the customer to receive the information, segmentation of emails for personalisation of content, building of a community relationship and developing a long-term trust where information is passed on only to those customers who are ready to receive the information.

**Key words:** permission marketing, banking services, online marketing

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## Introduction

Banks are the most important instruments of financial management in any economy and it can be understood as an establishment authorized by a government to accept deposits, pay interest, clear cheques, advance loans, act as an intermediary in financial transactions, and provide other financial services to its customers.

The changing life style and business practices have made banks the most prominent counters where deposits and withdrawals take place with an assurance to enable safety and security of money and also help people in maintaining financial assets. Banks are considered to be the legal organizations. There people can rely and have a trustworthy relationship with the service provider. Banks provide various types of banking services that may include collection of bills, payments, safe deposits, secured vaults, certifying the credit worthiness of business owners, withdrawals, payments, etc. The banks play a vital role in the economic development of the nation and it helps in rotation of liquid funds from those who have surplus to those who have scarcity and helps in performing various business activities that facilitates economic transactions between parties at national and international level for a balanced economic development of the country. The functioning of banks and its role in socio

economic aspects cannot be overlooked as it helps in raising the standard of living provides credit and ensure a balanced development of the society.

Permission marketing refers to a form of advertising where the intended audience is given the choice of opting in to receive promotional messages. Permission is an important aspect where there is too much advertising clutter and unwanted information may lead to negative results like irritation, breach of privacy, considering it as spam, irritation and negative branding. The phenomenon of permission marketing is more relevant with the advent of internet and wireless options that helps to spread marketing information at low costs and reaching the target customers with less time and ease. It is opposite to the traditional interrupted marketing concept and helps in building strong relationship with customers which is explicitly used for relevant purpose and results in higher acceptance (Carroll, 2005).

### **Review of Literature**

**Mehta & Sharma (2020)** in the research paper “Customer Awareness and Attitude Towards Permission Marketing: A Study of Banking Services” observed the development of permission marketing and an effective communication system to approach prospective customers and disseminate information with permission of the receiver. This is the customer participation advertising process and awareness of customers is required for accepting permission and seeking authenticated information used for providing details of banking services through an integrated communication network which reduce time, cost and energy for seeking knowledge about innovative products and services offered by the bank.

**Sudhan & Priya (2020)** in the research paper “Permission marketing at the Digital age: Privacy concerns of Indian Consumers: A Study” focuses on awareness and perception of consumers towards the digital advertisements adopted by the permission marketing technique to cope up with the changing marketing concepts. The organizations using permission marketing should focus on the demography on consumers and adopt a blended marketing strategy for keeping the consumers well informed and also take care of privacy, their mindset and need. The concept should take into account the buying behaviour of Indian consumers, the pattern of permission marketing implemented and solutions to digital problems. The critical aspects of advertisements should be critically analysed while obtaining permissions and it should follow a strong legal framework for making it the most desired digital solution to increasing need of promotion through different modes.

**Mansour (2019)** in the research paper “Success Factors of SMS Marketing Campaigns: A Managerial Perspective” explored the mobile marketing practices in Sudan to identify the success factors of SMS based marketing campaigns. The study included case studies and face to face interviews to indicate the benefits of SMS advertising and factors affecting the permission granted by receivers to ensure the success of permission based marketing campaigns. The primary data was collected through interviews to know the exact perspectives and idea behind SMS based campaigns to indicate the broader acceptance of such innovative marketing strategies and also helped to investigate the marketers’ point of view to use mobile as a marketing tool.

The findings focused on content, costs, customer reach, permission and acceptance of such advertising. The results revealed that SMS advertising is used as an innovative marketing promotion technique as it was new cost effective and had a maximum reach which ensured the acceptability and

success. Mobile marketing attracts customers and enhance acceptance of permission marketing to benefit both the customers as well as marketers and is used to reach right people with relevant content and seeking permission as a key tool of marketing mix. The study also supports the research in this area and help to identify the critical success factors of permission marketing through mobile.

