

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE STRATEGY OF DE-INTERNATIONALIZATION OF THE SMES OF THE FOOTWEAR IN THE AREA METROPOLITANA DE GUADALAJARA PAOLA N. VELAZQUEZ RAZO & JOSE G. VARGAS-HERNANDEZ	1
2.	PROFILING INDIAN CONSUMERS BASED ON ACCEPTANCE OF MOBILE MARKETING PLAVINI PUNYATOYA	8
3.	HOW CAN FREE TRADE EXCEL ECONOMIC GROWTH SHAHZAD GHAFOOR & UZAIR FAROOQ KHAN	12
4.	CORPORATE GOVERNANCE AND FIRM PERFORMANCE IN NIGERIA DR. OFURUM CLIFFORD OBIYO & LEZAASI LENEE TORBIRA	19
5.	LABOR FORCE VERSUS POPULATION GROWTH RATE - A STUDY OF UNEMPLOYMENT IN J&K STATE GAURAV SEHGAL & DR. ASHOK AIMA	24
6.	VALUE ADDED TAX AND ITS IMPLICATION ON PROFITABILITY DR. SAMBHAV GARG	28
7.	SWOT ANALYSIS OF DAIRY COOPERATIVES: A CASE STUDY OF WESTERN MAHARASHTRA DR. PRAKASHKUMAR RATHOD, DR. T. R. NIKAM, DR. SARIPUT LANDGE & DR. AMIT HATEY	35
8.	ORGANIZATIONAL CULTURE AND ITS IMPACT ON ORGANIZATIONAL LEARNING - A STUDY ON INSURANCE COMPANIES DR. N. RAJASEKAR & R. N. PADMA	42
9.	A STUDY ON THE OPERATIONAL EFFICIENCY OF THE TAICO BANK THROUGH VARIOUS MODELS DR. S. RAJAMOHAN & S. PASUPATHI	49
10.	IMPACT OF ADVERTISING ON CHILDREN AND ADOLESCENTS N. SUMAN KUMAR & DR. K. KRISHNA REDDY	58
11.	RECRUITMENT OF TEACHERS VERSUS ADEQUACY - EFFORTS NEEDED TO PURGE THE GAP DR. PURNA PRABHAKAR NANDAMURI & DR. K. V. RAO	62
12.	JUNK FOOD VS. ORGANIC FOOD: VALIDITY EXAMINATION THROUGH CULINARY SCIENCE & AGRICULTURE MANAGEMENT FOR A SUSTAINABLE FUTURE STRATEGY DR. S. P. RATH, DR. BISWAJIT DAS & CHEF. ANAND SINGH MARWARD	68
13.	GLOBALISATION AND STATUS OF WOMEN IN INDIA - ISSUES AND CHALLENGES NAGASANTHI.S & DR. S. KAVITHA	72
14.	STUDY ON THE RELATIONSHIP OF WORK RELATED STRESS ON ORGANISATIONAL EFFECTIVENESS DR. SHIKHA KAPOOR	77
15.	UNDERSTANDING PREDISPOSITION OF CONSUMERS TOWARDS PRIVATE LABELS IN INDIAN GROCERY RETAIL CONTEXT DR. A. S. SANDHYA, JAYANTHI K. & DR. H. PEERU MOHAMED	81
16.	COW TO CONSUMER VIA COOPERATIVES AND COMPANY QUALITY INITIATIVES FROM ORIGIN TO END CONSUMER – A STUDY IN BANGALORE DAIRY L. R. S. MANI	88
17 .	AN EVOLUTIONARY OUTLOOK OF WAL-MART'S GROWTH IN A GLOBAL SCENARIO HEMALATHA JEYACHANDRAN & DR. HAIDER YASMEEN	92
18.	INTRUDERS ALTERING THE PERCEPTION OF CUSTOMERS IN THE LIFE INSURANCE SECTOR OF INDIA – A COMPARATIVE EMPIRICAL STUDY BETWEEN PUBLIC & PRIVATE LIFE INSURANCE COMPANIES DR. M. DHANABHAKYAM & V. ANITHA	97
19.	OPINION ON VALUES AND THEIR IMPACT ON INDIVIDUAL EFFECTIVENESS AND SATISFACTION: A STUDY OF PROFESSIONAL STUDENTS DR. SUJA S. NAIR	102
20.	STUDY OF RURAL CONSUMER BEHAVIOR IN RELATION WITH WASHING POWDER PREETI M. KULKARNI	108
21.	CHALLENGES FOR TALENT RETENTION S. SUBRAMANIAM	111
22.	AN APPRAISAL OF NEW DIRECT TAX CODE IN INDIA: A NEW CHALLENGE IN DIRECT TAXATION SARBAPRIYA RAY	114
23.	SITUATIONAL ANALYSIS OF BANKING PERFORMANCE IN KOLHAPUR DISTRICT WITH REFERENCE TO PRIORITY SECTOR LENDING RAMCHANDRA D.PATIL	120
24.	ISSUES IN RECRUITMENT AND SELECTION MERLYN MASCARENHAS	125
25.	EXHIBITING CREATIVITY AND INNOVATION AT WORK PLACE AS ONE OF THE ESSENTIAL REQUISITE FOR MANAGERS - AN EMPIRICAL STUDY WITH SPECIAL REFERENCE TO COMPANIES OF HARYANA GEETA DAWAR	132
	REQUEST FOR FEEDBACK	140

