



## Acceptance of Mobile Marketing Amongst Generation Z Students in South Arica: The Moderating Role of Attitude

Sumaya Sunaida Surtie<sup>1</sup>, Habofanwe Andreas Koloba<sup>2</sup>

**Abstract:** Mobile marketing distinguishes itself from other forms of marketing and serves to boost sales. However, research on Generation Z attitude on mobile marketing is scant even though this generation is an important segment of the consumer market. The purpose of this study was to investigate the moderating role of attitude on the relationship between factors influencing mobile marketing acceptance and the acceptance of mobile marketing amongst Generation Z students in South Africa. Previous research has revealed that consumers are very sensitive and protective of their privacy and do not always allow marketers to deliver messages without their permission. This study followed a quantitative approach and data were collected by means of a self-administered questionnaire amongst Generation Z students. A hierarchical multiple regression analysis was used to assess the moderating role of attitude. The results revealed that Generation Z students' attitude moderates the relationship between the identified four factors, namely perceived ease of use, perceived usefulness, trust and risk and the acceptance of mobile marketing. Therefore, marketers should align their mobile marketing activities with Generation Z cohort in mind as their attitude towards mobile marketing strengthens their acceptance.

**Keywords:** Mobile marketing; Generation Z; Attitude; Technology acceptance

**JEL Classification:** M31; M37

### 1. Introduction

The rapid growth of technology acceptance together with the growth of mobile phones contributed to the popularity of the marketing of products and services using different channels other than the traditional way of marketing. This is not surprising since mobile technology has become the fastest growing tool to communicate to

---

<sup>1</sup> Student, University of the Free State, South Africa, Address: 205 Nelson Mandela Dr, Park West, Bloemfontein, 9301, South Africa, Corresponding author: sumayasurtie@icloud.com.

<sup>2</sup> University of South Africa, South Africa, Address: Preller Street, Muckleneuk, Pretoria, South Africa, E-mail: kolobha@unisa.ac.za.

consumers (Verma, Tripathi & Singh, 2021).

The development and penetration of digital technology are important for marketing of products and services, particularly during this era of digital marketing (Kim, 2020) because it is becoming more difficult for consumers to select products due to various choices presented to them (Yin, Ding & Wang, 2019). This way of marketing, namely mobile marketing, distinguishes itself from other forms of marketing and serves as a substitute for virtual marketing and is boosting sales (Eze et al. 2019).

There are many ways that brands can use to reach consumers, among others, they can use mobile marketing to engage with customers through various means such as text message and mobile advertising (Watson, McCarthy & Rowley, 2013). This is so because mobile marketing has created new opportunities for marketing and reshaped the way marketers interact with their customers (Tong, Luo & Xu, 2020). However, research has shown that sometimes consumers tend to feel annoyed and doubtful about mobile marketing tools used (Phuong & An, 2017). Also, some brands tend to send unrelated advertising messages which becomes a great source of disturbance and annoyance to individuals' life (Jan, Hanif & Hafeez, 2022). For this reason, the attitude of consumers towards mobile marketing needs to be investigated, particularly among young people.

The technological developments created new communication channels such as email, short message services among others (Worku, Shitahun, Mebrate & Andaregie, 2020). As a result, many businesses opt to use these technological innovations for marketing purposes as they offer a myriad of benefits which ultimately lead to improved business performance (Abbas & Mehmood, 2021). For this reason, it is necessary for marketers to understand the consumer's perceived value in the context of mobile marketing (Huanga, Moua, See-Tob & Kim, 2019) because consumers can decide on the products or services they want and when they will need them. In line with this, one can conclude that the message that marketers send has the potential to influence consumers' attitude towards acceptance (Hossain, Jahan, Islam & Chowdhury, 2018). On the other hand, consumers are very sensitive and protective of their privacy and do not always allow marketers to deliver messages without their permission (Jan et al., 2022). Despite this lack of appreciation from consumers, marketing messages continue to reach the recipient regardless of their will and attitude. It is for reasons such as this that marketers should note that consumers prefer to be in control when they interact with organisations because they perceive their devices as personal means of communication (Watson et al., 2013). Sadly, organisations continue to obtain personal information of consumers and send unnecessary, unattractive, and unrelated marketing messaging that becomes a source of irritation (Jan et al., 2022).