**Menon (2019)** in the research paper “Personal Trust Institution Trust and Consumerism Attitudes towards Mobile Marketing and Banking Services in India” focuses on digitalisation of marketing communication and how role of media has been enhanced to have multiple interfaces with consumer and to reach the customer with a trusted media of mobile marketing. The technological advancement in IT field has created numerous opportunities for marketers and invented new modes to communicate with consumers at a faster rate with minimum costs and effective promotional strategies. The study aims to explain the various determinants that influence consumers purchase intention towards banking services like mobile banking for effective approach to banking services. The study provides a theoretical base of influential factors to identify the intentions of consumers towards permission marketing and it helps to find the role of personal trust on consumer buying behaviour.

The study supports the findings of previous researchers work which confirms the influence of trust on purchase intention of mobile banking services. It also reveals that consumers attitude towards mobile banking is having a strong relationship with purchase intention and helps to develop a long term relationship. The attitude towards mobile marketing also has direct relationship with behavioural intention. It also highlighted that the most important component of permission marketing in banking services is pursued as privacy. The study supports marketing managers of banks to identify the behavioural intention and frame new strategies to expedite the use of mobile banking. Banking institutions always struggle to raise the quality of services and if they are able to enhance customer trust with privacy features, this mobile banking campaigns should result in effective customer relationship and integrated marketing strategies, build a positive attitude of customers. So more awareness should be created among customers with data security and protection features to have proper security measures in order to protect the sensitive information of customers that will help in building trustworthy relationship. The results emphasise that attitude towards mobile marketing trust and privacy are the main factors that influence purchase intention of customers and it is good that digital media advancement have opened up and will help banks to carry out banking operations more effectively. It should take into account security of information, privacy of customers, prevention of frauds, increased service operations to enhance mobile banking usage by customers.

**Kalyoncuoglu & Faiz (2015)** in the research paper “A Study on Determining the Factors Which Affect Consumers’ Permission for Marketing Messages Sent by Companies” helps to study the technological development in marketing communication which is influenced by information revolution and globalisation that help companies to provide opportunities in marketing promotion through different audio visual content that can be floated effectively and in cheaper way with fast networking via emails, SMS, MMS, etc. but if the consumers receive a large pool of messages it leads to harassment and irritation because bombarding messages cannot be used effectively and thus a new mechanism of permission marketing helps to create an obstacle in sending messages through various channels leading to approval of consumers to receive promotional messages. The study is conducted with a sample size of 430 participants which focusses on determination of factors that influence consumers permission for marketing messages regression analysis is applied and it is found that factors related to personal experience perceived control and perceived usefulness have a positive impact on

consumers behaviour on permission grant and factors like social network, regulations, etc. do not affect the grant of permission. The results are indicating that if consumers personal experience is positive towards a company it can have positive control, flexibility to gain advantage from social messages. Thus, in this case, they give permission to companies for sending messages. The relationship of customer with the company helps in decision making as well as willingness of consumer to receive excess messages change the perspective of consumers towards permission marketing practice.

The factors which affect consumers perception towards permission marketing can be evaluated and the findings of the study reveals that it helps in establishing a long term relationship and also focus on granting permission in order to receive promotional messages. It is believed that long term relationship can be developed only with the legal formation of laws and the study suggests that permission marketing practices helps to activate the consumers and motivate them to participate in voluntarily mutual relationship.

### Methodology

The research problem identified to study the factors of permission marketing among the customers of banking services to enhance its applicability. The customers reaction towards permission marketing are varied and thus this problem is identified for analytical application and to find solutions to the various disturbances created by permission marketing.

A Correlational research is done after exploration of the factors through exploratory analysis where the researchers establish a relationship between two closely connected variables. This type of research requires two different groups. There is no assumption while evaluating a relationship between two different variables, and statistical analysis techniques calculate the relationship between them.