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, ProQuest, U.S.A., The American Economic Association's electronic bibliography, EconLit, U.S.A.

n J-Gage, India as well as in Cabell's Directories of Publishing Opportunities, U.S.A.

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana Vice-President, Dadri Education Society, Charkhi Dadri President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

CO-EDITOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. AMBIKA ZUTSHI

Faculty, School of Management & Marketing, Deakin University, Australia

DR. VIVEK NATRAJAN

Faculty, Lomar University, U.S.A.

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ROSHAN LAL

Head & Convener Ph. D. Programme, M. M. Institute of Management, M. M. University, Mullana

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. KULBHUSHAN CHANDEL

Reader, Himachal Pradesh University, Shimla

DR. TEJINDER SHARMA

Reader, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Government F. G. College Chitguppa, Bidar, Karnataka

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

DR. V. SELVAM

Divisional Leader – Commerce SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

S. TABASSUM SULTANA

Asst. Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

TECHNICAL ADVISOR

AMITA

Faculty, E.C.C., Safidon, Jind

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

<u>SUPERINTENDENT</u>

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Business Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses, info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

COVERING LETTER FOR SUBMISSION:	
	DATED:
THE EDITOR	
IJRCM	
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
(e.g. Computer/IT/Finance/Marketing/HRM/General Marketing/HRM/General Marketing/HRM/Gene	nagement/other, please specify).
DEAR SIR/MADAM	11
Please find my submission of manuscript titled '	' for possible publication in your journal.
I hereby affirm that the contents of this manuscript are original. Furthermore it has neither nor is it under review for publication anywhere.	er been published elsewhere in any language fully or partly,
I affirm that all author (s) have seen and agreed to the submitted version of the manuscrip	t and their inclusion of name (s) as co-author (s).
Also, if our/my manuscript is accepted, I/We agree to comply with the formalities as give contribution to any of your journals.	en on the website of journal & you are free to publish our
NAME OF CORRESPONDING AUTHOR:	
Designation:	
Affiliation with full address & Pin Code:	

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

- 2. INTRODUCTION: Manuscript must be in British English prepared on a standard A4 size paper setting. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of the every page.
- 3. MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- 4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- 5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para.
- 6. **KEYWORDS**: Abstract must be followed by list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
- 7. **HEADINGS**: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. **SUB-HEADINGS**: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should be in a 8 point Calibri Font, single spaced and justified.
- 10. **FIGURES &TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
- 11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **REFERENCES:** The list of all references should be alphabetically arranged. It must be single spaced, and at the end of the manuscript. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio," Ohio State University.