## 2. Mobile Marketing

Alalwan, Dwivedi, Rana and Williams, (2016) define mobile marketing as ‘the use of wireless media as integrated content delivery and direct-response vehicle within a cross-media marketing communications program’. Similarly, Eneizan, Mohammed, Alnoor, Alabboodi and Enaizan (2016) define Mobile marketing as a form of integrated marketing communication which allows businesses to market their products and services, through the mobile services platform. A similar perspective is posited by de Cosmo, Piper and Di Vittorio (2021) when they define mobile marketing as a dialogue that takes place between a company and its customers using a mobile device. It is important to note that researchers interchangeably use the terms mobile marketing, mobile advertising, wireless marketing, and mobile commerce. Therefore, in this study the term mobile marketing is preferred as it is inclusive.

The review of literature reveals that there are two types of mobile marketing, namely pull and push. In the former, the organisation communicates information that relates to the campaign that has already been demanded by the consumer while in the latter the marketer takes the initiative to send the message directly to the consumer (Worku, et al., 2020). Huang et al. (2019) identify several perspectives through which mobile marketing can be viewed. First, mobile marketing campaigns include mobile payment where consumers are afforded the opportunity to purchase anytime and anywhere. Second, consumers can also interact with and obtain information or customer service through mobile social media that is used in mobile marketing campaigns anytime and anywhere. Third, mobile marketing happens when companies collect consumer information and use it to design marketing campaigns that are personalised. However, marketers should be cautious when using mobile marketing as consumers need control of the use of their devices because this may be viewed as intruding their personal space (Hossain *et al.*, 2018). This is so because when consumers view mobile marketing as credible and interactive, the likelihood is that they will develop a positive attitude and admiration (Islam, 2017).

### 2.1. Importance of Mobile Marketing

Mobile marketing enhances the relationship between customers and companies and is expected to lead to the evolution of many mobile commerce-based services (Islam, 2017). Companies can collect more detailed information (e.g., location) from user behaviour data with mobile Internet and mobile phone, as well as target their consumers more accurately and develop personalised marketing campaigns accordingly. Among others, an SMS that contains promotional offers can be sent to prospective customers at a minimal cost (Shareef, Dwivedi, Kumar & Kumar, 2017). Importantly, mobile marketing is different from other marketing strategies because

marketers can design and deliver content that is highly relevant and personalised through various channels. With an increase in industry competition and a decrease in the effectiveness of traditional media, mobile advertising provides a lucrative means for retailers to reach their consumers effectively, profitably, and accurately (Islam, 2017). It is assumed that consumer motivation is an important factor in accepting mobile advertising (Kim, 2020).

## **2.2. Attitude Towards Mobile Marketing**

The proliferation of smartphones, advanced operating systems and telecommunication infrastructures calls for the application of effective mobile marketing strategies (Eneizan et al., (2019). However, because customers tend to complain about promotional disturbances, there is a need to get permission for marketing (Worku et al., 2020). This is so because consumers do not always welcome mobile marketing advertisements (Islam, 2017). Notwithstanding, not all consumers of products and services stay away from mobile advertising (Kim, 2020). The review of literature revealed that research is very scant on the attitude towards mobile marketing, particularly on the intention to use the technology (de Cosmo, Piper & Di Vittorio, 2021). If consumers are not exposed to the mobile phone containing promotional offers, marketers would be less likely to achieve any benefits by sending a text message to prospective consumers (Shareef et al., 2017). Sadly, marketers find it difficult to realise expected returns on their investment (Kim, 2020). Although mobile marketing research has increased in the last decade, it remains highly scattered, therefore, the need for continued search for new and unique data cannot be overemphasised (Narang & Shankar, 2019). It is for this reason that the current study tried to close this research gap. Before marketers can decide to embark on mobile marketing, they need to first understand the reaction that could result from their actions.