**Objective :** To map the perception of customers about Permission Marketing practices of selected service organization.

HO: There is no significant difference between perceptions of customers regarding impact of Permission Marketing.

### Factor Analysis

#### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.781
Approx. Chi-Square		18067.435
Bartlett's Test of Sphericity	df	300
	Sig.	.000

#### Communalities

	Initial	Extraction
Interest	1.000	.691
Save my time	1.000	.680
Reduce my time	1.000	.647
Time slot	1.000	.815
Maximum	1.000	.847
Withdraw	1.000	.689
Incentives	1.000	.522
Discounts	1.000	.633
Benefits	1.000	.751
Excessive	1.000	.493
Third parties	1.000	.675
Subscribed	1.000	.720
Offers	1.000	.744
Advancement	1.000	.678
Believe	1.000	.843
Trust	1.000	.625
Personal data	1.000	.701
Misuse	1.000	.811
Adapt	1.000	.781
Easy	1.000	.701
Valuable	1.000	.717
Good	1.000	.764
Positive	1.000	.749
Features	1.000	.663
Intention	1.000	.716

Extraction Method: Principal Component Analysis.

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.468	37.873	37.873	9.468	37.873	37.873	3.787	15.149	15.149
2	2.124	8.497	46.370	2.124	8.497	46.370	3.157	12.627	27.775
3	2.046	8.185	54.555	2.046	8.185	54.555	3.037	12.146	39.921
4	1.566	6.264	60.820	1.566	6.264	60.820	2.730	10.922	50.843
5	1.327	5.309	66.129	1.327	5.309	66.129	2.474	9.895	60.738
6	1.125	4.498	70.627	1.125	4.498	70.627	2.472	9.888	70.627
7	.994	3.976	74.603						
8	.793	3.171	77.773						
9	.765	3.062	80.835						
10	.664	2.657	83.492						
11	.610	2.439	85.931						
12	.532	2.130	88.061						
13	.491	1.964	90.025						
14	.432	1.728	91.753						
15	.388	1.550	93.303						
16	.325	1.301	94.604						
17	.289	1.157	95.761						
18	.231	.925	96.686						
19	.175	.699	97.385						
20	.161	.644	98.029						
21	.144	.576	98.605						
22	.112	.446	99.051						
23	.104	.416	99.467						
24	.068	.270	99.738						
25	.066	.262	100.000						

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Extraction Method: Principal Component Analysis.

**Rotated Component Matrix<sup>a</sup>**

	Component					
	1	2	3	4	5	6
Interest	.608	.290	.096	.396	-.163	-.211
Save my time	.490	.608	.132	.090	-.055	-.203
Reduce my time	.146	.624	.268	.255	.302	-.091
Time slot	.454	.055	.729	.141	.227	.058
Maximum	.367	.243	.643	.116	.116	.460
Withdraw	.516	-.061	.446	.190	.268	.335
Incentives	.491	.206	.068	-.028	.251	.413
Discounts	.722	-.031	.131	.241	-.025	.189
Benefits	.826	.173	.080	.049	.055	.167
Excessive	.562	.082	.079	.005	.403	.038
Third parties	.328	.340	.602	.098	.214	.188
Subscribed	-.092	.252	.748	.297	-.012	-.010
Offers	.090	.644	.379	.325	.266	.023
Advancement	.589	.332	.245	.054	.385	.097
Believe	.209	.854	-.025	-.016	-.047	.260
Trust	-.058	.603	.307	.339	.184	.123
Personal data	.075	.360	.366	.108	.590	.267
Misuse	.206	.174	.053	.023	.855	.069
Adapt	.143	.293	-.006	.766	.249	.161
Easy	-.019	-.094	.121	.393	.702	.176
Valuable	.017	.012	.057	-.020	.156	.830
Good	.348	.067	.081	.378	.034	.698
Positive	.197	.053	.399	.730	.113	-.045
Features	.116	.089	.348	.474	.114	.532
Intention	.172	.318	.312	.628	.037	.304

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.