CONTRIBUTIONS TO BOOKS

 Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

• Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

• Garg Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 http://epw.in/user/viewabstract.jsp

PROFILING INDIAN CONSUMERS BASED ON ACCEPTANCE OF MOBILE MARKETING

PLAVINI PUNYATOYA FPM (MARKETING) INDIAN INSTITUTE OF MANAGEMENT INDORE – 453 331

ABSTRACT

Mobile marketing has gained popularity over the last several years and its unique characteristics made it adorable to many companies. It is defined as the use of the mobile medium as a means of marketing communications. With fast changing lifestyles of today's consumers, mobile marketing has evolved as a new ways to reach target audiences. This paper identifies distinct market segments based on consumers accepting mobile marketing. Demographic and technological variables were taken as criteria to segment the market. Data was collected from consumers in India and later factor analysis and cluster analysis were conducted to segment Indian consumers. The result showed that certain variables differentiate market segments from each other. Indian consumers were segmented into three categories: The knowingly nonuser, The real accepter and The uninterested. The knowingly nonuser segment have technological knowledge about mobile, but privacy issue and non-innovativeness keep them away from accepting mobile marketing. The real acceptors are relatively younger with technological knowledge, interest in mobile and they are the real consumer segment accepting mobile marketing. The uninterested segment does not carry any interest or knowledge about mobile marketing and are not at all interested in it. Firms can use different marketing strategy to target these consumers present in various segment. Retaining the exiting users of mobile marketing, firms can attract consumers of The knowingly nonuser category using permission based marketing. This will help to generate more profit and likeability for advertisings through mobile marketing.

KEYWORDS

Cluster analysis, Consumer acceptance, Mobile marketing, Segmentation.

INTRODUCTION

elevision is the first screen where consumers can gain information from marketers. The Internet is the second screen where consumers receive relevant information about product and services. The evolution of e-commerce has brought with it a new marketing channel known as mobile marketing (m-marketing), or the third screen of communication (Tanakinjal, Deans, & Gray, 2010). Since on-the-go lifestyles of today's consumers make them harder than ever to reach, new ways to reach target audiences are evolving to stand up to the challenge and mobile marketing is one of them (Leek & Christodoulides, 2009). Mobile marketing is defined as the use of the mobile medium (e.g. mobile phones) as a means of marketing communications (Leppaniemi, Sinisalo, & Karjaluoto, 2006). New business models for mobile marketing are turning the mobile phone into a marketer-exclusive platform. Marketers can create mobile portals dedicated to their business or brand (giving their message exclusive airtime with their best customers), a choice of tailored handsets (to match the brand), preloaded applications that drive further contact with the brand, and any number of other developing technologies that drive home the exclusivity of the message (Friedrich et.al., 2009).

Atkinson (2006) suggested that 90% of well-known U.S. brands were planning to initiate mobile marketing practices by 2008 and that more than half of them plan to devote as much as 25% of their total marketing budget toward the mobile platform. The high penetration rate of mobile devices among consumers also provides an opportunity for companies to utilize this means to convey advertising messages to consumers. This makes various companies to use mobile as marketing device (Ma, Suntornpithug, & Karaatli, 2009). For example, Adidas introduced a mobile marketing campaign, The Missy Elliott campaign, to strengthen its position in the U.S. market within the 12-17 year old market segment and to compete with its major competitor, Nike. Another company, Greystripe, an ad-supported mobile game and application distributor, launched a mobile advertising campaign for the movie "The Golden Compass" in 2007. This campaign offered downloadable games, playing full screen ads to the audience waiting for their games to load. The campaign increased movie awareness from 42 percent to 61 percent (Interactive Advertising Bureau, 2008).

Since teenagers and young adults are faster adopting mobile platform, mobile marketing seems have a bright future, but the extent of acceptance by consumer still remain unclear due to various hurdles, including feelings of intrusiveness and privacy concerns (Sultan & Rohm, 2008). In spite of the growing number of companies investing in mobile marketing campaigns, there still are several issues that remain to be addressed. The objective of this paper is to identify distinct market segments based on consumers accepting mobile marketing. The paper begins by presenting the concept of mobile marketing and its importance. Then the criteria for segmenting the consumers in terms of their mobile acceptance behaviour are discussed. The third section discusses the research methodology and then results are presented. The last section discusses managerial implications and conclusion.