Of those studies that investigated the consumers' attitude of mobile marketing, none has researched the moderating effect of attitude between technology acceptance factors and the acceptance of mobile marketing. Iddrisu, Adugudaa and Martins (2020) in their study among young people in Accra, Ghana found a relationship between attitude and mobile marketing. Similar findings emerged in a study by Bakare, Owusu and Abdurrahman (2017) among Nigerian youth in which attitude had a significant impact on behaviour response to mobile advertising. Sebastian and Pandowo (2016) also found a slight effect of attitude towards mobile advertising amongst the youth of Manado, Indonesia. Clearly one's attitude towards mobile marketing serves as a barometer to measure the effectiveness of the marketing of the products or service (de Cosmo et al., 2021). It is evident that many studies have investigated various factors that influence acceptance of mobile marketing. What is not clear in all these studies is whether one's attitude can strengthen the relationship

between these factors and acceptance of mobile marketing. Therefore, the questions is; can ones' attitude moderate the relationship between the various factors and the acceptance of mobile marketing? Some of the selected factors from the literature are discussed next.

### **2.3. Factors that Influence the Acceptance of Mobile Marketing**

It is important that marketers identify factors that mitigate the negative attitude of consumers on mobile marketing (Kim, 2020). Many of the studies tend to link the attitude towards mobile marketing with the factors that influence technology acceptance. In this study, we followed Eneizan et al. (2019) example by adopting the UTAUT2 model when they investigated the customer acceptance of mobile marketing. In addition, we added two factors, namely trust and risk as they have been found to be important in mobile marketing acceptance by many authors. Some studies like Jan et al. (2022) found that the trust factor plays a massive role when consumers decide whether to accept mobile marketing or not. Similarly, trust was found to be one of the factors that influence acceptance of online banking by Damghanian, Zarei and Kojuri (2016). Similarly, the effect of risk was also researched and found to be significant on the acceptance of technology. For example, Habib and Hamadneh (2021) found risk to be a mediating variable between consumer adoption of technology and the online purchase of grocery in India.

Mwaura (2016) found that perceived usefulness and perceived ease of use are the determinants of attitude towards mobile marketing. In a study among Generation Z cohort, Verma et al. (2021) found that attitude influence acceptance of mobile marketing. However, that study did not establish whether attitude can moderate the relationship between the factors that influence acceptance and the acceptance of mobile marketing. Also, the study was conducted in a different context. South Africa is a developing country with many challenges. In contrast, Worku et al. (2020) found that students' attitude did not have a positive attitude towards mobile marketing as they are of the view that it impacts their education quality negatively. It is the aim of this study to close this gap by specifically identifying perceived usefulness, perceived ease of use, trust and risk and establishing whether attitude can moderate this relationship. From the above findings, it is evident that there is no consensus on the role of attitude on mobile marketing let alone its moderating effect. Furthermore, what makes this study different is that it combines factors that relate to the technology itself and those that relate to the individual. In this case, perceived usefulness and perceived ease of use relate to the effectiveness of technology while trust and risk taking relate to the individual. This is critical because one cannot only rely on extrinsic factors but also intrinsic. According to (San et al. (2022), the purchasing decision of an individual is affected by both internal and external variables. The next section discusses the Generation Z cohort.

## 2.4. Generation Z

Although researchers differ in terms of the exact years that describe Generation Z, there is consensus that this cohort of young people exhibits similar characteristics. Deloitte (2019) observes that Generation Z cohort appreciates diversity and is more individualistic while on the other side prefer a personalised lifestyle whether in work or education. These individualistic traits are mostly expressed through their presence on social media (McKinsey & Company, 2019). According to Munsch (2021), Generation Z accounts for the largest cohort coming to age. Unsurprisingly, the utilisation of technologically advanced mobile phones has become a common feature among the Generation Z cohort (Verma et al., 2020). Among many things, Generation Z use their mobile devices to communicate, to transfer data, browse for videos, and send messages (Islam, 2017). Generation Z cohort were found to be tech savvy and are keen to determine their own destiny (Schwieger & Ladwig, 2018). This study focused on Generation Z as they are perceived as imaginative and risk-takers which essentially influence the purchase decision process in the family (Verma et al., 2021). Importantly, not many studies if any have studied the acceptance of mobile marketing amongst this segment of consumers. It is the view of the researchers that Generation Z will be an important sector among consumers of products and services for the foreseeable future.