**Factor Loading**

Name of Factor	Statements	Factor Loading	Total Variance
Information about benefits	Generally permission ads are personalised on the basis of my <b>interests</b> and preferences	.609	15.104
	I believe one can <b>benefit</b> from permission marketing.	.849	
	It is acceptable to receive permission ads in exchange of some incentives like <b>discount coupons</b> / free talk time/ free ringtones etc.	.723	
	I am interested in deriving some <b>monetary benefits</b> from permission advertising programs.	.825	
	Through permission ads I receive useful promotional <b>offers</b>	.647	
	I receive information about <b>latest advancement</b> in services offered through permission marketing	.590	
Time Saving	Personalised permission ads which I receive, <b>save my time</b> of reading irrelevant advertisements	.606	12.679
	Personalised permission ads which I receive, <b>reduce my time</b> of information searching	.625	
	They offer the possibility to <b>withdraw</b> easily at any time from further receiving ads	.512	
	I <b>trust</b> permission marketing.	.611	
Willingness	permission advertisers offer the possibility to set <b>time slot</b> during which only I want to receive them	.734	12.102
	They offer the possibility to set <b>maximum number of SMS ads</b> I am <b>willing</b> to receive in a day.	.642	
	I trust that my service Provider would not give my mobile phone number and email id to <b>third parties</b> without my permission.	.596	
	It is be acceptable to receive permission advertising from a marketer I had not <b>subscribed</b> to.	.745	

Easy to adopt	It was easy for me to <b>adapt</b> permission Marketing.	.766	10.789
	I find it <b>positive</b> to receive different types of permission marketing options	.726	
	My general <b>intention</b> to use permission marketing services is very high	.625	
Safe Handling	I believe a marketer would use my <b>personal data</b> only for the purpose I have approved.	.590	9.949
	There is a risk of <b>misuse</b> of my personal data.	.855	
	I find opt-in and opt-out concepts <b>easy to handle</b> .	.703	
Valuable Information	permission Advertising is a <b>valuable</b> source of information about services being marketed	.824	9.948
	Overall, permission marketing is a <b>good</b> thing.	.701	
	I like permission marketing <b>features</b>	.528	

### Factor Description

The factors affecting perception of customers regarding permission marketing are extracted with the help of exploratory factor analysis. Total 25 statements are taken to study the customers perception and six factors are extracted through Principal Component Analysis. The factor naming are enlisted in the above table with the factor loadings and total variance. The six factors explored affect the customers perception regarding permission marketing.

Factor 1-Information about Benefits: The first factor engulfs six statements with a total factor loading 4.833 and total variance of 15.104. The permission marketing is a tool to provide all information regarding the product or service benefits, monetary benefits and promotional offers, discounts and latest advancement or recent developments which are useful for the customers. Thus, the usefulness of information derived from permission marketing helps in promoting the product or service. It helps in promotion of the product/service and thus if it is of interest of the receiver or is fulfilling his preferential information needs it is appreciated by the customers.

Factor 2- Time Saving: Permission Marketing is perceived to save time as it provide relevant information and personalised trust is developed . the second factor extracted which helps in deciding the perception of customers is saved as they receive all the information regarding updation in products/ services or savings as per the discounts offered and also no searching time is involved as the information is received directly without any botheration and personalised ads helps to relate the needs with the advertised products and services thus helping to built a perception regarding the impact of permission marketing.

Factor 3- Willingness: Willingness ensures to needs to seek advertising through permission marketing as the service is at the top who can control to receive the messages, at what time and frequency it should be delivered and even the value of information or decision to receive the advertisement of relevance can be decided by the customer which ensures the willingness of the customer to perceive

permission marketing as an effective tool to increase the outreach to customers. The factor engulfs four statements with a maximum factor loading of 2.717 and total variance is 12.102. the statements are all related to the willingness to receive messages and to accept or subscribe to only those advertisements which are willingly received by the customers.