CONCEPT OF MOBILE MARKETING

The penetration of the mobile phone market led to an increased number of applications for mobile marketing. Leppaniemi and Karjaluoto (2005) discussed about various definitions of mobile marketing present in literature and pointed out that terms like mobile advertising, wireless marketing, wireless advertising and mobile marketing were the terms used interchangeably in the literature. Mobile Marketing Association (MMA) defined mobile marketing as "the use of wireless media as an integrated content delivery and direct response vehicle within a cross media or standalone marketing communications program". Whereas, Wireless Advertising Association (WAA) defines mobile marketing as releasing advertising messages to mobile phones or PDAs through the wireless network (Xu, 2007).

Marketers reduced their spending on traditional media: 61 % on TV, radio and magazines, 52% on direct mail, 11% on e-mail, but increasing spending on social media (Trends E-Magazine, 2009). It was predicted that online search, e-mail, social media, Web display ads, and mobile marketing combined will represent 21 percent of marketing budgets, or about \$55 billion, by 2014. Starting in the '90s, Web 1.0 broke down geographic and psychological barriers to selling products and services. With the Internet, any business could more easily reach global markets and quickly create the impression of an established, credible business. Now, Web 2.0 is creating communities online that allow buyers to connect with others and follow experts on whatever their interests might be. These connections allow buyers to effortlessly learn about new solutions that they might want to purchase. They don't need to weed through the information overload themselves; they benefit from others who do so. Because Web 2.0 has changed the way people buy, it requires a change in the way businesses sell (Trends E-Magazine, 2009). Since mobile marketing is part of the Web.2 technology the future growth is phenomenal. Since mobile devices are personal marketers can directly engage customer by replying to the message content. So customers are active here, rather than passive in traditional medias (Bauer et al., 2005). The main characteristics of mobile marketing strategies are personalization, localization, uniqueness, ubiquity and interactivity (Bauer et al., 2005). It also has high retention rate, high reach, high response rate and low cost (Pearse, 2005). It has been suggested that in the mobile marketing network, firms can get customers engaged through a call-to-action which is not possible via other media channels and make customers respond via text messaging, multimedia messaging, picture messaging, Bluetooth alerts, or voice channels on their mobile (Carter, 2008). Jong and Sangmi (2007) found that mobility, convenience and multimedia service wer

messages, they were more likely to pay more attention and read the message compared to consumers who receive messages from companies which they are not subscribed with. Leek and Christodoulides (2009) discussed about Bluetooth technology present in mobile, which is a location-based advertising technology (Bruner and Kumar, 2007). It can be used to enable location-specific targeting that allows advertisers to target their audience based on specific venues (for example, in a supermarket) and deliver relevant and real time promotions. The downside of Bluetooth, however, is that—unlike SMS and MMS—it only can operate within a limited range.

But some other negative aspects are there related to mobile marketing. Whitaker (2001) reported that many consumers considered mobile phones as a very private and personal item and were more reluctant to share information with unknown companies. Heun (2005) found only 12% of consumers were willing to receive any forms of wireless advertisements, even if they could control what to receive. There are many factors that affect mobile marketing. Consumer trust, privacy issue (Al-alak & Alnawas, 2010), knowledge, interest in technology etc. affect his acceptance of mobile marketing. Recently the rapid development of technology leads to acceptance of mobile by consumers and this made companies to make mobile as a growing and contemporary medium for marketing.

SEGMENTATION OF CONSUMERS ACCEPTING MOBILE MARKETING

To set a market segmentation process in motion, one first needs to choose a set of variables that will then compose the so-called segmentation bases or criteria used to identify patterns in accepting mobile marketing. Next, an attempt will be made to provide an overall perspective of the various segmentation bases and their respective variables, seeking to direct the approach towards the situation of the green consumer market. Specifically, the demographic, and segmentation criteria related to technology acceptance will be examined.