## 3. Methodology

A literature review on mobile marketing was conducted. Regarding the empirical study, the researchers followed a quantitative research approach. Due to financial constraints and accessibility to participants, a non-probability convenience method was used to select the Generation Z students from one institution of higher learning in South Africa. This cohort comprised both undergraduate and postgraduate students from various field of study. These are students who are aged between 18 and 27 years.

A sample size was determined by using the historical technique where previous similar studies were used as a guide. After inviting 800 Generation Z students, at the end data were analysed from a total of 400 eligible participants. The items that were used in the questionnaire were sourced from previous studies. Section A of the questionnaire comprise demographic information. Section B of the questionnaire comprise statements pertaining to the factors influencing acceptance of technology. Section C comprise statements relating to the attitude of Generation Z students when they receive mobile marketing messages. Section D comprise statements relating to acceptance of mobile marketing. Except for Section A. all items in other sections were scored on a six-point Likert scale ranging from 1 (strongly disagree) to 6 (strongly agree). Cronbach Alpha was computed to test the scale reliability. A

coefficient value of 0.7 is regarded as acceptable (Pallant, 2013). In this study, the Cronbach alpha ranged from 0.768 to 0.949 indicating that the scale was deemed reliable.

Descriptive statistics was applied to establish the demographic make-up of the participants. Exploratory factor analysis was used to establish the factors that influence the acceptance of mobile marketing amongst Generation Z students. Correlation and regression analysis were applied on the data to establish the cause-and-effect relationships between the independent and dependent variables.

#### 4. Results

Out of the 400 participants that were eligible, 218 were female and 182 were male representing 54.5 percent and 45.5 percent, respectively. This was not surprising since the female cohort in South Africa is slightly more than the male counterparts. In terms of the age distribution, most of the students were between the ages of 18 to 21 years accounting for 52,3 percent. Also, given the demographic make-up of South Africa, the African Cohort comprised the biggest share of participants with 346 students accounting for 86.5 percent. The remainder was other ethnic groups. In terms of the level of study, the undergraduate student represented the biggest share of the participants accounting for 91 percent. This is also a true reflection of the student cohort at the chosen institution. The KMO and the Bartlett's test of sphericity were conducted to establish the suitability of the data for analysis. At 0.875 the KMO confirmed that the data were suitable, and the Bartlett's test of sphericity was significant at 0.000. Principal component analysis with varimax rotation was conducted on the data. The factors that influence mobile marketing acceptance comprise 24 items while attitude comprised 6 items. Lastly, the mobile marketing acceptance factor comprised 6 items. Table 1 illustrates the factor loading on each construct.

**Table 1. Factor Loading**

Research constructs		Descriptive statistics		Cronbach's test		Factor loading
		Mean	SD	Item-total	$\alpha$ value	
Perceived usefulness	PU 1	3.61	1.78	.708	.749	.730
	PU 2			.699		.726
	PU 3			.784		.707
	PU 4			.708		.679
	PU 5			.692		.645
	PU 6			.694		.497
	PU 7			.765		.460
Trust	TR 1		1.41	.792	.784	.707