Factor 4- Easy to adopt: Adaptation to new technology and trends is needed to be with the mainstream of development. The perception of permission marketing is, if it is easy to adopt it should be adopted. So positive inclination towards new tools of marketing helps customers to perceive the intention to use permission marketing services. The fourth factor is thus named as easy to adopt and it includes these statements with a total factor loading 2.117 and total variance 10.789.

Factor 5- Safe Handling: It ensures safety and security and easy to handle procedure which makes the customers acceptance easy and when the options like opt in and opt out are easily maintaining the security of personal data than only permission marketing is considered to be safe and secured. The factor fifth is including the variables of safety and easy handing with a total factor loading of 2.148 and total variance of 9.949.

Factor 6- Valuable Information: The factor sixth includes three statements with a total factor loading of 2.053 and total variance of 9.948. It indicates the nature of information received through permission marketing and the factor is perceived as of good thing and if the features as well as value of information is taken into account than the permission marketing is perceived as a good thing and liked by customers.

**Correlations**

			REGR factor score 1 for analysis 1	REGR factor score 2 for analysis 1	REGR factor score 3 for analysis 1	REGR factor score 4 for analysis 1	REGR factor score 5 for analysis 1	REGR factor score 6 for analysis 1	influence
Spearman's rho	REGR factor score 1 for analysis 1	Correlation Coefficient	1.000	.045	.025	.021	-.046	.013	-.034
		Sig. (2-tailed)	.	.170	.445	.525	.156	.694	.291
		N	952	952	952	952	952	952	952
	REGR factor score 2 for analysis 1	Correlation Coefficient	.045	1.000	.069*	-.079*	.025	.063	-.097**
		Sig. (2-tailed)	.170	.	.034	.015	.437	.051	.003
		N	952	952	952	952	952	952	952

REGR factor score 3 for analysis 1	Correlation Coefficient	.025	.069*	1.000	.066*	.113**	-.034	-.095**
	Sig. (2-tailed)	.445	.034	.	.043	.000	.294	.003
	N	952	952	952	952	952	952	952
REGR factor score 4 for analysis 1	Correlation Coefficient	.021	-.079*	.066*	1.000	.083*	.168**	-.171**
	Sig. (2-tailed)	.525	.015	.043	.	.011	.000	.000
	N	952	952	952	952	952	952	952
REGR factor score 5 for analysis 1	Correlation Coefficient	-.046	.025	.113**	.083*	1.000	.075*	-.068*
	Sig. (2-tailed)	.156	.437	.000	.011	.	.021	.036
	N	952	952	952	952	952	952	952
REGR factor score 6 for analysis 1	Correlation Coefficient	.013	.063	-.034	.168**	.075*	1.000	-.001
	Sig. (2-tailed)	.694	.051	.294	.000	.021	.	.970
	N	952	952	952	952	952	952	952
influence	Correlation Coefficient	-.034	-.097**	-.095**	-.171**	-.068*	-.001	1.000
	Sig. (2-tailed)	.291	.003	.003	.000	.036	.970	.
	N	952	952	952	952	952	952	1000

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

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

### Findings and conclusion

The current marketing environment is changing with the changing tools and techniques, messages, advertising modes that compete to grasp the attention of consumers. Consumers are bombarded with advertisements and confrontation with excessive information creates reflexes in consumers mind and so marketing is now referred as advertising clutter with high degree of intrusiveness and a great frequency of flow of information. The above complex situations have reduced the effectiveness of

advertising due to irritation caused by excessive irritation caused to the consumers and they tend to avoid the ads also if they see the ad, they are unable to remember too many information at one point of time. This limits the processing ability and memory capacity of consumers who gets irritated and pays little attention to the overcrowded information that reduces the impact of advertisements on consumers.

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