DEMOGRAPHIC CRITERIA

The variable *Age* has been used by many marketing researchers to segment the market (Jain & Kaur, 2006; D'Souza et al., 2007). Technology was mostly accepted by youngsters faster than older generations. But Skog (2002) reported that teenagers are not homogeneous audiences for mobile phones as their usage patterns and attitudes varied widely depending on their social background, technological literacy and urban/rural lifestyles. Sultan and Rohm (2008) discussed about the study where nearly 70 % of U.S. and 94% of Pakistani respondents use mobile phone or do other activities in mobile. *Gender* is another variable that can be used to segment the market. Male and female are differently affected by technology and the acceptance rate might be different. Individuals with higher *Education* level will have more interest in technology and hence, accept mobile marketing faster. *Income* is generally believed to be positively correlated with accepting new technology. Because people with higher income will easily bear the marginal increase in cost, while purchasing high technology products, like mobile (Straughan & Roberts, 1999).

TECHNOLOGICAL CRITERIA

Technological interest may be defined as an attitude to try and use new technological products. This attitude is influenced by direct personal experience, past reaction and trust (Al-alak & Alnawas, 2010). It is also affected by experience of other individuals and communication by media. Sultan and Rohm (2008) pointed out that usage characteristics affect consumer acceptance of mobile marketing. Since consumers get utility, content, enjoyment and experience from mobile (by browsing, chatting, and developing social network), these aspects affects the youth. Since mobile is a personal device, responding to SMS as using sending, receiving or deleting made consumer to interact with the message (Zang & Mao, 2008). If consumers agree to receive SMS messages from advertisers, they tend to react positively to them (Barwise & Strong, 2002). Consumers' attitudes toward products, brands and advertising are linked to behavioral intent, and people with positive attitudes toward mobile services have greater intent to use them. Knowledge about mobile phone also affects purchase of mobile and acceptance of mobile marketing.

Cell phone is an integral part of many customers i.e. more than just a communications device. The extent of people's personal attachments to their phones could be a factor in their willingness to engage in mobile marketing activities. Consumer innovativeness (the degree to which they are open to new experiences, information and technology) also affects the acceptance of mobile marketing (Bauer et al., 2005). Youngsters use mobile phone as their social symbol and social pressure play a major role to accept the new technological product (Nysveen et al., 2005).

Privacy concern of consumers negatively affects the acceptance of mobile marketing (Sultan & Rohm, 2008). McKnight et al. (2002) found in their study about E-Commerce that trust was an important factor which had a significant influence on consumers' intention to make online transactions. Therefore, it is expected that in mobile marketing, where the perceived risk and uncertainty is high, trust will influence consumers' intention to participate in permission based advertising programs. So many times companies obtain consumers' permission through opt-in programs to increase their acceptance of mobile advertising (Barwise & Strong, 2002).

RESERCH METHODOLOGY

The literature review on segmentation of the mobile market has highlighted the fact that the various types of consumers may have different concerns and emotional attachments towards the mobile marketing, different technological knowledge and different behaviours. As mentioned earlier, this paper seeks to identify different segments of consumers accepting mobile marketing. Given the complexity and the range of variables that may determine the characterisation of these groups, as made evident in the literature review, it was decided to focus this research mainly on analysing the technological and demographic criteria. The paper tries to answer the main research questions:

- Is it possible to clearly identify, in India, a consumer segment based on acceptance of mobile marketing?
- How different are these segments from each other?

The data used in this study were collected through a survey of Indian consumers. The model of data collection was a survey method. The final sample was composed of 132 individuals. The detail profile of the respondents is given in Table 1. The questionnaire was composed of two main sections. In the first section, data were collected about the demographic characteristics of respondents (gender, age, income, educational level and job / occupation). The second section examined the technological dimension (usage, personal attachment, knowledge, behaviours, information search, social influence, mobile buying behaviour, consumer innovativeness, sensitivity to price, privacy and trust). The scales used to measure the dimension was 5-point Likert scales (1 =strongly disagree; 2= disagree; 3=neutral; 4= agree; 5= strongly agree).

After collection, the data were statistically analysed and interpreted using the statistical software SPSS 16.0 (Statistical Package for Social Sciences). The data obtained were submitted to a Multivariate Statistical Analysis, which included factor analysis and cluster analysis. After this, characteristics of different segments are found.