Research constructs		Descriptive statistics		Cronbach's test		Factor loading
		Mean	SD	Item-total	$\alpha$ value	
	TR 2			.750		.701
	TR 3			.763		.693
	TR 4			.740		.675
	TR 5			.736		.599
	TR 6			.776		.498
	TR 7			.732		.495
Perceived ease of use	PEOU1	4.09	1.32	.801	.839	.838
	PEOU2			.780		.823
	PEOU3			.785		.750
	PEOU4			.829		.626
	PEOU5			.832		.584
Risk	RS1		1.30	.677	.743	.814
	RS2			.680		.792
	RS3			.666		.784
	RS4			.674		.747
	RS5			.794		.428
Attitude	ATT1	3.47	1.47	.849	.879	.832
	ATT2			.857		.768
	ATT3			.866		.764
	ATT4			.836		.747
	ATT5			.883		.651
	ATT6			.857		.610
Mobile marketing acceptance	MMA1	3.69	1.62	.880	.907	.915
	MMA2			.876		.895
	MMA3			.881		.891
	MMA4			.881		.888
	MMA5			.927		.781
	MMA6			.897		.692

\*PU1-PU7=Perceived usefulness; PEOU1-PEOU5= Perceived usefulness; ATT1-ATT6= Attitude; MMA1-MMA6 =Mobile marketing acceptance.

Hierarchical multiple regression analysis was conducted to examine the moderating role of attitude on the relationship between factors influencing mobile marketing acceptance and the acceptance of mobile marketing among Generation Z students. Preliminary analysis indicate that there were no violations of the multiple regression analysis assumptions. First, all correlations between variables were above the recommended threshold of 0.30 (Pallant, 2013). The tolerance value was 1.000 and the VIF value was 1.00 as recommended by Pallant (2013). As depicted in Table



2, Model 1 indicates that the Risk, Perceived usefulness, Perceived ease of use, and trust collectively accounted for 43.5 percent in the variance of mobile marketing acceptance (R squared= .435). As shown, this influence of mobile marketing acceptance by these factors was significant (P <.001). Model 2 depicts R square value of 0.492, meaning when attitude is added, the relationship between the aforementioned factors and mobile marketing acceptance strengthens. This represents a change of 0.057 as illustrate in Table 2 below (R Square Change). One can therefore conclude that a positive attitude on mobile marketing moderates the relationship between perceived ease of use, perceived usefulness, risk, trust and the acceptance of mobile marketing among Generation Z cohort. The afore-mentioned results imply that when the Generation Z student cohort see mobile marketing as useful (perceived usefulness), their attitude towards accepting mobile marketing is strengthened. Similarly, when they perceive mobile marketing as easy to use (Perceived ease of use), their attitude strengthens their likelihood to accept mobile marketing. A further analysis of the results confirm that when Generation Z trust mobile marketing their attitude strengthened and they are likely to accept mobile marketing. Also, the attitude of Generation Z students moderates the relationship between risk and acceptance of mobile marketing. Meaning regardless of the level of risk, the attitude tends to moderate the acceptance of mobile marketing amongst Generation Z students.

A further analysis of the results confirm that attitude makes the largest unique contribution in the variance of acceptance of mobile marketing as depicted in Table 3 (beta=.32). In others words, although Generation Z students see mobile marketing as useful, easy to use, trust it as well as prepared to take the risk, their attitude plays a significant role on their decision to accept or not to accept. This by no means plays down the effect of these factors on mobile marketing acceptance as all of them point to a significant contribution on the mobile marketing acceptance as depicted in Table 3. This results are consistent with previous studies on the role of perceived ease of use, perceived usefulness, trust and risk taking on the acceptance of mobile marketing.

**Table 2. Model Summary**

Model Summary <sup>c</sup>										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. Change	
1	.659 <sup>a</sup>	.435	.428	.75795956	.435	65.7094	342		<.001	
2	.701 <sup>b</sup>	.492	.484	.71978352	.057	38.2401	341		<.001	2.014
<b>a. Predictors: (Constant), RISK, PU, PEOU, TRUST</b>										
<b>b. Predictors: (Constant), RISK, PU, PEOU, TRUST, Attitude</b>										