Gender	Age	Qualification	Job/Occupation	Income Level
62% are male	39% are 15-25 yrs	7% have education upto matriculation	34% are students	43% have no income
38% are	26% are 26-40 yrs	24% have education upto higher secondary	38% are job-holders	10% have less than Rs10,000/month
female	18% are 41-55 yrs	level	12% are businessmen	21% have Rs 10-20, 000/month
	13% are 56-65 yrs	43% have education upto graduation	9% are housewives	14% have Rs 20-40, 000/month
	4% are 66 yrs or	26% have education upto post-graduction	7% are retired persons	12% have more than Rs 40,
	more			000/month

RESULTS

As the number of variables used in this research is quite extensive, an exploratory factor analysis was used to simplify the interpretation of the variables. Each of the factors was depicted by means of several items used in the questionnaire. Factor analysis used principal component analysis method and eigenvalue of greater than 1.0 as the criteria to select factors. The variables were grouped into seven factors and together they account for 77.75% of the total variance. To check the internal validity, the reliability analysis was performed using cronbach's alpha coefficient. For the seven factors the levels of alphas were more than 0.6 and it showed internal consistency in the research (Nunnally, 1987). Cronbach's alpha was again calculated for new group of factors and it was 0.921. The factors found are described below:

- 1. Mobile usage Characteristics (F1): The first factor reflects consumers' usage characteristics or the reason why he uses mobile phone. It affects the mobile marketing acceptance.
- 2. Technological knowledge (F2): The amount of knowledge consumer has about the mobile and its technology affect usage of mobile and its acceptance.
- 3. Consumer innovativeness (F3): The third factor is related to readiness of the consumer to accept new technology like mobile marketing.
- 4. Privacy issue/Trust (F4): The variables present in this factor represent a combination of issue related to privacy and trust of consumer. This may negatively affect the mobile marketing acceptance.
- 5. Economic factor (F5): The price a person pays to accept the new and contemporary technology plays a major role in mobile marketing acceptance.
- 6. Social influence (F6): Social groups to which consumer belong, friends, family affect the mobile marketing acceptance of a consumer and made him to accept/reject the new marketing media i.e. mobile.
- 7. Attitude to mobile marketing (F7): The factor represent consumers liking, desirability and interest in accepting the mobile marketing.

The results obtained from factor analysis and reliability coefficients are shown in Table 2. The seven factors were then used as inputs in later analysis (cluster). Hierarchical clustering was used to analyse the data. Agglomerative method is used in analysis, as it gradually build the clusters i.e. clusters formed by adding to existing cluster. Between group linkage and squared Euclidean distance is used to find number of clusters. Each variable is standardized using Z-scores to eliminate effect of scale difference.

Factors	F1	F2	F3	F4	F5	F6	F7
Eigenvalue	7.211	4.213	3.145	2.714	2.062	1.988	1.436
% of variance explained	31.12	13.44	10.11	7.23	6.22	5.26	4.37
Cronbach's alpha	0.866	0.789	0.723	0.706	0.672	0.629	0.834

The cluster analysis gave a three-cluster solution. The first group of consumer showed more technological knowledge and interest, but price sensitive and have privacy issue. The second group has a higher technological interest and innovativeness. They are influenced by their social groups and have positive attitude to mobile marketing. The third cluster does not have much interest and attitude for mobile marketing. This answers the first research question that, it is possible to identify a mobile marketing consumer segment. The clusters obtained are analysed in detail and it was found that the clusters are significantly different from each other, which answered the second research question, that the clusters are different from each other.

DISCUSSION

The clusters are named and differentiated based on their characteristics. They are:

SEGMENT-1: THE KNOWINGLY NONUSER (36%)

This segment mainly consists of both young and old consumers with high education level (graduation, post-graduation). They are working professionals, businessmen, and students. They have technological knowledge related to mobile, but price sensitive and have privacy issue. They are sceptical about mobile marketing and do not trust such mobile marketing schemes. They only use mobile for calling or messaging purpose and do not as a media device. They are less innovative and privacy plays a major role in their life. Apart from students, the working professionals and servicemen have moderate (Rs 10-20,000/month) to high income level (Rs 40,000 and above), but do not want to spent on purchase mobiles with hi-tech features. So they are aware of technology and mobile marketing, but are not using it.