## c. Dependent Variable: Acceptance

Table 3. Coefficients

Model	Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics		
				Beta	Lower Bound	Upper Bound	Zero-order	Partial	Partial	Tolerance	VIF
1	(Constant)		-.145	.885	-.086	.074					
	PU	.464	11.412	<.001	.385	.545	.467	.525	.464	1.000	1.000
	TRUST	.415	10.200	<.001	.337	.498	.419	.483	.415	1.000	1.000
	PEOU	.180	4.439	<.001	.101	.261	.181	.233	.180	1.000	1.000
	RISK	-.107	-2.623	.009	-.187	-.027	-.107	-.140	-.107	1.000	1.000
2	(Constant)		-.140	.889	-.081	.071					
	PU	.311	6.778	<.001	.221	.402	.467	.345	.262	.709	1.411
	TRUST	.292	6.741	<.001	.208	.380	.419	.343	.260	.792	1.262
	PEOU	.105	2.585	.010	.025	.185	.181	.139	.100	.908	1.101
	RISK	-.074	-1.901	.058	-.151	.003	-.107	-.102	-.073	.982	1.019
	Attitude	.320	6.184	<.001	.219	.423	.615	.318	.239	.556	1.799

## 5. Discussion

This study aimed to evaluate the moderating role of attitude on the relationship between factors influencing mobile marketing acceptance and the acceptance of mobile marketing amongst Generation Z students in South Africa. From the results, attitude of Generation Z students towards mobile marketing acceptance appears to moderate this relationship. Consistent with previous studies, attitude cannot be downplayed regarding the acceptance of mobile marketing. Meaning, marketers should endeavour to stimulate the attitude of Generation Z cohort so that they are enticed to purchase their offerings. These results affirm de Cosmo et al.'s (2021) view that attitude towards mobile marketing should be viewed as a barometer to measure the effectiveness of the marketing of products and services. In addition, the

results revealed that perceived ease of use, perceived usefulness, trust, and risk collectively influence the acceptance of mobile marketing significantly. This is consistent with the results of previous studies on mobile marketing acceptance. Even though Mwaura (2016) did not investigate the moderating role of attitude, they found that attitude towards mobile marketing, is determined by the perceived usefulness and ease of use. Conversely, these results refute the findings of Worku et al. (2020) where they found that perceived ease of use and usefulness did not influence the attitude of university students. It is precisely one of the compelling reasons that the current study was conducted to attempt to reach consensus on the role of these factors on the acceptance of mobile marketing. Therefore, one can contend that continuous research on mobile marketing is justified.

It was further found that trust among Generation Z students influences the acceptance of mobile marketing. This affirms the findings of Jan et al. (2022) where they found consumers demand privacy and security while receiving content from promotional material on their mobile phones. Therefore, it is important that they trust the message that they receive from marketers. Similarly, the results indicate that Generation Z students are keen on taking risk to accept mobile marketing. This is consistent with the findings of Habib and Hamadneh (2021) who found that risk plays a mediating role on the adoption of technology. Mobile marketing is one of the technological innovations of the 21<sup>st</sup> century. These results are not surprising since Generation Z utilise technologically advanced mobile phones as it is a common feature among this cohort (Verma et al., 2020).

More interesting about the results of this study is that Generation Z students' attitude contribution towards mobile marketing acceptance is more than each of the factors that influence acceptance of mobile marketing. The significance of this finding is that the decision to purchase a product or service, mainly depends among others by the personal preferences which relates to their attitude (San et al., 2022). According to Singh (2019), the attitude of consumers is likely to be the benchmark for many industries which will ultimately strengthen the mobile marketing strategies worldwide.

## **6. Managerial Implications**

In the 21<sup>st</sup> century, technology is playing a major role in marketing. Mobile marketing should be used with consideration of consumers in mind if marketers want to reach consumers of their products and services. Also, it would be prudent for marketers to understand the purchasing decisions of Generation Z cohort as this segment of consumers to a great extent relies on technology when making buying decisions. From the results, it is evident that the attitude of Generation Z students moderates the relationship between the various factors and their acceptance of

mobile marketing. Therefore, marketers should use mobile marketing that is perceived to be easy to use, perceived to be useful, that can be trusted and viewed as less risky by this segment of consumers. This is so because the results of this study affirm the influencing role of perceived ease of use, perceived usefulness, trust, and risk on the acceptance of mobile marketing. Future research could focus on the other factors other than the ones identified. Also, in future, different cultured could provide different results as culture plays a role in marketing.

## 7. Conclusion

Research on mobile marketing has attracted interest among researchers. It is no doubt that technology will continue to influence the way in which marketers promote their products and services. It is therefore important that marketers keep up to date with how consumers perceive mobile marketing. The current results confirm that the attitude of the Generation Z students moderates the relationship between perceived ease of use, perceived usefulness, trust and risk and the acceptance of mobile marketing. For this reason, marketers should use mobile marketing in a way that will not offend their prospective customers, particularly Generation Z. With a positive attitude, it is evident that consumers would find mobile marketing beneficial and therefore accept it. Future research should investigate the differences between the other Generations and Generation Z attitude on mobile marketing. As a limitation, the sampling approach used was non-probability which may not necessarily lead to the generalisation of the findings. In future, probability sampling could be the appropriate sampling technique to follow.

## References

- \*\*\* (2019). *Deloitte*. Welcome to Generation Z. Available online: [welcome-to-gen-z.pdf](https://www.deloitte.com) (deloitte.com). Accessed on 10 March 2023.
- Abbas, A. & Mehmood, (2021). Understanding Digital Marketing Adoption in India: Integrated by Technology Acceptance Model (TAM) and Theory of Planned Behaviour (TPB) Framework. *Journal of Management Sciences*, 8(2), pp. 70-87.
- Alalwan, A. A.; Dwivedi, Y.K.; Rana, N.P. & Williams, M.D. (2016). Consumer adoption of mobile banking in Jordan: examining the role of usefulness, ease of use, perceived risk, and self-efficacy. *Journal of Enterprise Information Management*, 29(1), pp. 118–139.
- Bakare, A. S.; Owusu, A. & Abdurrahman, D. T. (2017). The behavior response of the Nigerian youths toward mobile advertising: An examination of the influence of values, attitudes and culture. *Cogent Business & Management*. 4:1, pp. 1-18.
- Damghanian, H.; Zarei, A. & Kojuri, M. A. S. (2016). Impact of perceived security on trust, perceived risk, and acceptance of online banking in Iran. *Journal of Internet Commerce*. 15(3), pp. 214-238.

de Cosmo, L. M.; Piper, L. & Di Vittorio, A. (2021). The role of attitude toward chatbots and privacy concern on the relationship between attitude toward mobile advertising and behavioural intent to use chatbots. *Italian Journal of Marketing*, pp. 83–102.

Eneizan, B.; Mohammed, A. G.; Alnoor, A.; Alabboodi, A. S. & Enaizan, O. (2019). Customer acceptance of mobile marketing in Jordan: An extended UTAUT2 model with trust and risk factors. *International Journal of Engineering Business Management*, 11, pp. 1–10.

Eze, S.C.; Chinedu-Eze, V.C.; Bello, A.O.; Inegbedion, H.; Nwanji, T. & Asamu, F. (2019). Mobile marketing technology adoption in service SMEs: a multi-perspective framework. *Journal of Science and Technology Policy Management*, 10,(3), pp. 569-596. *Sustainability*, 13, pp. 1-15.

Habib, S. & Hamadneh, N. N. (2021). *Impact of perceived risk on consumers technology acceptance in online grocery adoption during Covid-19 pandemic*.

Hossain, M.A.; Jahan, N.; Islam, S. & Chowdhury, S.P. (2018), “The antecedents of word-of-mouth attitude in mobile advertising: an experimental study”, *International Journal of Asian Social Science*, 8(6), pp. 296-305

Huanga, L.; Moua, J.; See-Tob, E. W. K. & Kim, J. (2019). Consumer perceived value preferences for mobile marketing in China: A mixed method approach. *Journal of Retailing and Consumer Services*, 48, pp. 70-86.

Iddrisu, M.; Adugudaa, A. A. & Martins, A. (2020). Receiving and Action Oriented Attitude of the Youth Towards Mobile Marketing: A Transitional Economy Perspective. *International Journal of Marketing Studies*, 12 (4), pp. 14-29.