SEGMENT-2: THE REAL ACCEPTER (37%)

This segment composed of relatively younger consumers and very few middle-aged consumers. They have relatively higher education level than segment 1 and working in more qualified jobs (specialists in own field, middle and senior manager) and earn relatively higher. Only students belonging to this category have no income. This segment has higher technological interest and innovativeness. They want to try new products and services and are able and interested to spend for it. They know multiple use of mobile and go for it. Social group and peers influence affect them more, especially the younger customers. They have positive attitude to mobile marketing and family members also play major role to teach them many functions of mobile. So they are the real accepters of mobile marketing.

SEGMENT-3: THE UNINTERESTED (27%)

This segment includes individuals of higher age group (41 years and more) with marginal to higher educational level. This segment does not have much interest and attitude for mobile marketing. They are not only sceptical about privacy issue but the whole new technology of today. They act as per their own interest and do not have much technological know-how. Their knowledge about the mobile marketing is low to moderate level. These are the consumers who were not at all interested in mobile marketing.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

The study is only based on 132 consumers of India. This segmentation can be conducted by taking more consumers from various parts of India. Since the study has taken place in one country, it limits the generalization of the finding. In future a cross-cultural study can be done to know the segments related to mobile marketing in other parts of the world. The study has taken only two criteria for segmenting the market: demographic and technological. More criteria can be taken into consideration, like psychological, behavioural etc. broaden the research. So the limitations of this study gave a lot of scope for working further and new areas of research can be explored.

CONCLUSION AND MANAGERIAL IMPLICATIONS

The results of this study show who are the consumers using the mobile marketing and accept it and how certain variables differentiate one segment from other. In spite of the fact that India is a developing country, it has a lot of consumers accepting the mobile marketing. Since many consumers accept mobile marketing in India, it showed a technological acceptance by the mass. Advertisers can plan their ad budget accordingly and can focus on mobile advertising.

Since the segments differ significantly, firms can target a particular segment differently than other. "The real accepters" like mobile marketing, so the current strategy should be followed by firms to retain them and they should be given some incentives if possible. Companies can attract "The knowingly nonuser" segment by permission based marketing (Barwise & Strong, 2002). If the consumer will permit/opt-in, firm will send SMS, MMS about present offerings etc. As far as "The uninterested" segment is concerned, firms should let them go. Because, it is really difficult to change the stubborn minds of consumers belonging this segment. So firms should act accordingly to target right customer in right place and in right way to gain more profit.

REFERENCES

Al-alak, B.A.M. and Alnawas, I.A.M. (2010), "Mobile Marketing: Examining the Impact of Trust, Privacy Concern and Consumers' Attitudes on Intention to Purchase," International Journal of Business and Management, Vol. 5, No. 3, pp. 28-41.

Atkinson, C. (2006), "Cellphone Advertising Off to Slow Start," Advertising Age, March 8.

Barwise, P. and Strong, C (2002), "Permission-based mobile advertising," Journal of Interactive Marketing, Vol. 16, No. 1, pp. 14-24.

Bauer, H., Barnes, S., Reichardt, T. and Neumann M.M. (2005), "Driving consumer acceptance of mobile marketing: A theoretical framework and empirical study," Journal of Electronic Commerce Research, Vol. 6, No. 3, pp. 181-192.

Bruner, G.C. II & Kumar, A. (2007), "Attitude toward Location-Based Advertising," Journal of Interactive Advertising, Vol. 7, No. 2, pp. 154-177.

Carter, E. (2008), "Mobile Marketing and Generation Y African-American Mobile Consumers: The Issue and Opportunities," International Journal of Mobile Marketing, Vol. 3, No. 1, pp. 62-66.

D'Souza, C., Taghian, M., Lamb, P. and Peretiatkos, R. (2007), "Green decisions: Demographics and consumer understanding of environmental labels," International Journal of Consumer Studies, Vol. 31, No. 4, pp. 371-376.

Friedrich, R., Grone, F., Holbling, K. and Peterson, M. (2009), "The March of Mobile Marketing: New Chances for Consumer Companies, New Opportunities for Mobile Operators," Journal of Advertising Research, Vol. 49, No. 1, pp. 54-61.