Islam, M. (2017). Capturing consumer attitude toward mobile advertising: an empirical investigation among different national cultures. *Journal of Internet Banking and Commerce*, 22 (3), pp. 1-22.

Jan, A. A.; Hanif, M. W. & Hafeez, S. (2022). Factors affecting the acceptance of mobile marketing: Role of ethics and permission-based marketing. *City University Research Journal*, 12, (1), pp. 1-10.

Kim, M. (2020). Determinants of Young Consumers’ Attitude toward Mobile Advertising: The Role of Regulatory Focus. *Journal of Promotion Management*, 26, (2), pp. 186-206.

McKinsey & Company. T. (2018). *rue Gen: Generation Z and Its Implications for Companies*.

Munsch, A. (2021). Millennial and generation Z digital marketing communication and advertising effectiveness: A qualitative exploration. *Journal of Global Scholars of Marketing Science*, 31, (1), pp. 10-29.

Mwaura, M., (2016). Factors affecting mobile market lead generation in South Africa. Master’s Dissertation. UCT.

Narang, U. & Shankar, V. (2019). Mobile marketing 2.0: state of the art and research agenda. *Review of Marketing Research*, 16, pp. 97-119.

Pallant, J., (2013). *SPSS survival manual. A step by step guide to data analysis using IBM SPSS*. (5th ed). Open University Press: McGraw-Hill

Phuong, H. N. & An, N. T. (2017). Exploring drivers influencing consumers’ attitude towards mobile marketing. *Can Tho University Journal of Science*, 7: pp. 148-159.

Ranjbarian, B.; Rehman, M. & Lari, A. (2014). Attitude toward SMS advertising and derived behavioral intention, an empirical study using TPB. *Social Economic Debates*, 3(1), pp. 42-59.

- San, T. S.; Vasudevan, A.; Hai, S. T.; Fei, Z.; Ng, C. P. & Guan, J. S. T. S. (2022). Generation Y: Influence of online advertisement on purchase decision in Malaysia. *The Seybold Report*. 17(108), pp. 112-130.
- Schwieger, D. & Ladwig, C. (2018). Reaching and retaining the next generation: adapting to the expectations of Gen Z in the classroom. *Information systems Education Journal*. 16, (3), pp. 45-54.
- Sebastian, S. D. R. & Pandowo, M. (2016). The impact of credibility, informative, and hedonic/pleasure on youth consumers' attitude towards advertising: study of mobile advertising. *Jurnal EMBA*. 4(1), pp. 1077 - 1085.
- Shareef, M.A.; Dwivedi, Y. K.; Kumar, V. & Kumar U. (2017). Content design of advertisement for consumer exposure: Mobile marketing through short messaging service. *International Journal of Information Management*, 37(4), pp. 257-268.
- Singh, S. (2019). Investigating Consumer Satisfaction towards Mobile Marketing. *Journal of International Technology and Information Management*. 28(2), pp. 93-108.
- Tong, S.; Luo, X. & Xu, B. (2020). Personalized mobile marketing strategies. *Journal of the Academy of Marketing Science*, 48, pp. 64–78.
- Verma, D.; Tripathi, V. & Singh, A. P. (2021). From physical to digital: what drives generation Z for mobile commerce adoption? *Journal of Asia Business Studies*. 15(5), pp. 732-747.
- Watson, C.; McCarthy, J. & Rowley, J. (2013). Consumer attitudes towards mobile marketing in the smart phone era. *International Journal of Information Management*. 33(5), pp. 840-849.
- Worku, A.; Shitahun, H.; Mebrate, Y. & Andaregie, A. (2020). Assessing the attitude towards mobile marketing among university students. *African Journal of Marketing Management*, 12(1), pp. 1-10.
- Yin, C.; Ding, S. & Wang, J. (2019). Mobile marketing recommendation method based on user location feedback. *Human-Centric Computing and Information Sciences*, 9(1), pp. 14-31.