Jain, S. and Kaur, G. (2006), "Role of socio-demographics in segmenting and profiling green consumers: An exploratory study of consumers in India," Journal of International Consumer Marketing, Vol. 18, No. 3, pp. 107-117.

Godin, S. (1999), "Permission Marketing: Turning Strangers into Friends, and Friends into Customers," Simon & Schuster, New York.

Heun, C.T. (2005), "Ads take aim at cell phone," InformationWeek. Vol. 1051, pp. 42.

Interactive Advertising Bureau (2008, July), "IAB Platform Status Report: A Mobile Advertising Overview," Viewed on 10 June 2011, http://www.iab.net/media/file/moble_platform_status_report.pdf

Jong, W.J. and Sangmi, L. (2007), "Mobile Media Use and Its Impact on Consumer Attitudes Toward Mobile Advertising," International Journal of Mobile Marketing, Vol. 2, No. 1, pp. 50-58.

Leek, S. and Christodoulides, G. (2009), "Next-Generation Mobile Marketing: How Young Consumers React to Bluetooth-Enabled Advertising," Journal of Advertising Research, Vol. 49, No. 1, pp. 44-53.

Leppaniemi, M. and Karjaluoto, H. (2005), "Factors influencing consumers' willingness to accept mobile advertising: a conceptual model," International Journal of Mobile Communications, Vol. 3, No. 3, pp. 197-213.

Leppaniemi, M., Sinisalo, J. and Karjaluoto, H. (2006), "A review of mobile marketing research," International Journal of Mobile Marketing, Vpl. 1, No. 1, pp. 2-12. Ma, J., Suntornpithug, N. and Karaatli, G. (2009), "Mobile Advertising: Does it work for everyone?," International Journal of Mobile Marketing, Vol. 4, No. 2, pp. 28-35.

McKnight, D.H., Choudhury, V. and Kacmar, C. (2002), "Developing and validating trust measures for e-commerce: An integrative typology," Information Systems Research, Vol. 13, pp. 334-359.

Nunnaly, J.C. (1978), "Psychometric Theory," McGraw Hill, 2nd ed., New York.

Nysveen, H., Pedersen, P.E. and Thorbjornsen, H. (2005), "Intentions to Use Mobile Services: Antecedents and Cross-Service Comparisons," Journal of the Academy of Marketing Science, Vol. 33, No. 3, pp. 330-346.

Pearse, J. (2005), "MediaCom to measure mobile response rates to drive take-up," New Media Age, p. 8.

Skog, B. (2002) Mobiles and the Norwegian teen: identity, gender and class, Edited by James E. Katz & Mark A. Aakhus, Perpetual Contact, Chapter 16, Cambridge University Press, New York.

Straughan, R. and Roberts, J. (1999), "Environmental segmentation alternatives: A look at green consumer behaviour in the new millennium," Journal of Consumer Marketing, Vol. 16, No. 6, pp. 558-575.

Sultan, F. and Rohm, A.J. (2008), "How to market to generation M(obile)," MIT Sloan Manamegent Review, Vol. 49, No. 4, pp. 35-41.

Tanakinjal, G.H., Deans, K.R. and Gray, B.J. (2010), "Third Screen Communication and the Adoption of Mobile Marketing: A Malaysia Perspective," International Journal of Marketing Studies, Vol. 2, No. 1, pp. 36-47.

"The decline of "old Media" and the rise of Web 2.0," (2009). Trends E-Magazine, Vol. 6, No. 11, pp. 33-36.

Whitaker, L. (2001), "Ads Unplugged," American Demographics, Vol. 23, No. 6, pp. 30-34.

Xu, J.D. (2007), "The influence of personalization in affecting consumer attitudes toward mobile advertising in China," Journal of Computer Information Systems, Vol. 47, No. 2, pp. 9-19.

Zhang, J. and Mao, E. (2008), "Understanding the Acceptance of Mobile SMS Advertising among Young Chinese Consumers," Psychology & Marketing, Vol. 25, No. 8, pp. 787-805.



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. infoijrcm@gmail.com or info@ijrcm.org.in for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator